

Compliance under Regulation 52(4) of SEBI(LODR) Regulations, 2015

Ratios	Ratios/Details
Debt Equity Ratio	5.76
Debt Service Coverage Ratio	1.90
Interest Service Coverage Ratio	1.62
Outstanding redeemable preference shares (quantity and value) <sup>1</sup>	Not Applicable
Capital Redemption Reserve / Debenture Redemption Reserve <sup>1</sup>	No amount has been reserved under the said funds. However, ₹25,00,000/- have been deposited by the Bank under Recovery Expense Fund (REF) with National Stock Exchange Ltd. (NSE)
Net worth	11.507 Crores
Net profit after tax	300.24 Crores
Earnings per share <sup>2</sup>	Not Applicable
Current Ratio <sup>1</sup>	National Housing Bank is a Public Financial Institution and a Statutory Body wholly owned by Government of India established under National Housing Bank Act 1987 and not under Companies Act, 1956 /2013. NHB has not issued any Preference Share Capital. Further, the Financial Statements of the NHB are made as per Format given and mandated by the NHB Act, 1987, which does not require determination of Current Assets and Current Liabilities, therefore, in absence of Current Assets and Current Liabilities, this ratio can not be calculated.
Long term debt to working capital <sup>1</sup>	Not Applicable
Current liability Ratio <sup>1</sup>	Not Applicable
Total debts to total Assets	82.23%
Debtors turnover <sup>1</sup>	Not Applicable
Inventory Turnover <sup>1</sup>	Not Applicable
Operating margin percent <sup>1</sup>	Not Applicable
Net profit margin percent <sup>1</sup>	Not Applicable
Sector specific equivalent ratios, as applicable	
a. CRAR	16.12. %
b. GNPA	GNPA: 859.05 Crores, GPA: 1.05%
c. NNPA	NIL
Net Debt to EBITA	61.67
Gross Debt to EBITA	62.75
Debt Cap	11,5070 crore (should not exceed 10 times its net owned funds)
Debt/Tangible Net Worth	Net worth: 11,507 Crores
PAR 90 and write off	₹ 859.05 Cr. Write offs: NIL

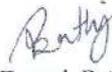


Tangible Net Worth	Net worth: 11,507 Crores
Debt to Value Ratio	0.82
Dividend ratio (Dividend/PAT)	There is no Dividend declared in the period from 1st January 2023 to 31st March 2023. (F.Y. being 1st July to 30th June)
Ratio of Short-Term Borrowing to total working funds	21.21%
Ratio of short-term borrowings to short term assets	69.74%
Ratio of liquid assets to total assets	5.78%
Ratio of external liabilities maturing in next 12 months to aggregate of liquid assets and loans	0.41
Outstanding guarantees to total assets	0
Ratio of Term Deposits to Total Assets	0.62%

<sup>1</sup> National Housing Bank (NHB) is a Public Financial Institution and a Statutory Body wholly owned by Government of India established under National Housing Bank Act 1987, and not a Company registered under Companies Act. There is no preference share capital with the Bank. Hence, maintenance of Capital Redemption Reserve/Debenture Redemption Reserve, Current Ratio, Long term debt to working capital, Bad debts to Account receivable Ratio, Current liability Ratio, Debtor's turnover, and Inventory turnover, Operating margin percent, Net profit margin percent are not applicable.

<sup>2</sup> Earnings per share is not applicable to it as we have not issued equity/preference shares to the public. National Housing Bank (NHB) is a statutory body under the Government of India, established in 1988, under an Act of Parliament, viz. the National Housing Bank Act, 1987.

 13/05/2023  
Pankaj Chadha  
Chief Financial Officer

  
Deepak Rathi  
DM & Compliance Officer

Date: May 13, 2023

## Limited Review of Financial Results for the Quarter and Nine Months Ended 31st March, 2023

Particulars	9 Months Ended	9 Months Ended	Quarter Ended	Quarter Ended	Quarter Ended	FY ended
	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.12.2022	30.06.2022
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Interest Earned (a)+(b)+(c)+(d)	3,42,320.70	3,20,946.58	1,20,946.41	1,00,821.63	1,14,324.73	4,21,916.69
(a) Interest on advances	3,03,239.54	3,03,679.15	1,06,470.30	94,457.25	98,907.30	3,98,449.23
(b) Income on Investments	19,258.28	14,284.16	7,336.94	5,250.32	6,512.17	19,928.43
(c) Interest on bank deposits	19,822.88	2,983.27	7,139.17	1,114.06	8,905.26	3,489.03
(d) Others	-	-	-	-	-	-
2. Other Income	6,075.92	47,424.81	1,157.23	784.70	4,791.76	47,971.95
3. Total Income (1+2)	3,48,396.62	3,68,371.39	1,22,103.64	1,01,606.33	1,19,116.49	4,69,888.64
4. Interest Expended	2,18,678.72	2,36,598.53	72,799.93	73,337.99	73,354.34	3,06,581.34
5. Operating Expense (i)+(ii)	7,107.00	9,037.12	2,802.52	1,706.70	2,082.71	11,890.88
(i) Payments to and provisions for employees	2,970.65	2,155.08	1,118.54	417.85	908.01	3,571.09
(ii) Other operating Expense (a)+(b)+(c)	4,136.35	6,882.04	1,683.98	1,288.85	1,174.70	8,319.79
(a) Brokerage, Guarantee Fee and Other Finance Charges	181.51	238.45	61.67	81.36	62.32	299.42
(b) Stamp duty on Borrowings	20.93	10.37	19.99	-	0.94	22.91
(c) Other expenditures	3,933.91	6,633.22	1,602.32	1,207.49	1,111.44	7,997.46
6. (Gain)/ Loss on account of exchange fluctuations	562.99	(1,679.68)	785.55	(728.59)	1,698.37	(3,914.99)
7. Total Expenditure excluding Provisions and Contingencies (4+5+6)	2,26,348.71	2,43,955.97	76,368.00	74,336.10	77,116.42	3,14,887.23
8. Operating Profit before Provisions and Contingencies (3-7)	1,22,047.91	1,24,415.42	45,715.64	27,270.23	42,001.07	1,55,331.41
9. Provisions other than Tax and Contingencies	7,525.73	(1,02,120.23)	3,486.08	(5,024.44)	2,284.02	(95,760.35)
10. Exceptional Items (gain)/loss <sup>1</sup>	-	(2,000.34)	-	(2,000.34)	-	(2,000.34)
11. Profit (+) / Loss (-) from Ordinary Activities before Tax (8-9-10)	1,14,522.18	2,28,535.99	42,229.56	34,295.01	39,717.05	2,53,092.10
12. Tax Expense	30,585.21	56,025.00	12,205.40	7,125.00	9,668.00	61,125.00
13. Net Profit (+)/Loss (-) from Ordinary Activities after Tax (11-12)	83,936.97	1,72,510.99	30,024.16	27,170.01	30,049.05	1,91,967.10
14. Extraordinary items (net of tax expense)	-	-	-	-	-	-
15. Net Profit (+)/Loss (-) for the period (13-14)	83,936.97	1,72,510.99	30,024.16	27,170.01	30,049.05	1,91,967.10
16. Paid-up capital (wholly owned by Government of India)	1,45,000.00	1,45,000.00	1,45,000.00	1,45,000.00	1,45,000.00	1,45,000.00
17. Reserves excluding Revaluation Reserves <sup>2</sup>	10,26,648.81	8,34,501.57	10,26,648.81	8,34,501.57	10,26,648.81	10,26,648.81
18. Analytical Ratios:						
(i) Percentage of shares held by Government of India	100%	100%	100%	100%	100%	100%
(ii) Capital Adequacy Ratio	16.12%	15.91%	16.12%	15.91%	15.84%	16.02%
(iii) Earning Per Share (EPS)	NA	NA	NA	NA	NA	NA
(iv) NPA Ratios						
a) Amount of Gross NPA	85,905.61	1,53,510.38	85,905.61	1,53,510.38	85,905.61	1,53,510.24
b) Amount of Net NPA	-	-	-	-	-	-
c) % of Gross NPA	1.05%	2.12%	1.05%	2.12%	1.15%	2.07%
d) % of Net NPA	-	-	-	-	-	-
v) Return on Assets (Annualized) <sup>3</sup>	1.34%	2.69%	1.42%	1.38%	1.49%	2.33%
vi) Net Worth (₹ in Cr)	11,507	10,609	11,507	10,609	11,208	10,670
vii) Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil	Nil	Nil
viii) Capital Redemption Reserve	NA	NA	NA	NA	NA	NA
ix) Debenture Redemption Reserve	NA	NA	NA	NA	NA	NA
x) Debt - Equity Ratio *	5.76	5.58	5.76	5.58	5.35	5.60
xi) Total Debts to Total Assets (%) *	82.23%	83.97%	82.23%	83.97%	81.09%	82.41%

\* Debt denotes total Borrowings and Equity denotes Capital plus Reserves and surplus

<sup>1</sup> For calculation of ratios exceptional income has been considered in Other Income<sup>2</sup> As per balance sheet of previous accounting year other than annual as on 30.06.2022 whereas figure has been taken for that year as on 30.06.2022

Notes:

- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on May 13, 2023 at New Delhi.
- Under resolution of DHFL account, NHB has received the amount of Rs.676.04 crore from Union Bank of India during 9 months ended March 31, 2023. The same has been adjusted against the principal outstanding. Further, additional provision of Rs. 676.04 Crores has been created as provision for contingencies in view of the ongoing court case w.r.t DHFL.
- In terms of the Reserve Bank of India's circular dated August 04, 2016, Bank is continuously preparing proforma Ind AS statements and is submitting to the regulator regularly. The Reserve Bank of India vide its letter dated May 15, 2019, has advised that implementation of Indian Accounting Standards by All India Financial Institutions (AIFIs) has been deferred until further notice.
- Previous period figures have been regrouped / rearranged wherever necessary.

Place: New Delhi  
Date: May 13, 2023

S.K. Hota  
Managing Director

As per our review report of even date attached  
For S. K. Mittal & Co.  
Chartered Accountants  
Firm Reg. No. 001135N



(CA M. K. Juneja)  
Partner  
Membership No. 013117

राष्ट्रीय आवास बैंक

31 मार्च, 2023 को समाप्त तिमाही और नौ माह के लिए वित्तीय परिणामों की संशोधित समीक्षा							(₹ लाख में)
विवरण	31.03.2023 को समाप्त हुए 9 महीने	31.03.2022 को समाप्त हुए 9 महीने	31.03.2023 को समाप्त तिमाही	31.03.2022 को समाप्त तिमाही	31.12.2022 को समाप्त तिमाही	30.06.2022 को समाप्त वित्तीय वर्ष	
	अलेखापरीक्षित	अलेखापरीक्षित	अलेखापरीक्षित	अलेखापरीक्षित	अलेखापरीक्षित	अलेखापरीक्षित	
1. अंतिम ब्याज (क)+(ख)+(ग)+(घ)	3,42,320.70	3,20,946.58	1,20,946.41	1,00,821.63	1,14,324.73	4,21,916.69	
(क) अग्रिमों पर ब्याज	3,03,239.54	3,03,679.15	1,06,470.30	94,457.25	98,907.30	3,98,449.23	
(ख) निवेश पर आय	19,258.28	14,284.16	7,336.94	5,250.32	6,512.17	19,978.43	
(ग) बैंक जमाओं पर ब्याज	19,822.88	2,983.27	7,139.17	1,114.06	8,905.26	3,489.03	
(घ) अन्य	-	-	-	-	-	-	
2. अन्य आय	6,075.92	47,424.81	1,157.23	784.70	4,791.76	47,971.95	
3. कुल आय (1+2)	3,48,396.62	3,68,371.39	1,22,103.64	1,01,606.33	1,19,116.49	4,69,888.64	
4. ब्याज व्यय	2,18,678.72	2,36,598.53	72,799.93	73,357.99	73,334.34	3,06,581.34	
5. परिचालन व्यय (I)+(II)	7,107.00	9,037.12	2,802.52	1,706.70	2,082.71	11,890.88	
(i) क्रियाओं के लिए भुगतान एवं प्रावधान	2,970.65	2,155.08	1,118.54	417.85	908.01	3,571.09	
(ii) अन्य परिचालन व्यय (क)+(ख)+(ग)	4,136.35	6,882.04	1,683.98	1,288.85	1,174.70	8,319.79	
(क) प्रोकरेज, गारंटी शुल्क और अन्य वित्त प्रभार	181.51	238.45	61.67	81.36	62.32	299.42	
(ख) उपचारों पर स्टॉप शुल्क	20.93	10.37	19.99	-	0.94	22.91	
(ग) अन्य व्यय	3,933.91	6,633.22	1,602.32	1,207.49	1,111.44	7,997.46	
6. त्रुटिनिर्धारण उतार-चढ़ाव के कारण (लाभ)/हानि	562.99	(1,679.68)	785.55	(728.59)	1,698.37	(3,914.99)	
7. प्रावधानों और आकस्मिक व्ययों को छोड़कर कुल व्यय (4+5+6)	2,26,348.71	2,43,955.97	76,388.00	74,336.10	77,115.42	3,14,557.23	
8. प्रावधानों और आकस्मिक व्ययों से पूर्व परिचालन लाभ (3-7)	1,22,047.91	1,24,415.42	45,715.64	27,270.23	42,001.07	1,55,331.41	
9. कर एवं आकस्मिक व्ययों के अलावा अन्य प्रावधान	7,525.73	(1,02,120.23)	3,486.08	(5,024.44)	2,284.02	(93,760.35)	
10. असाधारण मदे (लाभ)/हानि #	-	(2,000.34)	-	(2,000.34)	-	(2,000.34)	
11. कर पूर्व सामान्य गतिविधियों से लाभ (+) / हानि (-) (8-9-10)	1,14,522.18	2,28,535.99	42,229.56	34,295.01	39,717.05	2,53,092.10	
12. कर व्यय	30,585.21	56,025.00	12,205.40	7,125.00	9,668.00	61,125.00	
13. कर के पश्चात सामान्य गतिविधियों से निवल लाभ (+)/हानि (-) (11-12)	83,936.97	1,72,510.99	30,024.16	27,170.01	30,049.05	1,91,967.10	
14. असाधारण मदे (कर व्यय का निवल)	-	-	-	-	-	-	
15. अन्ततः निवल लाभ (+)/हानि (-) (13-14)	83,936.97	1,72,510.99	30,024.16	27,170.01	30,049.05	1,91,967.10	
16. चुकता पूंजी (भारत सरकार के संपूर्ण स्वामित्व में)	1,45,000.00	1,45,000.00	1,45,000.00	1,45,000.00	1,45,000.00	1,45,000.00	
17. पुनर्मुल्यांकन आरक्षित निधियों को छोड़कर आरक्षित निधियां S	10,26,648.81	8,34,501.57	10,26,648.81	8,34,501.57	10,26,648.81	10,26,648.81	
18. विशिष्टणात्मक अनुपात:							
(i) भारत सरकार द्वारा धारित शेयरों का प्रतिशत	100%	100%	100%	100%	100%	100%	
(ii) पूंजीगत पर्याप्तता अनुपात	16.12%	15.91%	16.12%	15.91%	15.84%	16.02%	
(iii) प्रति शेयर आय (ईपीएस)	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	
(iv) एनपीए अनुपात							
क) सकल एनपीए की राशि	85,905.61	1,53,510.38	85,905.61	1,53,510.38	85,905.61	1,53,510.24	
ख) निवल एनपीए की राशि	-	-	-	-	-	-	
ग) सकल एनपीए का%	1.05%	2.12%	1.05%	2.12%	1.15%	2.07%	
घ) निवल एनपीए का%	-	-	-	-	-	-	
व) आस्तियों पर लाभ (वार्षिक)#	1.34%	2.69%	1.42%	1.38%	1.49%	2.33%	
vi) नेट वर्थ (₹ करोड़ में)	11,507	10,609	11,507	10,609	11,208	10,670	
vii) बकाया प्रातिभेद वसूलीयता शेयर	शून्य	शून्य	शून्य	शून्य	शून्य	शून्य	
viii) पूंजी मोचन आरक्षित निधियां	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	
ix) डिबचर मोचन आरक्षित निधियां	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	
x) ऋण इंडिबंटी अनुपात *	5.76	5.58	5.76	5.58	5.35	5.60	
xi) कुल आस्तियों के सापेक्ष कुल ऋण (%) *	82.23%	83.97%	82.23%	83.97%	81.09%	82.41%	

\* ऋण कुल उधार को एवं इंडिबंटी पूंजी सहित आरक्षित निधि और अधिव्यय को दर्शाता है।

# अनुपात की गणना के लिए अन्य आय में असाधारण आय पर विचार किया गया है।

S 30.06.2022 को वार्षिक के अलावा पिछले लेखा वर्ष की बैलेंस शीट के अनुसार जबकि 30.06.2022 को उस वर्ष के लिए आंकड़े लिए गए हैं।

टिप्पणियाँ:

1. उपरोक्त परिणामों की लेखा परीक्षा समिति द्वारा समीक्षित की गई है एवं 13 मई, 2023 को नई दिल्ली में आयोजित निदेशक मंडल की बैठक में अनुमोदित किया गया है।

2. डीएचएफएल खाते के समाधान के तहत, रा.आ.बैंक को 31 मार्च, 2023 को समाप्त 9 माह के दौरान यूनिवर्सल बैंक ऑफ इंडिया से 676.04 करोड़ रुपये की राशि प्राप्त हुई है। राशि को बकाया मूलधन के सापेक्ष समायोजित किया गया है। इसके अलावा, डीएचएफएल से संबंधित चल रहे अदालती मामले को देखते हुए आकस्मिकताओं के प्रावधान के रूप में 676.04 करोड़ रुपये का अतिरिक्त प्रावधान किया गया है।

3. भारतीय रिजर्व बैंक के 04 अगस्त, 2016 के परिपत्र के अनुसार, बैंक निरंतर प्रोफार्मा आईएनडी एस विवरणी वैचार कर रहा है और नियमित रूप से विनियामक को प्रस्तुत कर रहा है। भारतीय रिजर्व बैंक ने 15 मई, 2019 के अपने पत्र के माध्यम से यह सलाह दी है कि अखिल भारतीय वित्तीय संस्थानों (एआईएफआई) द्वारा भारतीय लेखांकन मानकों के कार्यान्वयन को आगामी सूचना तक स्थगित कर दिया गया है।

4. जहां आवश्यक था वहां पिछले वर्षों पुनर्व्यवस्थित के आंकड़ों को पुनः वर्गीकृत पुनः व्यवस्थित किया गया है।



आंकड़े

एस.के. होता  
प्रबंध निदेशक

स्थान: नई दिल्ली  
दिनांक: 13 मई, 2023

सम तारीख की हमारी मूल्यांकन रिपोर्ट के अनुसार

कृते एस के मित्तल एंड कंपनी  
संनदी लेखाकार  
फर्म पंजी. सं. 001135एम



(सीए एम के. जुनेजा)  
भागीदार  
सदस्यता सं. 013117

To

**The Board of Directors,  
National Housing Bank,  
New Delhi**

We have reviewed the accompanying statements of unaudited financial results of **National Housing Bank** (the Bank) for the Quarter and Nine-Months ended on 31<sup>st</sup> March, 2023. These financial results are the responsibility of the Bank's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results along with notes thereon, has not been prepared in accordance with Accounting Standards (IGAAP) and other recognized accounting practices & policies, has not disclosed the information required to be disclosed in terms of clause 29 of the listing agreement for debt securities including the manner in which it is to be disclosed or that it contains any material misstatement.

**M/s S.K. Mittal & Co.**

**Chartered Accountants,**

**ICAI Firm Registration: 001135N**



**Name: M K Juneja**

**Designation: Partner**

**Membership Number: 013117**

**UDIN : 23013117BGWUTR4073**

**Place : New Delhi**

**Date : 13 May, 2023**

