

NHB/ND/SEBI- Compliance/00541/ 2023
August 05, 2023

National Stock Exchange of India Ltd, Exchange Plaza Bandra-Kurla Complex Bandra (East) Mumbai-400 051	BSE Ltd., Phiroze Jeejeebhoy Towers, Dalal Street Mumbai- 400001
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Sub: Intimation of outcome of Board Meeting for the quarter & year ended 30th June 2023, under Regulation 51 & 52 of the SEBI (LODR) Regulations. 2015

This is to inform you that the Board of Directors of National Housing Bank at its meeting held today, i.e., August 05, 2023 (which commenced at 11:30 AM and concluded at 5:30 PM) has approved the Audited Financial Results of the Bank for the year ended 30th June 2023.

This is for your kind information and record.

Thanking You.

Yours faithfully,



Sanjay Bose
Company Secretary
National Housing Bank

Financial Results for the Quarter and FY Ended June 30, 2023

(₹ in Lakhs)

Particulars	Year Ended	Year Ended	Quarter Ended	Quarter Ended	Quarter Ended
	30.06.2023	30.06.2022	30.06.2023	31.03.2023	30.06.2022
	Audited	Audited	Audited	Unaudited	Audited
1. Interest Earned (a)+(b)+(c)+(d)	4,82,345.39	4,21,916.69	1,40,024.69	1,20,946.41	1,00,970.11
(a) Interest on advances	4,33,330.99	3,98,449.23	1,30,091.45	1,06,470.30	94,770.08
(b) Income on Investments	27,262.47	19,978.43	8,004.19	7,336.94	5,694.27
(c) Interest on bank deposits	21,751.93	3,489.03	1,929.05	7,139.17	505.76
(d) Others	-	-	-	-	-
2. Other Income	15,803.24	47,971.95	9,727.32	1,157.23	547.13
3. Total Income (1+2)	4,98,148.63	4,69,888.64	1,49,752.01	1,22,103.64	1,01,517.24
4. Interest Expended	3,03,667.46	3,06,581.34	84,988.73	72,799.93	69,982.81
5. Operating Expense (i)+(ii)	23,648.39	11,890.88	16,541.40	2,802.52	2,853.77
(i) Payments to and provisions for employees	5,112.86	3,571.09	2,142.21	1,118.54	1,416.01
(ii) Other operating Expense (a)+(b)+(c)	18,535.53	8,319.79	14,399.19	1,683.98	1,437.76
(a) Brokerage, Guarantee Fee and Other Finance Charges	369.78	299.42	188.27	61.67	60.97
(b) Stamp duty on Borrowings	66.27	22.91	45.34	19.99	12.54
(c) Other expenditures	18,099.48	7,997.46	14,165.58	1,602.32	1,364.25
6. (Gain)/ Loss on account of exchange fluctuations	25.59	(3,914.99)	(537.40)	785.55	(2,235.31)
7. Total Expenditure excluding Provisions and Contingencies (4+5+6)	3,27,341.44	3,14,557.23	1,00,992.73	76,388.00	70,601.27
8. Operating Profit before Provisions and Contingencies (3-7)	1,70,807.19	1,55,331.41	48,759.28	45,715.64	30,915.97
9. Provisions other than Tax and Contingencies	(154.06)	(95,760.35)	(7,679.79)	3,486.08	6,359.87
10. Exceptional Items (gain)/loss [†]	-	(2,000.34)	-	-	-
11. Profit (+) / Loss (-) from Ordinary Activities before Tax (8-9-10)	1,70,961.25	2,53,092.10	56,439.07	42,229.56	24,556.10
12. Tax Expense	44,785.20	61,125.00	14,200.00	12,205.40	5,100.00
13. Net Profit (+)/Loss (-) from Ordinary Activities after Tax (11-12)	1,26,176.05	1,91,967.10	42,239.07	30,024.16	19,456.10
14. Extraordinary items (net of tax expense)	-	-	-	-	-
15. Net Profit (+)/Loss (-) for the period (13-14)	1,26,176.05	1,91,967.10	42,239.07	30,024.16	19,456.10
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
17. Reserves excluding Revaluation Reserves [§]	11,53,202.76	10,26,648.81	11,53,202.76	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%
(ii) Capital Adequacy Ratio	15.17%	16.02%	15.17%	16.12%	16.02%
(iii) Earning Per Share (EPS)	NA	NA	NA	NA	NA
(iv) NPA Ratios					
a) Amount of Gross NPA	70,992.68	1,53,510.24	70,992.68	85,905.61	1,53,510.24
b) Amount of Net NPA	-	-	-	-	-
c) % of Gross NPA	0.77%	2.07%	0.77%	1.05%	2.07%
d) % of Net NPA	-	-	-	-	-
v) Return on Assets (Annualized) [‡]	1.45%	2.33%	1.79%	1.42%	0.97%
vi) Net Worth (₹ in Cr)	11,903	10,670	11,903	11,507	10,670
vii) Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil	Nil
viii) Capital Redemption Reserve	NA	NA	NA	NA	NA
ix) Debenture Redemption Reserve	NA	NA	NA	NA	NA
x) Debt - Equity Ratio *	6.50	5.60	6.50	5.76	5.60
xi) Total Debts to Total Assets (%) *	84.20%	82.41%	84.20%	82.23%	82.41%

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

† For calculation of ratios exceptional income has been considered in Other Income.

§ For the quarter ended taken as per balance sheet of previous accounting year.

Notes:

- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on August 05, 2023 at New Delhi.
- Under resolution of Dewan Housing Finance Limited (DHFL) account, NHB has received the amount of Rs.676.04 crore from Union Bank of India during year ended June 30, 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.
- Pursuant to the Scheme of Amalgamation of Punjab & Maharashtra Co-operative Bank (PMCB) with Unity Small Finance Bank Ltd. (USFBL), NPA provision against PMCB amounting to ₹ 149 crore have been reversed during the current period.
- 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: August 05, 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

National Housing Bank

Annexure IB

Financial Results for the Quarter and FY Ended June 30, 2023

(₹ in lakhs)

Particulars	Year Ended	Year Ended	Quarter Ended	Quarter Ended
	30.06.2023	30.06.2022	30.06.2023	30.06.2022
	Audited	Audited	Audited	Audited
1. Total Income from operations ^{&}	482,345.39	421,916.69	140,024.69	100,970.11
2. Net Profit/(Loss) for the period (before tax, Exceptional and /or Extraordinary items#)	170,961.25	253,092.10	56,439.07	24,556.10
3. Net Profit/(Loss) for the period before tax, (after Exceptional and /or Extraordinary items#)	170,961.25	253,092.10	56,439.07	24,556.10
4. Net Profit/(Loss) for the period after tax(after Exceptional and /or Extraordinary items#)	126,176.05	191,967.10	42,239.07	19,456.10
5. Total Comprehensive income for the period [comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income(after Tax)]	NA	NA	NA	NA
6. Paid-up capital (wholly owned by Government of India)	145,000.00	145,000.00	145,000.00	145,000.00
7. Reserves excluding Revaluation Reserves [§]	1,153,202.76	1,026,648.81	1,153,202.76	1,026,648.81
8. Securities Premium Account	NA	NA	NA	NA
9. Net Worth (₹ in Cr)	11,903	10,670	11,903	10,670
10. Paid up Debt Capital/Outstanding Debt	8,441,758.19	6,563,277.56	8,441,758.19	6,563,277.56
11. Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL
12. Debt - Equity Ratio *	6.50	5.60	6.50	5.60
13. Earning Per Share (EPS)	NA	NA	NA	NA
(a) Basic	NA	NA	NA	NA
(b) Diluted	NA	NA	NA	NA
14. Capital Redemption Reserve	NA	NA	NA	NA
15. Debenture Redemption Reserve	NA	NA	NA	NA
16. Debt Service Coverage Ratio	1.97	NA	1.38	NA
17. Interest Service Coverage Ratio	1.60	NA	1.70	NA

[&] Income from operations includes Interest Income on Advances, Bank Deposits and Investments.

^{*} Debt denotes total Borrowings and Equity denotes Capital plus Reserves and surplus

[#] -Exceptional and /or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with IndAS Rules/AS Rules, whichever is applicable.

[§] For the quarter ended taken as per balance sheet of previous accounting year

Notes :

- a) The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on August 05, 2023 at New Delhi.
- b) The above is an extract of the detailed format of audited Standalone Financial Results for the quarter and year ended June 30, 2023 filed with Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly/yearly financial results is available on the websites of the BSE and NSE (www.bseindia.com/www.nseindia.com) and the Bank's Website (www.nhb.org.in).
- c) For the other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to the BSE and NSE and can be accessed on the URL (www.nseindia.com and www.bseindia.com).
- d) The impact on net profit/loss, total comprehensive income or any other relevant financial items(s) due to change(s) in accounting policies shall be disclosed by means of a footnote. NIL

For and on behalf of the Board of Directors



S.K. Hota
S.K. Hota
Managing Director

Place: New Delhi

Date: August 05, 2023

राष्ट्रीय आवास बैंक

अनुलग्नक 1A

30 जून, 2023 को समाप्त तिमाही और वित्तीय वर्ष के वित्तीय परिणाम

(₹ लाख में)

विवरण	30.06.2023 को समाप्त वर्ष	30.06.2022 को समाप्त वर्ष	30.06.2023 को समाप्त तिमाही	31.03.2023 को समाप्त तिमाही	30.06.2022 को समाप्त तिमाही
	लेखापरीक्षित	लेखापरीक्षित	लेखापरीक्षित	अलेखापरीक्षित	लेखापरीक्षित
1. अर्जित व्याज (क) + (ख) + (ग) + (घ)	4,82,345.39	4,21,916.69	1,40,024.69	1,20,946.41	1,00,970.11
(क) अग्रिमों पर व्याज	4,33,330.99	3,98,449.23	1,30,091.45	1,06,470.30	94,770.08
(ख) निवेशों पर आय	27,262.47	19,978.43	8,004.19	7,336.94	5,694.27
(ग) बैंक जमाओं पर व्याज	21,751.93	3,489.03	1,929.05	7,139.17	505.76
(घ) अन्य	-	-	-	-	-
2. अन्य आय	15,803.24	47,971.95	9,727.32	1,157.23	547.13
3. कुल आय (1+2)	4,98,148.63	4,69,888.64	1,49,752.01	1,22,103.64	1,01,517.24
4. ब्याज व्यय	3,03,667.46	3,06,581.34	84,988.73	72,799.93	69,982.81
5. परिचालन व्यय (i)+(ii)	23,648.39	11,890.88	16,541.40	2,802.52	2,853.77
(i) कर्मियों के लिए भुगतान एवं प्रावधान	5,112.86	3,571.09	2,142.21	1,118.54	1,416.01
(ii) अन्य परिचालन व्यय (क) + (ख) + (ग)	18,535.53	8,319.79	14,399.19	1,683.98	1,437.76
(क) ब्रोकरेज, गारंटी शुल्क एवं अन्य वित्त प्रभार	369.78	299.42	188.27	61.67	60.97
(ख) उधारों पर स्टॉप शुल्क	66.27	22.91	45.34	19.99	12.54
(ग) अन्य व्यय	18,099.48	7,997.46	14,165.58	1,602.32	1,364.25
6. विनियम उतार-चढ़ाव के कारण (लाभ)/हानि	25.59	(3,914.99)	(537.40)	785.55	(2,235.31)
7. प्रावधान एवं आकस्मिक व्ययों को छोड़कर कुल व्यय (4+5+6)	3,27,341.44	3,14,557.23	1,00,992.73	76,388.00	70,601.27
8. प्रावधान एवं आकस्मिक व्ययों से पूर्व परिचालन लाभ (3-7)	1,70,807.19	1,55,331.41	48,759.28	45,715.64	30,915.97
9. कर एवं आकस्मिक व्यय के अतिरिक्त अन्य प्रावधान	(154.06)	(95,760.35)	(7,679.79)	3,486.08	6,359.87
10. असाधारण मद (लाभ)/हानि#	-	(2,000.34)	-	-	-
11. कर पूर्व सामान्य गतिविधियों से लाभ (+) / हानि (-) (8-9-10)	1,70,961.25	2,53,092.10	56,439.07	42,229.56	24,556.10
12. कर व्यय	44,785.20	61,125.00	14,200.00	12,205.40	5,100.00
13. कर के पश्चात सामान्य गतिविधियों से निवल लाभ (+) / हानि (-) (11-12)	1,26,176.05	1,91,967.10	42,239.07	30,024.16	19,456.10
14. असाधारण मद (कर व्यय घटाकर)	-	-	-	-	-
15. अर्द्धि हेतु निवल लाभ (+) / हानि (-) (13-14)	1,26,176.05	1,91,967.10	42,239.07	30,024.16	19,456.10
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
17. पुनर्मूल्यांकन आरक्षित को छोड़कर आरक्षित निधि ⁵	11,53,202.76	10,26,648.81	11,53,202.76	10,26,648.81	10,26,648.81
18. विश्लेषणात्मक अनुपात:					
(i) भारत सरकार द्वारा धारित शेयरों का प्रतिशत	100%	100%	100%	100%	100%
(ii) पूंजीगत पर्याप्तता अनुपात	15.17%	16.02%	15.17%	16.12%	16.02%
(iii) प्रति शेयर आय (इंपीएस)	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
(iv) एनपीए अनुपात					
क) सकल एनपीए की राशि	70,992.68	1,53,510.24	70,992.68	85,905.61	1,53,510.24
ख) निवल एनपीए की राशि	-	-	-	-	-
ग) सकल एनपीए का %	0.77%	2.07%	0.77%	1.05%	2.07%
घ) निवल एनपीए का %	-	-	-	-	-
v) आस्तियों पर लाभ (वार्षिक)	1.45%	2.33%	1.79%	1.42%	0.97%
vi) नेटवर्थ (₹ करोड़ में)	11,903	10,670	11,903	11,507	10,670
vii) बकाया प्रतिदेय वसूलीयता श्रेणियाँ	शून्य	शून्य	शून्य	शून्य	शून्य
viii) पूंजी मोचन आरक्षित	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
ix) डिबेंचर मोचन आरक्षित	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
x) ऋण - इक्विटी अनुपात *	6.50	5.60	6.50	5.76	5.60
xi) कुल आस्तियों के सापेक्ष कुल ऋण (%) *	84.20%	82.41%	84.20%	82.23%	82.41%

* ऋण कुल उधार को और इक्विटी पूंजी सहित आरक्षित निधि और अविशेष को प्रतिशत करती है

अनुपातों की गणना के लिए अन्य आय में असाधारण आय पर विचार किया गया है

5 भारत सरकार के लिए पिछले लेखा वर्ष के मुल्य पर के अनुसार लिया गया टिप्पणियाँ:

- उपरोक्त परिणामों की लेखापरीक्षा समिति द्वारा समीक्षा की गई है और निदेशक मंडल द्वारा दिनांक 05 अगस्त, 2023 को नई दिल्ली में आयोजित बैठक में अनुमोदित किया गया है।
- दोषान हाउसिंग फाइनेंस लिमिटेड (डीएचएफएल) खाते के समाधान के तहत, राष्ट्रीय आवास बैंक को 30 जून, 2023 को समाप्त वर्ष के दौरान यूनियन बैंक ऑफ इंडिया से 676.04 करोड़ रुपये की राशि प्राप्त हुई है। राशि को मूल बकाया के सापेक्ष समायोजित किया गया है। इसके अतिरिक्त, डीएचएफएल के संबंध में चल रहे अदालती मामले के मद्देनजर आकस्मिकताओं के प्रावधान के रूप में 676.04 करोड़ रुपये का अतिरिक्त प्रावधान किया गया है।
- यूनिटी स्माल फाइनेंस बैंक लिमिटेड (यूएसएफबीएल) के साथ पंजाब एंड महाराष्ट्र को-ऑपरेटिव बैंक (पीएमसीबी) के सम्मेलन की योजना के अनुसार, वर्तमान अवधि के दौरान पीएमसीबी के खिलाफ ₹ 149 करोड़ की राशि के एनपीए प्रावधान को वापस लिया गया है।
- भारतीय रिजर्व बैंक के 04 अगस्त, 2016 के परिपत्र के अनुसार, बैंक निरंतर प्रोफार्मा आईएनडी एस विवरणी तैयार 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 अगली सूचना तक स्थगित कर दिया गया है।
- जहाँ आवश्यक था वहाँ पिछले वर्षों के आंकड़ों को पुनः वर्गीकृत / पुनः व्यवस्थित किया गया है।



ए.के.होता
प्रबंध निदेशक

स्थान: नई दिल्ली
दिनांक: 05 अगस्त 2023

सम तारीख की हमारी संलग्न मूल्यांकन रिपोर्ट के अनुसार



कृते एस.के. मित्तल एंड कंपनी
सनदी लेखाकार
फर्म पंजी. सं. 001135/पुन
(सीए एम. के. जुनेजा)
भागीदार
सदस्यता सं. 013117

राष्ट्रीय आवास बैंक

अनुलग्नक 1B

30 जून, 2023 को समाप्त तिमाही और वित्तीय वर्ष के वित्तीय परिणाम		(₹ लाख में)		
विवरण	30.06.2023 को समाप्त वर्ष	30.06.2022 को समाप्त वर्ष	30.06.2023 को समाप्त तिमाही	30.06.2022 को समाप्त तिमाही
	लेखापरीक्षित	लेखापरीक्षित	लेखापरीक्षित	लेखापरीक्षित
1. परिचालन से कुल आय*	482,345.39	421,916.69	140,024.69	100,970.11
2. अवधि हेतु निवल लाभ/(हानि) (कर पूर्व, असाधारण और/या असामान्य मद#)	170,961.25	253,092.10	56,439.07	24,556.10
3. अवधि हेतु कर पूर्व निवल लाभ/(हानि), (असाधारण और/या असामान्य मदों के पश्चात#)	170,961.25	253,092.10	56,439.07	24,556.10
4. अवधि हेतु कर पश्चात निवल लाभ/(हानि) (असाधारण और/या असामान्य मदों के पश्चात#)	126,176.05	191,967.10	42,239.07	19,456.10
5. अवधि हेतु कुल व्यापक आय [अवधि के लिए शामिल लाभ/(हानि) (कर के पश्चात) और अन्य व्यापक आय (कर के पश्चात)]	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
6. चुकता पूंजी (भारत सरकार के पूर्ण स्वामित्व में)	145,000.00	145,000.00	145,000.00	145,000.00
7. पुनर्मूल्यांकन आरक्षित निधियों के अतिरिक्त आरक्षित निधियाँ	1,153,202.76	1,026,648.81	1,153,202.76	1,026,648.81
8. प्रतिभूति प्रीमियम खाता	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
9. नेटवर्थ (₹ करोड़ में)	11,903	10,670	11,903	10,670
10. चुकता ऋण पूंजी/बकाया ऋण	8,441,758.19	6,563,277.56	8,441,758.19	6,563,277.56
11. बकाया प्रतिदेय वरीयता शेयर	शून्य	शून्य	शून्य	शून्य
12. ऋण - इक्विटी अनुपात*	6.50	5.60	6.50	5.60
13. प्रति शेयर आय (ईपीएस)	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
(क) मूल	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
(ख) डाइल्यूटेड	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
14. पूंजी मोचन आरक्षित निधियाँ	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
15. डिबेंचर मोचन आरक्षित निधियाँ	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
16. कर्ज चुकौती कवरेज अनुपात	1.97	लागू नहीं	1.38	लागू नहीं
17. ब्याज चुकौती कवरेज अनुपात	1.60	लागू नहीं	1.70	लागू नहीं

* परिचालन से आय में अतिम, बैंक ब्याज और निवेश पर ब्याज आय शामिल है।

#कम, कुल उपार को और इक्विटी, पूंजी सहित आरक्षित निधि और अधिभोग को इंगित करती है।

असाधारण और/या असामान्य मदों को इन्टरम नियमों/एएस नियमों के अनुसार लाभ और हानि के निवल में समाविष्ट किया गया है, जो भी लागू हो।

\$ समाप्त तिमाही के लिए पिछले लेखा वर्ष के तुलना पर के अनुसार लिया गया।

टिप्पणियाँ:

क) उपरोक्त परिणामों की लेखापरीक्षा समिति द्वारा समीक्षा की गई है और निदेशक मंडल द्वारा दिनांक 05 अगस्त, 2023 को नई दिल्ली में आयोजित बैठक में अनुमोदित किया गया है।

ख) उपरोक्त 30 जून, 2023 को समाप्त तिमाही एवं वर्ष के लिए सेबी (सूचीबद्धता (लिस्टिंग) बाध्यताएँ और प्रकटीकरण अपेक्षाएँ) विनियम, 2015 के विनियमन 52 के तहत स्टॉक एक्सचेंज में दायर लेखापरीक्षित स्टैंडअलोन वित्तीय परिणामों के विस्तृत प्रारूप का एक उद्धरण है। उपरोक्त एलओडीआर विनियम, 2015 के विनियम 52 के तहत स्टॉक एक्सचेंज के साथ दायर तिमाही/वार्षिक वित्तीय परिणामों के विस्तृत प्रारूप का एक उद्धरण है। तिमाही/वार्षिक वित्तीय परिणामों का पूरा प्रारूप बीएसई और एनएसई की वेबसाइटों (www.bseindia.com/www.nseindia.com) एवं बैंक की वेबसाइट (www.nhb.org.in) पर उपलब्ध है।

ग) सूचीकरण विनियम के विनियम 52(4) में संदर्भित अन्य लाइन मद के लिए, बीएसई और एनएसई को प्रासंगिक प्रकटीकरण किए गए हैं और इन्हें यूआरएल (www.bseindia.com और www.nseindia.com) पर देखा जा सकता है।

घ) लेखा नीतियों में परिवर्तन (नों) के कारण निवल लाभ/हानि, कुल व्यापक आय या किसी अन्य प्रासंगिक वित्तीय मदों पर प्रभाव का प्रकटीकरण फुटनोट के माध्यम से किया जाएगा। शून्य

कृते निदेशक मंडल



एस.के.होता

प्रबंध निदेशक

स्थान: नई दिल्ली

दिनांक: 05 अगस्त 2023

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

Ratios	Ratios/Details
Debt Equity Ratio	6.5
Debt Service Coverage Ratio	1.97
Interest Service Coverage Ratio	1.60
Outstanding redeemable preference shares (quantity and value) ¹	Not Applicable
Capital Redemption Reserve / Debenture Redemption Reserve ¹	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	₹11,903 Crores
Net profit after tax	₹1261.76 Crores
Earnings per share ²	Not Applicable
Current Ratio ¹	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 ¹	Not Applicable
Current liability Ratio ¹	Not Applicable
Total debts to total Assets	84.20%
Debtors turnover ¹	Not Applicable
Inventory Turnover ¹	Not Applicable
Operating margin percent	1.96%
Net profit margin percent	1.45%
Sector specific equivalent ratios, as applicable	
a. CRAR	15.17%
b. GNPA	GNPA: ₹709.93 Crores, GPA: 0.77%
c. NNPA	NIL
Net Debt to EBITA	17.32



Gross Debt to EBITA	17.76
Debt Cap	₹11,9030 crore (should not exceed 10 times its net owned funds)
Debt/Tangible Net Worth	Net worth: ₹11,903 Crores
PAR 90 and write off	₹ 709.93 Cr. Write offs: NIL
Tangible Net Worth	Net worth: ₹ 11,903 Crores
Debt to Value Ratio	0.84
Dividend ratio (Dividend/PAT)	There is no Dividend declared in the period. (F.Y. being 1st July to 30th June)
Ratio of Short-Term Borrowing to total working funds	7.72%
Ratio of short-term borrowings to short term assets	25.66%
Ratio of liquid assets to total assets	4.37%
Ratio of external liabilities maturing in next 12 months to aggregate of liquid assets and loans	0.35
Outstanding guarantees to total assets	0
Ratio of Term Deposits to Total Assets	0.54%

¹ 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/Debt 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, are not applicable.

² 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.



Pankaj Chadha
Chief Financial Officer

Date: August 05, 2023




Sanjay Bose
Company Secretary

55 . (a) Cash Flow Statement for the year ended 30th June, 2023	2021-22	2022-23
	(Amount in ₹ crore)	(Amount in ₹ crore)
A) CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit as per Profit & Loss Account	1,919.67	1,261.76
Adjustments for:		
Provision for Tax	349.70	351.36
Provision for Deferred Tax	261.55	96.49
Depreciation on fixed assets	5.08	8.55
Provision for Standards Assets	(64.86)	73.59
Provision for Non-Performing Assets/Restructured Accounts	(967.74)	(149.13)
(Gain)/Loss on revaluation of Forward Exchange Contracts	2.13	1.30
Provision for Bad Debts u/s 36(1)(vii)(c) of Income Tax Act, 1961	75.00	74.00
(Profit)/Loss on sale of Fixed Assets	(0.01)	(0.06)
(Gain)/Loss on revaluation of Foreign Deposits & Borrowings	(45.02)	(3.52)
Provisions no longer required written back	(36.88)	(113.18)



Premium on Forward Exchange Contract	(1.91)	(1.48)
Income from Investments	(199.78)	(272.62)
Profit on Sale of Investments	0.00	(24.28)
Operating Profit before working capital changes	1,296.94	1,302.78
Adjustments for Working Capital		
(Increase)/Decrease in Deposits with Banks	437.12	498.72
(Increase)/Decrease in Loans & Advances	11,861.06	(18,763.04)
(Increase)/Decrease in Other Assets	47.33	(1,508.76)
Increase/(Decrease) in Current Liabilities	(958.88)	77.36
Net cash from operating activities before taxes paid	12,683.57	(18,392.95)
Less : Income Taxes Paid	40.80	1,428.25
NET CASH FLOW FROM OPERATING ACTIVITES BEFORE EXTRAORDINARY ITEMS	12,724.37	(16,964.69)
Extraordinary Items	0.00	0.00
NET CASH FLOW FROM OPERATING ACTIVITES AFTER EXTRAORDINARY ITEMS (A)	12,724.37	(16,964.69)
B) CASH FLOW FROM INVESTING ACTIVITIES BEFORE EXTRAORDINARY ITEMS		
(Increase) / Decrease in Fixed Assets	(25.43)	(12.90)
(Increase)/Decrease in Investments	(613.56)	(910.20)
Income from Investments	199.78	272.62
(Loss)/Gain on Sale of Investments	0.00	24.28
(Loss)/Gain on revaluation of Forward Exchange Contracts	(2.13)	(1.30)
NET CASH GENERATED FROM INVESTING ACTIVITES BEFORE EXTRAORDINARY ITEMS	(441.33)	(627.49)
Receipts from sale of equity of HFCs	0.00	0.00
NET CASH GENERATED FROM INVESTING ACTIVITES AFTER EXTRAORDINARY ITEMS (B)	(441.33)	(627.49)
C) CASH FLOW FROM FINANCING ACTIVITIES		
Increase in share capital	-	-
Net income under Staff Benevolent Fund	1.80	3.78
Increase / (Decrease) in Bonds & Debentures	954.95	5,230.62
Increase / (Decrease) in Deposits	(2,938.16)	8,597.90



Increase/(Decrease) in Borrowings	(10,400.71)	4,956.29
NET CASH GENERATED FROM FINANCING ACTIVITES (C)	(12,382.12)	18788.59
Net increase in cash and cash equivalents (A+B+C)	(99.08)	1196.41
Cash and cash equivalents at the beginning of the year	107.25	8.17
Cash and cash equivalents at the end of the year	8.17	1204.57

55 (b) Schedule to Cash & Cash Equivalents		
Particulars	2021-22	2022-23
	(Amount in ₹ crore)	(Amount in ₹ crore)
Cash in hand	0.00	0.00
Balances with Reserve Bank of India	0.03	0.03
Balance with banks-Current Account	8.14	1204.54
Cash and cash equivalent before exchange rate adjustments	8.17	1204.57
Effect of exchange rate changes-unrealised gains	0.00	0.00
Cash and cash equivalent after exchange rate adjustments	8.17	1204.57

Pankaj Chadha
CHIEF FINANCIAL OFFICER

Rahul Bhawe
EXECUTIVE DIRECTOR

S.K. Hota
MANAGING DIRECTOR

Gaya Prasad
DIRECTOR

New Delhi, August 05, 2023

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



(CA M K Juneja)
Partner
Membership No. 013117

National Housing Bank

Balance Sheet

Previous Year		Liabilities	Schedules	Current Year	
₹	Ps.			₹	Ps.
14,50,00,00,000.00		1. Capital	I	14,50,00,00,000.00	
81,80,42,09,585.94		2. Reserves	II	87,55,17,24,285.45	
20,86,06,70,965.39		3. Profit and Loss Account	III	27,76,85,51,391.66	
188,78,31,09,745.26		4. Bonds and Debentures	IV	241,08,93,27,550.23	
428,74,11,60,000.00		5. Deposits	V	514,72,01,50,000.00	
38,80,34,86,374.91		6. Borrowings	VI	88,36,63,41,306.47	
1,49,99,18,653.00		7. Deferred Tax Liability/(Asset) (net)		2,46,48,27,191.00	
21,44,82,58,765.84		8. Current Liabilities and Provisions	VII	26,06,53,94,834.14	
-		9. Other Liabilities	VIII	-	
5,69,644.25		10. HLA deposits with banks and HFCs-as per contra			0.00
796,44,13,83,734.59		TOTAL		1002,52,63,16,558.95	

Pankaj Chadha
CHIEF FINANCIAL OFFICER

Rahul Bhawe
EXECUTIVE DIRECTOR

S. K. Hota
MANAGING DIRECTOR



Gaya Prasad
DIRECTOR

New Delhi August 05, 2023



as at 30th June , 2023

Previous Year		Assets	Schedules	Current Year	
₹	Ps.			₹	Ps.
13,95,62,77,230.19		1. Cash and Bank Balances	IX	20,96,82,99,024.57	
52,12,15,73,475.00		2. Investments	X	61,22,35,80,425.00	
724,60,41,70,125.53		3. Loans and Advances	XI	913,72,59,05,821.00	
54,20,33,491.75		4. Fixed Assets	XII	58,61,70,630.85	
5,21,67,59,767.87		5. Other Assets	XIII	602,23,60,657.53	
5,69,644.25		6. HLA deposits with banks and HFCs - as per contra			-
796,44,13,83,734.59		TOTAL		1002,52,63,16,558.95	

664,12,88,360.43	Contingent Liability	XIV	1469,25,31,943.81
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Schedules I to XV form an integral part of accounts

As per our attached Report of even date

For S. K. Mittal & Co.
Chartered Accountants
Firm Reg. No. 001135N




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

**Details of related party and related party transactions during the period
January 01, 2023 to June 30, 2023**

Name of Related Party	Nature of Relationship	Nature of Transaction	Balance as on 30.06.2023	Remark
Corporate Bodies			[₹ in crores]	
1. Government of India	Holding 100% paid up capital of NHB	Subscription to NHB's Capital	1,450.00	No change during the period.
		Investments	-	Treasury bills are short-term securities issued by RBI on behalf of Government of India. During the calendar year, the Bank purchased T-Bills worth ₹ 4,335.70 Crores.
		Redemptions	-	T-bills amounting to ₹3,400.00 Crores were redeemed on maturity. The Bank earn an interest of ₹ 126.68 Crore during the said period.
		Borrowings	-	No funds received from GOI during 01-01-2023 to 30-06-2023.
2. CERSAI	NHB has nominee director on the Board of CERSAI.	Subscription to Equity Capital	2.44	No change during the period.
3. Tamil Nadu Infrastructure Fund Management Corporation Ltd. (TNIFMC)	NHB has nominee director on the Board of TNIFMC.	Subscription to Equity Capital	5.40	No change during the period.
4. Cent Bank Home Finance Ltd. (CBHFL)	NHB has nominee director on the Board of CBHFL	Subscription to Equity Capital	5.10	No change during the period.
		Dividend Income	-	No change during the period.
		Lending (Principal)	177.74 crore (Principal O/s as on 30-06-2023)	Principal Repayment of ₹17.41 Cr received including ₹3.42 crore adverse balance and Fresh disbursement of ₹75.00 crore made (during the period 01-01-2023 to 30-06-2023).
		Interest	-	Received interest of ₹3.83 Cr (during the period 01-01-2023 to 30-06-2023)



5. India Mortgage Guarantee Corporation Private Limited (IMGC)	One of the partners/promoters	Subscription to Equity Capital	38.00	No changes during the period.
Key Management Personnel				
Sh. Sarada Kumar Hota	Managing Director (MD)	Remuneration	-	Remuneration of ₹0.23 Crores was paid during the period.
Sh. Pankaj Chadha	CFO	Remuneration	-	Remuneration of ₹0.09 Crores was paid during the period.



✓

✓

W

NHB/ND/RMMD/ / 2023
July 28, 2023

National Stock Exchange of India Ltd, Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai- 400051	Bombay Stock Exchange Ltd, Phiroze Jeejeebhoy Towers, Dalal Street Mumbai- 400001.
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Dear Sir,

Initial Disclosures as a Large corporate under chapter XII of SEBI Operational Circular dated August 10,2021

Sl. No	Particulars	Details
1	Name of Company-Entity	National Housing Bank
2	CIN	N.A (As NHB is not a company)
3	Un-audited Outstanding borrowing as on 30 th June 2023* (in Rs Crore)	Rs. 84,417.58/-
4	Highest credit rating during previous FY along with name of the CRA	AAA/STABLE
5	Name of Stock Exchange in which the fine shall be paid, in case of shortfall in the required borrowing under framework.	National Stock Exchange

*NHB follows the financial year " July to June" as per NHB Act, 1987.

We confirm that we are a Large Corporate as per the applicability criteria given under the chapter XII of SEBI Operational Circular dated August 10,2021.

Sanjay Bose
28/7/23

Sanjay Bose
Company Secretary
Contact -: 9968212798

Pankaj Chadha
28/7/23

Pankaj Chadha
Chief Financial Officer
Contact - : 011-39187183