

NHB/ND/SEBI- Compliance/ 00694 / 2023
November 09, 2023

National Stock Exchange of India Ltd Exchange Plaza Bandra-Kurla Complex Bandra (East) Mumbai-400 051	BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street Mumbai- 400001
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Sub: Intimation of outcome of Board Meeting for the quarter ended 30th September 2023 and disclosure 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., November 09, 2023 (which commenced at 11:00 AM and concluded at 4:55 PM) has approved the Financial Results of the Bank for the quarter ended 30th September 2023.

This is for your kind information and record.

Thanking You.

Yours faithfully,



Sanjay Bose
Company Secretary
National Housing Bank

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 ended on 30th September 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 : 23013117BGWUUT4502

Place : New Delhi

Date : 09-11-2023



National Housing Bank

Annexure I

Financial Results for the Quarter Ended September 30, 2023

(₹ in lakhs)

Particulars	Quarter Ended	Quarter Ended	Quarter Ended	FY Ended
	30.09.2023	30.09.2022	30.06.2023	30.06.2023
	Unaudited	Unaudited	Audited	Audited
1. Interest Earned (a)+(b)+(c)+(d)	1,54,349.16	1,07,049.56	1,40,024.69	4,82,345.39
(a) Interest on advances	1,40,673.15	97,861.95	1,30,091.45	4,33,330.99
(b) Income on Investments	11,124.05	5,409.17	8,004.19	27,262.47
(c) Interest on bank deposits	2,551.96	3,778.44	1,929.05	21,751.93
(d) Others	-	-	-	-
2. Other Income	193.85	126.92	9,727.32	15,803.24
3. Total Income (1+2)	1,54,543.01	1,07,176.48	1,49,752.01	4,98,148.63
4. Interest Expended	95,344.33	72,544.46	84,988.73	3,03,667.46
5. Operating Expense (i)+(ii)	9,887.61	2,221.78	16,541.40	23,648.39
(i) Payments to and provisions for employees	1,099.00	944.11	2,142.21	5,112.86
(ii) Other operating Expense (a)+(b)+(c)	8,788.61	1,277.67	14,399.19	18,535.53
(a) Brokerage, Guarantee Fee and Other Finance Charges	42.07	57.51	188.27	369.78
(b) Stamp duty on Borrowings	0.35	0.01	45.34	66.27
(c) Other expenditures	8,746.19	1,220.15	14,165.58	18,099.48
6. (Gain)/ Loss on account of exchange fluctuations	(703.58)	(1,920.94)	(537.40)	25.59
7. Total Expenditure excluding Provisions and Contingencies (4+5+6)	1,04,528.36	72,845.30	1,00,992.73	3,27,341.44
8. Operating Profit before Provisions and Contingencies (3-7)	50,014.65	34,331.18	48,759.28	1,70,807.19
9. Provisions other than Tax and Contingencies	1,538.97	1,755.63	(7,679.79)	(154.06)
10. Exceptional Items (gain)/loss [†]	-	-	-	-
11. Profit (+) / Loss (-) from Ordinary Activities before Tax (8-9-10)	48,475.68	32,575.55	56,439.07	1,70,961.25
12. Tax Expense	14,100.00	8,711.81	14,200.00	44,785.20
13. Net Profit (+)/Loss (-) from Ordinary Activities after Tax (11-12)	34,375.68	23,863.74	42,239.07	1,26,176.05
14. Extraordinary items (net of tax expense)	-	-	-	-
15. Net Profit (+)/Loss (-) for the period (13-14)	34,375.68	23,863.74	42,239.07	1,26,176.05
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
17. Reserves excluding Revaluation Reserves [§]	11,53,202.76	10,26,648.81	11,53,202.76	11,53,202.76
18. Analytical Ratios:				
(i) Percentage of shares held by Government of India	100%	100%	100%	100%
(ii) Capital Adequacy Ratio	15.98%	16.01%	15.17%	15.17%
(iii) Earning Per Share (EPS)	NA	NA	NA	NA
(iv) NPA Ratios				
a) Amount of Gross NPA	70,992.68	1,53,510.24	70,992.68	70,992.68
b) Amount of Net NPA	-	-	-	-
c) % of Gross NPA	0.79%	2.05%	0.77%	0.77%
d) % of Net NPA	-	-	-	-
v) Return on Assets (Annualized) [†]	1.39%	1.18%	1.79%	1.45%
vi) Net Worth (₹ in Cr)	12,173	10,902	11,903	11,903
vii) Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
viii) Capital Redemption Reserve	NA	NA	NA	NA
ix) Debenture Redemption Reserve	NA	NA	NA	NA
x) Debt - Equity Ratio *	6.13	5.67	6.50	6.50
xi) Total Debts to Total Assets (%) *	83.21%	82.56%	84.20%	84.20%
xii) Operating Margin(%)	0.50%	0.43%	0.52%	1.96%
xiii) Net profit Margin(%)	0.35%	0.30%	0.45%	1.45%

* 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 November 09, 2023 at New Delhi.
- Under resolution of Dewan Housing Finance Limited (DHFL) account, NHB has received the amount of ₹ 676.04 crore from Union Bank of India during FY ended 22-23. The same has been adjusted against the principal outstanding. Further, additional provision of ₹ 676.04 Crores has been created as provision for contingencies in view of the ongoing court case w.r.t DHFL.
- During the quarter ended September 23, Bank has purchased reissued Government Securities(G-Sec) amounting to ₹ 102.24 crores which includes broken period of interest of ₹ 2.66 crores. The broken period of interest of ₹ 2.66 crores are charged/debited as expenses under "broken period interest of G-Sec" and G-Sec has taken at the Balance value of ₹ 99.58 Crores has been taken as cost of investment as per RBI guidelines.
- 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 FY 2022-23.
- Non Convertible Debentures (NCDs) of Piramal Housing & Finance Ltd. amounting to ₹ 517.94 crores have been shifted from HTM to AFS Category and resulting in depreciation has been charged to expense and included in Other Expenditure.
- 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: November 09, 2023



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



As per surveillance 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

अनुलग्नक I

30 सितंबर, 2023 को समाप्त तिमाही के वित्तीय परिणाम

(₹ लाख में)

विवरण	30.09.2023 को समाप्त तिमाही	30.09.2022 को समाप्त तिमाही	30.06.2023 को समाप्त तिमाही	30.06.2023 को समाप्त वित्त वर्ष
	अलेखापरीक्षित	अलेखापरीक्षित	लेखापरीक्षित	लेखापरीक्षित
1. अर्जित व्याज (क) + (ख) + (ग) + (घ)	1,54,349.16	1,07,049.56	1,40,024.69	4,82,345.39
(क) अग्रिमों पर व्याज	1,40,673.15	97,861.95	1,30,091.45	4,33,330.99
(ख) निवेशों पर आय	11,124.05	5,409.17	8,004.19	27,262.47
(ग) बैंक जमाओं पर व्याज	2,551.96	3,778.44	1,929.05	21,751.93
(घ) अन्य	-	-	-	-
2. अन्य आय	193.85	126.92	9,727.32	15,803.24
3. कुल आय (1+2)	1,54,543.01	1,07,176.48	1,49,752.01	4,98,148.63
4. व्याज व्यय	95,344.33	72,544.46	84,988.73	3,03,667.46
5. परिचालन व्यय (i)+(ii)	9,887.61	2,221.78	16,541.40	23,648.39
(i) कर्मियों के लिए भूतान एवं प्रावधान	1,099.00	944.11	2,142.21	5,112.86
(ii) अन्य परिचालन व्यय (क) + (ख) + (ग)	8,788.61	1,277.67	14,399.19	18,535.53
(क) ब्रोकरेज, गारंटी शुल्क एवं अन्य वित्त प्रभार	42.07	57.51	188.27	369.78
(ख) उधारों पर स्टॉप शुल्क	0.35	0.01	45.34	66.27
(ग) अन्य व्यय	8,746.19	1,220.15	14,165.58	18,099.48
6. विनिमय उतार-चढ़ाव के कारण (लाभ)/हानि	(703.58)	(1,920.94)	(537.40)	25.59
7. प्रावधान एवं आकस्मिक व्ययों को छोड़कर कुल व्यय (4+5+6)	1,04,528.36	72,845.30	1,00,992.73	3,27,341.44
8. प्रावधान एवं आकस्मिक व्ययों से पूर्व परिचालन लाभ (3-7)	50,014.65	34,331.18	48,759.28	1,70,807.19
9. कर एवं आकस्मिक व्यय के अतिरिक्त अन्य प्रावधान	1,538.97	1,755.63	(7,679.79)	(154.06)
10. असाधारण मदें (लाभ)/हानि#	-	-	-	-
11. कर पूर्व सामान्य गतिविधियों से लाभ (+) / हानि (-) (8-9-10)	48,475.68	32,575.55	56,439.07	1,70,961.25
12. कर व्यय	14,100.00	8,711.81	14,200.00	44,785.20
13. कर के पश्चात सामान्य गतिविधियों से निवल लाभ (+) / हानि (-) (11-12)	34,375.68	23,863.74	42,239.07	1,26,176.05
14. असाधारण मदें (कर व्यय घटाकर)	-	-	-	-
15. अवधि हेतु निवल लाभ (+) / हानि (-) (13-14)	34,375.68	23,863.74	42,239.07	1,26,176.05
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
17. पुनर्मुल्यांकन आरक्षित को छोड़कर आरक्षित निधि ⁵	11,53,202.76	10,26,648.81	11,53,202.76	11,53,202.76
18. विश्लेषणात्मक अनुपात:				
(i) भारत सरकार द्वारा धारित शेयरों का प्रतिशत	100%	100%	100%	100%
(ii) पूंजीगत पर्यवृत्ता अनुपात	15.98%	16.01%	15.17%	15.17%
(iii) प्रति शेयर आय (ईपीएस)	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	70,992.68
ख) निवल एनपीए की राशि	-	-	-	-
ग) सकल एनपीए का %	0.79%	2.05%	0.77%	0.77%
घ) निवल एनपीए का %	-	-	-	-
व) आस्तियों पर लाभ (वार्षिक) ⁶	1.39%	1.18%	1.79%	1.45%
vi) नेटवर्थ (₹ करोड़ में)	12,173	10,902	11,903	11,903
vii) बकाया प्रतिदेय वरीयता शेयर	शून्य	शून्य	शून्य	शून्य
viii) पूंजी मोचन आरक्षित	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
ix) डिबेंचर मोचन आरक्षित	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
x) ऋण - इक्विटी अनुपात *	6.13	5.67	6.50	6.50
xi) कुल आस्तियों के सापेक्ष कुल ऋण (%) *	83.21%	82.56%	84.20%	84.20%
xii) परिचालन मार्जिन (%)	0.50%	0.43%	0.52%	1.96%
xiii) निवल लाभ मार्जिन (%)	0.35%	0.30%	0.45%	1.45%

* काल कुल उधार को और इक्विटी पूंजी मूल्य आरक्षित निधि और अधिभोग को इतना करती है

⁶ अनुपूर्वों की राशियों के लिए अन्य आय में असाधारण आय पर विचार किया गया है

⁵ स्थान तिमाही के लिए पिछले लेखा वर्ष के तुल्य पर के अनुसार किया गया

टिप्पणियाँ:

- उपरोक्त परिणामों की लेखापरीक्षा समिति द्वारा समीक्षा की गई है और निदेशक मंडल द्वारा दिनांक 09 नवम्बर, 2023 को नई दिल्ली में आयोजित बैठक में अनुमोदित किया गया है।
- दीवान हाउसिंग एंड फाइनेंस लिमिटेड (डीएचएफएल) खाते के समाधान के तहत, राष्ट्रीय आवास बैंक को वित्त वर्ष 22-23 के दौरान यूनिवर्सल 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 मदेनजर आकस्मिकताओं के प्रावधान के रूप में 676.04 करोड़ रुपये का अतिरिक्त प्रावधान किया गया है।
- बैंक ने सितंबर 23 को समाप्त तिमाही के दौरान 102.24 करोड़ रुपये की पुनर्निर्मित सरकारी प्रतिभूतियाँ (जी-सेक) क्रय की हैं, जिसमें 2.66 करोड़ रुपये का खंडित अवधि का व्याज शामिल है। 2.66 करोड़ रुपये के खंडित अवधि के व्याज को "जी-सेक की खंडित अवधि के व्याज" के अंतर्गत व्यय के रूप में प्रभारित/नामे किया गया है एवं जी-सेक के ₹ 99.58 करोड़ के शेष मूल्य को भारतीय रिजर्व बैंक के दिशानिर्देशों के अनुसार निवेश की लागत के रूप में दर्शाया गया है।
- यूनिटी स्माल फाइनेंस बैंक लिमिटेड (यूएसएफबीएल) के साथ पंजाब एंड महाराष्ट्र को-ऑपरेटिव बैंक (पीएमसीबी) के समामेलन की योजना के अनुसार, वित्त वर्ष 22-23 के दौरान पीएमसीबी हेतु ₹ 149 करोड़ की राशि के एनपीए प्रावधान को वापस लिया गया है।
- पीरामल हाउसिंग एंड फाइनेंस लिमिटेड के ₹ 517.94 करोड़ के गैर परिवर्तनीय डिबेंचर (एनसीडी) को एचटीएम से एएफएस श्रेणी में स्थानांतरित कर दिया गया है और परिणामस्वरूप मूल्यहास को व्यय में प्रभारित किया गया है एवं अन्य व्यय में शामिल किया 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।
- जहां आवश्यक था वहां पिछले वर्षों के आंकड़ों को पुनः वर्गीकृत / पुनः व्यवस्थित किया गया है।

स्थान: नई दिल्ली
दिनांक: 09 नवंबर, 2023



सम तारीख की हदारी संलग्न मूल्यांकन रिपोर्ट के अनुसार



कृते एस.के. मित्तल एंड कंपनी
सदनी लेखाकार
फर्म नं. 001135एन

(सीए.के. बुनेजा)
भागीदार
सदस्यता सं. 013117

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

Ratios	Ratios/Details
Debt Equity Ratio	6.13
Debt Service Coverage Ratio	1.54
Interest Service Coverage Ratio	1.59
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	₹12,173 Crores
Net profit after tax	₹343.76 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	83.21%
Debtors turnover ¹	Not Applicable
Inventory Turnover ¹	Not Applicable
Operating margin percent	0.50%
Net profit margin percent	0.35%
Sector specific equivalent ratios, as applicable	
a. CRAR	15.98%
b. GNPA	GNPA: ₹709.93 Crores, GNPA - 0.79%
c. NNPA	NIL
Net Debt to EBITA	53.51



Gross Debt to EBITA	54.05
Debt/Tangible Net Worth	Net worth: ₹12,173 Crores
PAR 90 and write off	₹ 709.93 Cr. Write offs: NIL
Tangible Net Worth	Net worth: ₹12,173 Crores
Debt to Value Ratio	0.83
Dividend ratio (Dividend/PAT)	No Dividend declared in the period
Ratio of Short-Term Borrowing to total working funds	5.73%
Ratio of short-term borrowings to short term assets	16.02%
Ratio of liquid assets to total assets	9.00%
Ratio of external liabilities maturing in next 12 months to aggregate of liquid assets and loans	0.42
Outstanding guarantees to total assets	0
Ratio of Term Deposits to Total Assets	0.24%

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/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, are not applicable.

² Earnings per share is not applicable as NHB has 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.

 09/11/2023

Pankaj Chadha
Chief Financial Officer

Date: November 09, 2023





Sanjay Bose
Company Secretary

Security Cover Certificate for the QE 30.09.2023 as per Regulation 54(3) of SEBI(LODR) Regulations, 2015

All amount is in ₹ Crores

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Particulars	Description of asset for which this certificate relate	Exclusi ve Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Eliminati on (amount in negative)	Debt not backed by any assets offered as security (applicable only for liability side)	(Total C to J)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)			debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank	Total Value(=L+M+N+O)
		Book Value	Book Value	Yes/ No	Book Value	Book Value					Relating to Column F				
ASSETS															
Property, Plant and Equipment															
Capital Work-in-Progress							60.34			60.34					
Right of Use Assets															
Goodwill															
Intangible Assets							5.63			5.63					
Intangible Assets under Development															
Investments							7070.59			7070.59					
Loans	Refinanced Loan accounts (as per Annexure attached)	4,704.23					87,378.29			90384.72				4,704.23	4704.23
Inventories															
Trade Receivables															
Cash and Cash Equivalents							0								



Bank Balances other than Cash and Cash Equivalents							296.64			296.64				
Others														
LIABILITIES														
Debt securities to which this certificate pertains	NHB Tax-Free Bonds as per attached Annexure (including Interest payable)					3983.00			17104.42	21087.42			3983.00	3983.00
Other debt sharing pari-passu charge with above debt														
Other Debt		not to be filled												
Subordinated debt														
Borrowings										6711.19	6711.19			
Bank														
Debt Securities														
Others										53944.44	53944.44			
Trade payables														
Lease Liabilities														
Provisions														
Others								16494.17			16494.17			
Total		0			3983		16494.17		77760.05	98237.22			8687.23	8687.23
Cover on Book Value														
Cover on Market Value ^{ix}														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio		1.18							

*Term Deposit with Banks have been excluded from Bank Balances other than Cash and Cash equivalents

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

(CA M.K. Juneja)
Partner

Membership No. 013117

UDIN No. 23013117B9WUUV9942

Place: New Delhi

Date: November 09, 2023



Sunil Rasania

(Sunil Rasania)
Deputy General Manager
National Housing Bank



Sanjay Bose

(Sanjay Bose)
Regional Manager (Company Secretary)
National Housing Bank



Tax Free Bonds issued by National Housing Bank
and details of Assets hypothecated as on 30.09.2023.

Annexure II

A. Bonds issued on Private Placement Basis:

Bond Series	Maturity Date	Face Value (₹ crore)
8.46% NHB Tax Free Bonds 2028 Series V	30 August 2028	883.00
Total		883.00

Details of Hypothecated Assets for above Bonds series:

<u>Contract No.</u>	<u>Name of Borrower</u>	<u>Value as on June 30, 2023 (₹ crore) (in ₹ crore)</u>
100004710	PNB Housing Finance Limited	417.76
100004793	PNB Housing Finance Limited	102.27
100005307	Can Fin Homes Limited	252.03
100005427	Aditya Birla Housing Finance Limited	150.19
Total		922.25

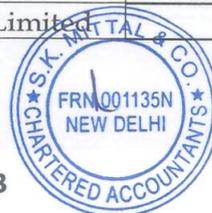
B. Bonds issued by way of Public Offer:

a) Bonds having Date of Allotment: January 13, 2014

Bond Series	Maturity Date	Face Value (₹ crore)
8.26% NHB Tax-free Bonds 2013-14 Series 1A	January 13, 2024	139.41
8.63% NHB Tax-free Bonds 2013-14 Series 2A	January 13, 2029	407.16
8.76% NHB Tax-free Bonds 2013-14 Series 3A	January 13, 2034	713.43
8.51% NHB Tax-free Bonds 2013-14 Series 1B	January 13, 2024	88.55
8.88% NHB Tax-free Bonds 2013-14 Series 2B	January 13, 2029	85.73
9.01% NHB Tax-free Bonds 2013-14 Series 3B	January 13, 2034	665.72
Total		2,100.00

Details of Hypothecated Assets for above Bonds series:

<u>Contract No.</u>	<u>Name of Borrower</u>	<u>Value as on June 30, 2023 (in ₹ crore)</u>
100004759	Tata Capital Housing Finance Limited	81.75
100004818	GIC Housing Finance Limited	51.01
100005100	Aavas Financiers Limited	68.37
100005288	Tata Capital Housing Finance Limited	57.34



100004301	Tata Capital Housing Finance Limited	63.15
100004737	GIC Housing Finance Limited	44.73
100004877	Aditya Birla Housing Finance Limited	27.67
100004904	Aptus Value Housing Finance India	42.57
100005275	Vastu Housing Finance Corporation Ltd.	72.22
100005644	Aditya Birla Housing Finance Limited	150.82
100004876	Aditya Birla Housing Finance Limited	41.58
100004787	Can Fin Homes Limited	314.86
100004970	Aptus Value Housing Finance India	64.93
100005316	Aditya Birla Housing Finance Limited	219.36
100005400	Can Fin Homes Limited	167.46
100004739	Edelweiss Housing Finance Limited	13.77
100004777	Home First Finance Company India Limited	33.49
100004907	RepcO Home Finance Limited	64.39
100004341	Tata Capital Housing Finance Limited	25.62
100005268	Home First Finance Company India Limited	69.42
100004462	PNB Housing Finance Limited	128.05
100004563	Tata Capital Housing Finance Limited	126.23
100004849	PNB Housing Finance Limited	92.40
100004880	Can Fin Homes Limited	131.65
100004993	Aavas Financiers Limited	99.11
100005618	Aditya Birla Housing Finance Limited	145.49
Total		2397.43

b) Bonds having Date of Allotment: March 24, 2014

Bond Series	Maturity Date	Face Value (₹ crore)
8.25% NHB Tax-free Bonds 2013-14 Series 1A	March 24, 2024	97.97
8.68% NHB Tax-free Bonds 2013-14 Series 2A	March 24, 2029	421.99
8.65% NHB Tax-free Bonds 2013-14 Series 3A	March 24, 2034	73.56
8.50% NHB Tax-free Bonds 2013-14 Series 1B	March 24, 2024	25.51
8.93% NHB Tax-free Bonds 2013-14 Series 2B	March 24, 2029	332.61
8.90% NHB Tax-free Bonds 2013-14 Series 3B	March 24, 2034	48.35
Total		1,000.00

Details of Hypothecated Assets for above Bonds series:

Contract No.	Name of Borrower	Value as on June 30, 2023 (in ₹ crore)
100004647	Tata Capital Housing Finance Limited	25.37
100005365	Tata Capital Housing Finance Limited	85.76
100004475	GIC Housing Finance Limited	26.96
100004584	Tata Capital Housing Finance Limited	121.61
100004828	Aavas Financiers Limited	26.62



100004852	Repc Home Finance Limited	45.86
100005242	Home First Finance Company India Limited	56.31
100005374	Shubham Housing Development Finance	58.49
100005421	Poonawalla Housing Finance Limited	42.51
100005619	Aditya Birla Housing Finance Limited	154.10
100005310	Aavas Financiers Limited	71.30
100004226	PNB Housing Finance Limited	5.73
100004843	Aavas Financiers Limited	21.60
100004384	PNB Housing Finance Limited	105.38
100004516	GIC Housing Finance Limited	67.65
100004719	Tata Capital Housing Finance Limited	70.34
100004744	Tata Capital Housing Finance Limited	20.02
100004766	Home First Finance Company India Limited	17.96
100004848	PNB Housing Finance Limited	17.26
100005643	Aditya Birla Housing Finance Limited	144.11
100004950	Aavas Financiers Limited	42.34
100005749	Aditya Birla Housing Finance Limited	149.53
Total		1384.55

