

NHB/ND/SEBI- Compliances/00697 2023
November 09, 2023

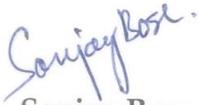
National Stock Exchange of India Ltd, Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai- 400051	BSE Ltd, Phiroze Jeejeebhoy Towers, Dalal Street Mumbai- 400001.
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Madam/Sir,

**Regulation 54 of SEBI (LODR) Regulations, 2015
for the quarter ended 30, September 2023.**

In pursuance to the Regulation 54 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find appended herewith security cover certificate for the quarter ended 30, September 2023.

Yours faithfully,



Sanjay Bose
Company Secretary
National Housing Bank

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 assests 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									
ASSETS															
Property, Plant and Equipment							60.34			60.34					
Capital Work-in-Progress															
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 ^{1a}													
		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:

Contract No.	Name of Borrower	Value as on June 30, 2023 (₹ crore) (in ₹ crore)
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:

Contract No.	Name of Borrower	Value as on June 30, 2023 (in ₹ crore)
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	Repco 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

