

NHB/ND/SEBI- Compliance/BM / 2024
February 08, 2024

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 and half year ended 31st December 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., February 08, 2024 (which commenced at 11:30AM and concluded at 05:55 PM) has approved the Financial Results of the Bank for the quarter and half year ended 31st December 2023.

Disclosures as required under Regulation 52 (4) of the SEBI (LODR) Regulations, 2015 forms part of the said financial results.

The Security cover certificate as on 31.12.2023 as per Regulation 54 forms part of the said financial results.

Disclosure of Related Party Transactions as required under Regulation 23 is also attached.

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 31st December 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.

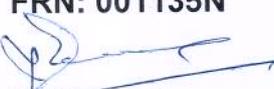
We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform 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.

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

Chartered Accountants,

FRN: 001135N


M-K Juneja

Partner

Memb. No.: 013117

UDIN : 24013117BKHCWX2408

Place : New Delhi

Date : 08-02-2024



Limited Review of Financial Results for the period ended December 31, 2023

(₹ in lakhs)

Particulars	Half Year Ended	Half Year Ended	Quarter Ended	Quarter Ended	Quarter Ended	FY ended
	31.12.2023	31.12.2022	31.12.2023	31.12.2022	30.09.2023	30.06.2023
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Interest Earned (a)+(b)+(c)+(d)	306,826.28	221,374.29	152,477.12	114,324.73	154,349.16	482,345.39
(a) Interest on advances	279,751.96	196,769.24	139,078.81	98,907.30	140,673.15	433,330.99
(b) Income on Investments	22,993.79	11,921.34	11,869.75	6,512.17	11,124.05	27,262.47
(c) Interest on bank deposits	4,080.53	12,683.71	1,528.56	8,905.26	2,551.96	21,751.93
(d) Others	-	-	-	-	-	-
2. Other Income	1,401.26	4,918.68	1,207.42	4,791.76	193.85	15,803.24
3. Total Income (1+2)	308,227.54	226,292.97	153,684.54	119,116.49	154,543.01	498,148.63
4. Interest Expended	186,224.42	145,878.79	90,880.09	73,334.34	95,344.33	303,667.46
5. Operating Expense (i)+(ii)	5,239.58	4,304.46	2,605.01	2,082.71	9,887.61	23,648.39
(i) Payments to and provisions for employees	1,953.79	1,852.11	854.79	908.01	1,099.00	5,112.86
(ii) Other operating Expense (a)+(b)+(c)	3,285.79	2,452.35	1,750.22	1,174.70	8,788.61	18,535.53
(a) Brokerage, Guarantee Fee and Other Finance Charges	83.23	119.83	41.17	62.32	42.07	369.78
(b) Stamp duty on Borrowings	0.35	0.94	-	0.94	0.35	66.27
(c) Other expenditures	3,202.21	2,331.58	1,709.05	1,111.44	8,746.19	18,099.48
6. (Gain)/ Loss on account of exchange fluctuations	267.88	(222.56)	971.46	1,698.37	(703.58)	25.59
7. Total Expenditure excluding Provisions and Contingencies (4+5+6)	191,731.88	149,960.69	94,456.56	77,115.42	104,528.36	327,341.44
8. Operating Profit before Provisions and Contingencies (3-7)	116,495.66	76,332.28	59,227.98	42,001.07	50,014.65	170,807.19
9. Provisions other than Tax and Contingencies	12,326.46	4,039.65	3,534.45	2,284.02	1,538.97	(154.06)
10. Exceptional Items (gain)/loss	-	-	-	-	-	-
11. Profit (+) / Loss (-) from Ordinary Activities before Tax (8-9-10)	104,169.20	72,292.63	55,693.53	39,717.05	48,475.68	170,961.25
12. Tax Expense	24,150.00	18,379.81	10,050.00	9,668.00	14,100.00	44,785.20
13. Net Profit (+)/Loss (-) from Ordinary Activities after Tax (11-12)	80,019.20	53,912.82	45,643.53	30,049.05	34,375.68	126,176.05
14. Extraordinary items (net of tax expense)	-	-	-	-	-	-
15. Net Profit (+)/Loss (-) for the period (13-14)	80,019.20	53,912.82	45,643.53	30,049.05	34,375.68	126,176.05
16. Paid-up capital (wholly owned by Government of India)	145,000.00	145,000.00	145,000.00	145,000.00	145,000.00	145,000.00
17. Reserves excluding Revaluation Reserves⁵	1,153,202.76	1,026,648.81	1,153,202.76	1,026,648.81	1,153,202.76	1,153,202.76
18. Analytical Ratios:						
(i) Percentage of shares held by Government of India	100%	100%	100%	100%	100%	100%
(ii) Capital Adequacy Ratio	17.20%	15.84%	17.20%	15.84%	15.98%	15.17%
(iii) Earning Per Share (EPS)	NA	NA	NA	NA	NA	NA
(iv) NPA Ratios						
a) Amount of Gross NPA	70,574.90	85,905.61	70,574.90	85,905.61	70,992.68	70,992.68
b) Amount of Net NPA	-	-	-	-	-	-
c) % of Gross NPA	0.77%	1.15%	0.77%	1.15%	0.79%	0.77%
d) % of Net NPA	-	-	-	-	-	-
v) Return on Assets (Annualized)	1.59%	1.33%	1.82%	1.49%	1.39%	1.45%
vi) Net Worth (₹ in Cr)	12,603.01	11,207.66	12,603.01	11,207.66	12,173.00	11,903.00
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 *	6.05	5.35	6.05	5.35	6.13	6.50
xi) Total Debts to Total Assets (%) *	82.94%	81.09%	82.94%	81.09%	83.21%	84.20%
xii) Operating Margin(%)	2.18%	1.90%	2.36%	2.09%	0.50%	1.96%
xiii) Net profit Margin(%)	1.59%	1.34%	1.82%	1.49%	0.35%	1.45%

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

§ For the quarter/half year 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 February 08, 2024 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 half year ended 31st December 2023, Bank has purchased reissued Government Securities(G-Sec) amounting to ₹ 663.37 crores which includes broken period of interest of ₹ 6.15 crores. The broken period of interest of ₹ 6.15 crores are charged/debited as expenses under "broken period interest of G-Sec" and G-Sec has taken at the Balance value of ₹ 657.22 Crores 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.
- During the half year ended 31st December 2023, 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.
- During the Quarter ended 31st December 2023, Bank has made a technical write-off in respect of five NPA accounts amounting to ₹ 4.18 Cr. as approved by the Board of Directors. The same has been debited as an expenses and credited as provision no longer required.
- 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: February 08, 2024



X 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
Statement of Asset and Liabilities as at 31st December, 2023

Previous Half Year (₹)	Liabilities	Current Half Year (₹)
14,50,00,00,000.00	Capital	14,50,00,00,000.00
82,78,26,37,362.30	Reserves	117,95,91,18,416.97
25,29,19,51,870.84	Profit and Loss Account	5,38,53,09,115.80
187,48,28,76,230.74	Bonds and Debentures	210,87,41,10,027.23
456,43,69,50,000.00	Deposits	564,51,29,50,000.00
12,43,01,74,070.95	Borrowings	58,82,55,50,823.71
1,72,99,18,653.00	Deferred Tax Liability/(Asset) (net)	2,47,98,27,191.00
28,77,00,20,648.47	Current Liabilities and Provisions	31,30,96,67,576.81
809,42,45,28,836.30	TOTAL	1005,84,65,33,151.52

Previous Half Year (₹)	Assets	Current Half Year (₹)
10,80,08,74,064.75	Cash and Bank Balances	4,71,22,00,391.32
51,09,83,68,950.00	Investments	81,67,91,04,232.00
741,02,19,59,490.52	Loans and Advances	912,17,26,43,990.00
56,48,07,989.75	Fixed Assets	59,21,03,591.63
5,93,85,18,341.28	Other Assets	669,04,80,946.57
809,42,45,28,836.30	TOTAL	1005,84,65,33,151.52



S.K Hota
Managing Director



New Delhi 08.02.2024

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



(CA M. K. Juneja)
Partner

Membership No. 013117

National Housing Bank		
Cash Flow Statement for the Half Year ended December 31, 2023		
	As At Half Year ended 31/12/2023 (Amount in Rs. Crore)	As At Half Year ended 31/12/2022 (Amount in Rs. Crore)
A) CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit as per Profit & Loss Account	800.19	539.13
Adjustments for:		
Provision for Tax	240.00	160.80
Provision for Deferred Tax	1.50	23.00
Depreciation on fixed assets	4.07	2.93
Depreciation on investments & amortisation expense	72.53	0.00
Provision for Standards Assets	(3.44)	5.40
Provision for Non Performing Assets	4.18	0.00
(Gain)/Loss on revaluation of Forward Exchange Contracts	0.36	1.01
Provision for Bad Debts u/s 36(1)(viii)(c) of Income Tax Act, 1961	50.00	35.00
(Profit)/Loss on sale of Fixed Assets	0.00	(0.05)
(Gain)/Loss on revaluation of Foreign Deposits & Borrowings	2.62	(4.57)
Provisions no longer required written back	(6.34)	(16.39)
Premium on Forward Exchange Contract	(0.58)	(0.67)
Income from Investments	(229.94)	(119.21)
Profit on Sale of Investments	0.00	(24.28)
Operating Profit before working capital changes	935.15	602.08
Adjustments for Working Capital		
(Increase)/Decrease in Deposits with Banks	1509.69	432.27
(Increase)/Decrease in Loans & Advances	151.15	(1641.78)
(Increase)/Decrease in Other Assets	(361.88)	(545.22)
Increase/(Decrease) in Current Liabilities	244.79	547.99
Net cash from operating activities before taxes paid	2478.90	(604.66)
Less : Income Taxes Paid	295.07	473.10
NET CASH FLOW FROM OPERATING ACTIVITIES BEFORE EXTRAORDINARY ITEMS	2773.97	(131.56)
Extraordinary Items	-	-
NET CASH FLOW FROM OPERATING ACTIVITIES AFTER EXTRAORDINARY ITEMS (A)	2773.97	(131.56)
B) CASH FLOW FROM INVESTING ACTIVITIES BEFORE EXTRAORDINARY ITEMS		
(Increase) / Decrease in Fixed Assets	(4.66)	(5.16)
(Increase)/Decrease in Investments	(2118.08)	102.32
Loss on Sale of Investments	-	-
Loss/(Gain) on revaluation of Forward Exchange Contracts	(0.37)	(1.01)
Income from Investments	229.94	119.21
NET CASH GENERATED FROM INVESTING ACTIVITIES BEFORE EXTRAORDINARY ITEMS	(1893.17)	239.65
Receipts from sale of equity of HFCs	-	-
NET CASH GENERATED FROM INVESTING ACTIVITIES AFTER EXTRAORDINARY ITEMS (B)	(1893.17)	239.65
C) CASH FLOW FROM FINANCING ACTIVITIES		
Increase in share capital	-	-
Net income under Staff Benevolent Fund	2.22	1.84
Increase / (Decrease) in Bonds & Debentures	(3021.52)	(130.02)
Increase / (Decrease) in Deposits	4979.28	2769.58
Increase/(Decrease) in Borrowings	(2954.08)	(2637.33)
NET CASH GENERATED FROM FINANCING ACTIVITIES (C)	(994.10)	4.07
Net increase in cash and cash equivalents (A+B+C)	(113.30)	112.16
Cash and cash equivalents at the beginning of the year	118.33	6.17
Cash and cash equivalents at the end of the year	5.03	118.33

Particulars	As At Half Year ended 31/12/2023 (Amount in Rs. Crore)	As At Half Year ended 31/12/2022 (Amount in Rs. Crore)
Cash in hand	0.00	0.00
Balances with Reserve Bank of India	0.06	0.05
Balance with banks-Current Account	4.97	118.28
Cash and cash equivalent before exchange rate adjustments	5.03	118.33
Cash and cash equivalent after exchange rate adjustments	5.03	118.33


S.K. Hota
Managing Director



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


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

New Delhi 08.02.2024



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

Ratios	Ratios/Details for the Quarter ended 31.12.2023	Ratios/Details for the Half year ended 31.12.2023
Debt Equity Ratio	6.05	6.05
Debt Service Coverage Ratio	13.30	4.71
Interest Service Coverage Ratio	1.61	1.60
Outstanding redeemable preference shares (quantity and value) ¹	Not Applicable	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)	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	₹12,603Crores	₹12,603Crores
Net profit after tax	₹456 Crores	₹800Crores
Earnings per share ²	Not Applicable	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.	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	Not Applicable
Current liability Ratio ¹	Not Applicable	Not Applicable
Total debts to total Assets	82.94%	82.94%
Debtors turnover ¹	Not Applicable	Not Applicable
Inventory Turnover ¹	Not Applicable	Not Applicable
Operating margin percent	2.36%	2.17%
Net profit margin percent	1.82%	1.59%
Sector specific equivalent ratios, as applicable		
a. CRAR	17.20%	17.20%
b. GNPA	GNPA: ₹705.75 Crores, GNPA - 0.77%	GNPA: ₹705.75 Crores, GNPA - 0.77%
c. NNPA	NIL	NIL
Net Debt to EBITA	56.60	28.57
Gross Debt to EBITA	56.92	28.73
Debt/ Tangible Net Worth	Net worth: ₹12,603 Crores	Net worth: ₹12,603 Crores
PAR 90 and write off	₹ 705.75 Cr. Write offs: 4.18 Cr.	₹ 705.75 Cr. Write offs: 4.18 Cr.
Tangible Net Worth	Net worth: ₹12,603 Crores	Net worth: ₹12,603 Crores
Debt to Value Ratio	0.83	0.83
Dividend ratio (Dividend/PAT)	No Dividend declared in the period	No Dividend declared in the period
Ratio of Short-Term Borrowing to total working funds	4.76%	4.76%
Ratio of short-term borrowings to short term assets	14.71%	14.71%



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Ratio of liquid assets to total assets	3.44%	3.44%
Ratio of external liabilities maturing in next 12 months to aggregate of liquid assets and loans	0.46	0.46
Outstanding guarantees to total assets	0	0
Ratio of Term Deposits to Total Assets	0.23%	0.23%

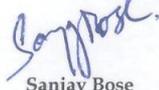
¹ National Housing Bank (NHB) is a Public Financial Institution and a Statutory Body wholly owned by Government of India established under National Housing Bank Act 1987, and not a Company registered under Companies Act. There is no preference share capital with the Bank. Hence, maintenance of Capital 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 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.


Dwarka Prasad Prajapati
Chief Financial Officer

Date: February 08, 2024




Sanjay Bose
Company Secretary

Security Cover Certificate for the QE 31.12.2023 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 ⁱⁱⁱ	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							53.42			53.42					
Capital Work-in-Progress															
Right of Use Assets															
Goodwill															
Intangible Assets							5.79			5.79					
Intangible Assets under Development															
Investments							8167.91			8167.91					
Loans	Refinanced Loan accounts (as per Annexure attached)	4,624.53					86,592.73			91217.26				4,624.53	4624.53
Inventories															
Trade Receivables															
Cash and Cash Equivalents							0								



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Bank Balances other than Cash and Cash Equivalents						5.03			5.03					
Others														
LIABILITIES														
Debt securities to which this certificate pertains	NHB Tax-Free Bonds as per attached Annexure (including Interest payable)				3983.00			17104.41	21087.41				3983.00	3983.00
Other debt sharing pari-passu charge with above debt														
Other Debt		not to be filled												
Subordinated debt														
Borrowings								5882.56	5882.56					
Bank														
Debt Securities														
Others														
Trade payables								56451.3	56451.3					
Lease Liabilities														
Provisions														
Others							17163.39		17163.39					
Total		0			3983	17163.39		79438.27	100584.66				8607.53	8607.53
Cover on Book Value														
Cover on Market Value ^{ix}														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio		1.16							

*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. 24013117BKHCWZ8653

Place: New Delhi
Date: February 08, 2024



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 31.12.2023.

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 of secured assets as on December 31, 2023 (in ₹ crore)
100004710	PNB Housing Finance Limited	424.51
100004793	PNB Housing Finance Limited	103.94
100005307	Can Fin Homes Limited	253.70
100005427	Aditya Birla Housing Finance Limited	150.66
Total		932.81

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 of secured assets as on December 31, 2023 (in ₹ crore)
100004759	Tata Capital Housing Finance Limited	75.63
100004818	GIC Housing Finance Limited	47.82
100005100	Aavas Financiers Limited	63.54

भारत सरकार के अंतर्गत सांविधिक निकाय
कोर 5-ए, तीसरे से पांचवां तल, इंडिया हैबिटेट सेंटर, लोधी रोड, नई दिल्ली-110003
दूरभाष : 011-3918 7000 फैक्स : 011-2464 9030
वेबसाइट : www.nhb.org.in ई.मेल : ho@nhb.org.in

Statutory Body under the Government of India
Core 5-A, 3rd to 5th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003
Phone : 011-3918 7000 Fax : 011-2464 9030
Website : www.nhb.org.in E-mail : ho@nhb.org.in



“बैंक हिन्दी में पत्राचार का स्वागत करता है”

100005288	Tata Capital Housing Finance Limited	55.10
100004301	Tata Capital Housing Finance Limited	57.90
100004737	GIC Housing Finance Limited	42.70
100004877	Aditya Birla Housing Finance Limited	27.91
100004904	Aptus Value Housing Finance India	39.92
100005275	Vastu Housing Finance Corporation Ltd.	68.38
100005644	Aditya Birla Housing Finance Limited	153.82
100004876	Aditya Birla Housing Finance Limited	42.21
100004787	Can Fin Homes Limited	315.82
100004970	Aptus Value Housing Finance India	62.24
100005316	Aditya Birla Housing Finance Limited	223.59
100005400	Can Fin Homes Limited	170.51
100004739	Edelweiss Housing Finance Limited	11.86
100004777	Home First Finance Company India Limited	32.96
100004907	Repcos Home Finance Limited	62.18
100004341	Tata Capital Housing Finance Limited	23.87
100005268	Home First Finance Company India Limited	69.88
100004462	PNB Housing Finance Limited	129.67
100004563	Tata Capital Housing Finance Limited	116.87
100004849	PNB Housing Finance Limited	94.19
100004880	Can Fin Homes Limited	129.46
100004993	Aavas Financiers Limited	93.87
100005618	Aditya Birla Housing Finance Limited	145.59
Total		2357.48

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 of secured assets as on December 31, 2023 (in ₹ crore)
100004647	Tata Capital Housing Finance Limited	23.38
100005365	Tata Capital Housing Finance Limited	82.43
100004475	GIC Housing Finance Limited	22.96



Copy Book

100004584	Tata Capital Housing Finance Limited	113.75
100004828	Aavas Financiers Limited	25.54
100004852	Repco Home Finance Limited	44.05
100005242	Home First Finance Company India Limited	53.62
100005374	Shubham Housing Development Finance	53.18
100005421	Poonawalla Housing Finance Limited	42.00
100005619	Aditya Birla Housing Finance Limited	148.76
100005310	Aavas Financiers Limited	67.32
100005750	Aditya Birla Housing Finance Limited	7.86
100004226	PNB Housing Finance Limited	5.64
100004843	Aavas Financiers Limited	20.53
100004384	PNB Housing Finance Limited	107.17
100004516	GIC Housing Finance Limited	60.19
100004719	Tata Capital Housing Finance Limited	65.05
100004744	Tata Capital Housing Finance Limited	18.74
100004766	Home First Finance Company India Limited	18.26
100004848	PNB Housing Finance Limited	17.60
100005643	Aditya Birla Housing Finance Limited	145.75
100004950	Aavas Financiers Limited	39.13
100005749	Aditya Birla Housing Finance Limited	151.33
Total		1334.24

Soyy Bose



End Utilisation Certificate for quarter ended 31st December 2023

As per the requirements of SEBI's guidelines under sub-regulation 52(7) of SEBI LODR (Listing Obligations and Disclosure Requirement) Regulations 2015, the listed entity shall within forty-five days from the end of every quarter submit to the stock exchange, a statement indicating the utilization of issue proceeds of non-convertible securities, which shall be continued to be given till such time the issue proceeds have been fully utilised or the purpose for which these proceeds were raised has been achieved.

Under sub-regulation 56(1)(a) of SEBI LODR (Listing Obligations and Disclosure Requirement) Regulations, 2015, the entity with listed debt may submit a copy of certificate from the listed entity's Statutory auditors to Debenture Trustee in respect of utilisation of funds, at the end of each financial year till the funds have been fully utilised or purpose for which these proceeds were raised has been achieved.

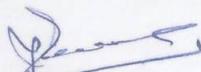
The details of the certificate on Utilisation of Funds to be submitted to Debenture trustee for 31st December 2023 are as under: -

Instrument	ISIN Number	Allotment Date	Maturity Date	Coupon rate/ Discount rate	Amount Outstanding as on 31.12.2023 (in ₹)	Amount utilised as on 31.12.2023 (in ₹)
NIL						

On the basis of books of accounts, records and documents produced before us for verification, it is certified that National Housing Bank, having its Regd. Office at India Habitat Centre, Core 5A, 3rd - 5th Floor, Lodhi Road, New Delhi -110003 have not raised any funds in the quarter ended 31.12.2023

Statement of utilization of issue proceeds and Statement of Deviation / Variation in utilisation of funds raised are enclosed as Annexure A & Annexure B respectively.

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


MK Juneja
(Partner)

(Membership No. 013117)

UDIN: 2403117BR H CX 6792

Place: New Delhi

Date: February 08,2024





Annexure A

Statement of utilization of Issue proceeds as on 31.12.2023

Name of the Issuer 1	ISIN 2	Mode of Fund Raising (Public/Private) 3	Type of instruments 4	Date of raising Funds 5	Amount raised (Rs in crore) 6	Funds Utilized (Rs in Crore) 7	Any deviation (Yes/No) 8	If 8 is yes then specify the purpose for which the funds were utilized 9	Remarks, if any 10
National Housing Bank	NA	NA	NA	NA	NIL	NIL	NA	NA	NIL

Sunil Rasanian

Sunil Rasanian
Deputy General Manager



Sanjay Bose

Sanjay Bose
RM/Company Secretary

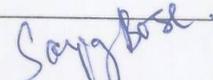
Statement of Deviation / Variation in the use of proceeds						
Name of listed entity	National Housing Bank					
Mode of Fund Raising	N.A					
Type of instrument	N.A					
Date of Raising Funds	N.A					
Amount Raised	NIL					
Report filed for quarter ended	31 st December 2023					
Is there a Deviation / Variation in use of funds raised	N.A					
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	N.A					
If yes, details of the approval so required	N.A					
Date of approval	N.A					
Explanation for the Deviation / Variation	N.A					
Comments of the Audit Committee after review	Nil					
Comments of the auditors, if any	NIL					
Objects for which funds have been raised and where there has been a deviation, in the following table	Modified Object, if any					
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
	N.A					

Deviation or variation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised or
 (b) Deviation in the amount of funds actually utilized as against what was originally disclosed


 Sunil Rasania
 (Deputy General Manager)




 Sanjay Bose
 (Company Secretary)

Related Party Transactions for the period ended 31.12.2023

Annex

											Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.							
S. No	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction (see Note 5)	Value of the related party transaction as approved by the audit committee (see Note 6a)	Value of transaction during the reporting period (see Note 6b)	In case monies are due to either party as a result of the transaction (see Note 1)		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost (see Note 7)	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
1.	National Housing Bank	AABC N2600 H	Cent Bank Home Finance (CBHFL)	AAAC C6380N	NHB has nominee director on the board of CBHFL.	Lending	-	19.97cr	177.74cr	157.77cr	NA	NA	NA	NA	NA	NA	NA	NA
2.	National Housing Bank	AABC N2600 H	Shri S.K.Hota		Managing Director	Remuneration	-	0.20 Cr	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3.	National Housing Bank	AABC N2600 H	Sh. Rahul Bhawe		Executive Director	Remuneration	-	0.14 Cr	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4.	National Housing Bank	AABC N2600 H	Sh. Pankaj Chadha		Chief Financial Officer (CFO)	Remuneration	-	0.11 Cr	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5.	National Housing Bank	AABC N2600 H	Sh. Sanjay Bose		Company Secretary (CS)	Remuneration	-	0.10 Cr	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Sanjay Bose

Notes:

1. The details in this format are required to be provided for all transactions undertaken during the reporting period. However, opening and closing balances, including commitments, to be disclosed for existing related party transactions even if there is no new related party transaction during the reporting period.
2. Where a transaction is undertaken between members of the consolidated entity (between the listed entity and its subsidiary or between subsidiaries), it may be reported once.
3. Listed banks shall not be required to provide the disclosures with respect to related party transactions involving loans, inter-corporate deposits, advances or investments made or given by the listed banks.
4. For companies with financial year ending March 31, this information has to be provided for six months ended September 30 and six months ended March 31. Companies with financial years ending in other months, the six months period shall apply accordingly.



5. Each type of related party transaction (for e.g. sale of goods/services, purchase of goods/services or whether it involves a loan, inter-corporate deposit, advance or investment) with a single party shall be disclosed separately and there should be no clubbing or netting of transactions of same type. However, transactions with the same counterparty of the same type may be aggregated for the reporting period. For instance, sale transactions with the same party may be aggregated for the reporting period and purchase transactions may also be disclosed in a similar manner. There should be no netting off for sale and purchase transactions. Similarly, loans advanced to and received from the same counterparty should be disclosed separately, without any netting off.

6. In case of a multi-year related party transaction:

- a. The aggregate value of such related party transaction as approved by the audit committee shall be disclosed in the column "Value of the related party transaction as approved by the audit committee".
- b. The value of the related party transaction undertaken in the reporting period shall be reported in the column "Value of related party transaction during the reporting period".

7. "Cost" refers to the cost of borrowed funds for the listed entity.

8. PAN will not be displayed on the website of the Stock Exchange(s).

9. Transactions such as acceptance of fixed deposits by banks/NBFCs, undertaken with related parties, at the terms uniformly applicable /offered to all shareholders/ public shall also be reported.

