

May 10, 2024

To,

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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Subject: Disclosure of Security cover certificate for the quarter ended 31st March 2024 under Regulation 54 of the SEBI (LODR) Regulations, 2015

Dear Sir/Madam,

Security cover certificate pursuant to Regulation- 54 of SEBI (LODR) Regulations, 2015, quarter ended 31st March 2024 is attached.

Please take the above information on record.

Thanking You.

Yours sincerely,

for National Housing Bank


Sanjay Bose

RM/ Company Secretary

Security Cover Certificate for the QE 31.03.2024 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 ascertainabl e 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							53.42			53.42					
Capital Work-in-Progress															
Right of Use Assets															
Goodwill															
Intangible Assets							5.18			5.18					
Intangible Assets under Development															
Investments							9689.45			9689.45					
Loans	Refinanced Loan accounts (as per Annexure attached)	4,682.98					87,814.97			92497.95				4,682.98	4682.98
Inventories															

B



Trade Receivables															
Cash and Cash Equivalents							0								
Bank Balances other than Cash and Cash Equivalents*							96.95			96.95					
Others															
LIABILITIES															
Debt securities to which this certificate pertains	NHB Tax-Free Bonds as per attached Annexure (including Interest payable)				3631.55			18910.70		22542.25				3631.55	3631.55
Other debt sharing pari-passu charge with above debt															
Other Debt															
Subordinated debt		not to be filled													
Borrowings								8841.08		8841.08					
Bank															
Debt Securities															
Others									54908.35		54908.35				
Trade payables															



Lease Liabilities														
Provisions														
Others						17206.00			17206					
Total	0			3631.55		17206.00		82660.13	103497.68				8314.53	8314.53
Cover on Book Value														
Cover on Market Value ^{ix}														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio	1.29								

*Only balance in Current Account and balance with Reserve Bank of India has been considered.

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

(CA M.K. Juneja)
Partner
Membership No. 013117
UDIN No. 24013117BKHCXF6862
Place: New Delhi
Date: 10/05/2024



(Sunil Rasania)
Deputy General Manager
National Housing Bank



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



**Tax Free Bonds issued by National Housing Bank
and details of Assets hypothecated as on 31.03.2024**

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 March 31, 2024 (in ₹ crore)
100004645	Tata Capital Housing Finance Limited	55.81
100004507	Tata Capital Housing Finance Limited	77.10
100004710	PNB Housing Finance Limited	338.75
100004793	PNB Housing Finance Limited	91.62
100005307	Can Fin Homes Limited	223.94
100005427	Aditya Birla Housing Finance Limited	133.99
Total		921.21

B. Bonds issued by way of Public Offer:

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

Bond Series	Maturity Date	Face Value (₹ crore)
8.63% 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
8.88% 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		1872.04

Details of Hypothecated Assets for above Bonds series:

Contract No.	Name of Borrower	Value of secured assets as on March 31, 2024 (in ₹ crore)
100004771	IIFL Home Finance Limited	52.03
100004301	Tata Capital Housing Finance Limited	52.71
100005288	Tata Capital Housing Finance Limited	52.04

100005607	AU Small Finance Bank Limited	52.88
100005395	Vastu Housing Finance Corporation Ltd.	54.02
100005275	Vastu Housing Finance Corporation Ltd.	65.45
100005644	Aditya Birla Housing Finance Limited	142.31
100005096	Aadhar Housing Finance Ltd	54.88
100004787	Can Fin Homes Limited	284.74
100004970	Aptus Value Housing Finance India	59.58
100005316	Aditya Birla Housing Finance Limited	195.78
100005400	Can Fin Homes Limited	157.08
100004759	Tata Capital Housing Finance Limited	69.55
100005100	Aavas Financiers Limited	59.90
100005847	Muthoot Housing Finance Company Limited	57.08
100005990	Hero Housing Finance Limited	58.60
100004462	PNB Housing Finance Limited	74.54
100004563	Tata Capital Housing Finance Limited	108.28
100004849	PNB Housing Finance Limited	80.06
100004880	Can Fin Homes Limited	113.37
100004993	Aavas Financiers Limited	88.54
100005618	Aditya Birla Housing Finance Limited	130.97
100005365	Tata Capital Housing Finance Limited	78.91
100005562	Capri Global Housing Finance Limited	59.56
Total		2202.85

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

Bond Series	Maturity Date	Face Value (₹ crore)
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
8.93% 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		876.51

Details of Hypothecated Assets for above Bonds series:

Contract No.	Name of Borrower	Value of secured assets as on March 31, 2024 (In ₹ crore)
100004907	Repc Home Finance Limited	59.76
100004584	Tata Capital Housing Finance Limited	106.78
100005786	India Shelter Finance Corporation Ltd	60.24
100005761	Aavas Financiers Limited	60.84
100005824	Tata Capital Housing Finance Limited	60.92
100005379	Aavas Financiers Limited	61.52



100006029	SMFG India Home Finance Company Limited	65.11
100005619	Aditya Birla Housing Finance Limited	133.32
100005310	Aavas Financiers Limited	63.35
100005903	Home First Finance Company India Limited	65.89
100005515	Ujjivan Small Finance Bank Limited	68.99
100004384	PNB Housing Finance Limited	87.96
100004516	GIC Housing Finance Limited	52.84
100004719	Tata Capital Housing Finance Limited	59.86
100006126	Grihum Housing Finance Limited	70.06
100005884	LIC Housing Finance Limited	70.51
100005521	Aavas Financiers Limited	70.60
100005643	Aditya Birla Housing Finance Limited	132.04
100005272	Sundaram Home Finance Limited	71.05
100005749	Aditya Birla Housing Finance Limited	137.28
Total		1558.92

Summary:

Particulars	Amount (In ₹ crore)
Total Tax-Free Bonds (Secured) issued by National Housing Bank	3631.55
Total Assets hypothecated for aforementioned Bonds as on 31.03.2024	4682.98



Saggy Box