

August 20, 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: Intimation of outcome of Board Meeting under Regulation 51 & 52 of the SEBI (LODR) Regulations, 2015

Dear Sir/Madam,

This is to inform you that the Board of Directors of National Housing Bank at its board meeting held today, i.e., August 20, 2024 (which commenced at 10.30 am and concluded at 6:30 pm) has approved the Financial Results of the Bank for the period ended 30th June, 2024.

In accordance with Regulation 52(3)(a) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby declare that our annual audited financial results for the financial year 2023-24 along with Auditor's Report are with unmodified opinion.

The Board of Directors has also approved the annual budget for 2024-25 including fund raising from Bonds, Commercial paper/ Term Loan from Banks/ LAD upto Rs. 49,000 crore.

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 per Regulation 54 of the SEBI (LODR) Regulations, 2015 forms part of the said financial results.

The Statement indicating the utilization of issue proceeds as per Regulation-52(7) of the SEBI (LODR) Regulations, 2015 forms part of the said financial results.

The Statement of material deviation in the use of proceeds as per Regulation- 52(7A) of the SEBI (LODR) Regulations, 2015 forms part of the said financial results.

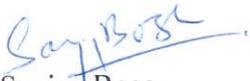
The Statement of related party transactions as per Regulation- 23(9) of the SEBI (LODR) Regulations, 2015 forms part of the said financial results.

Please take the above information on record.

Thanking You.

Yours sincerely,

for National Housing Bank


Sanjay Bose

RM/ Company Secretary



INDEPENDENT AUDITOR'S REPORT

To
The President of India

Report on the Audit of the Standalone Financial Statements

Opinion

We have audited the standalone Financial Statements of **National Housing Bank** ("the Bank"), which comprise the Balance Sheet as at 30th June 2024, the Profit and Loss Account, and Cash Flows Statement for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

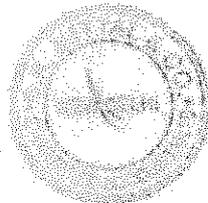
In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Standalone Financial Statements give the information required by the National Housing Bank Act, 1987 in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Bank as at 30th June 2024, profit and its cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (the ICAI). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. In our professional judgement, we have decided the following to be the key audit matters to be communicated in our report



S. No.	Key Audit Matter	Auditor's Response
1	<p>Identification of Non-performing advances and provisioning of advances:</p> <p>Advances constitute a significant portion of the Bank's assets and the quality of these advances is measured in terms of ratio of Non-Performing Advances ("NPA") to the gross advances of the Bank. The Bank's net advances constitute 90.56% (Previous year 91.14%) of the total assets and the gross NPA ratio of the Bank is 0.69 % (Previous year 0.77%) as at 30th June 2024.</p> <p>The Reserve Bank of India's ("RBI") guidelines on Income recognition and asset classification ("IRAC") prescribe the prudential norms for identification and classification of NPAs and the minimum provision required for such assets. The Bank is also required to apply its judgment to determine the identification and provision required against NPAs by applying quantitative as well as qualitative factors. The risk of identification of NPAs is affected by factors like stress and liquidity concerns in certain sectors.</p> <p>The provisioning for identified NPAs is estimated based on ageing and classification of NPAs, recovery estimates, value of security and other qualitative factors and is subject to the minimum provisioning norms specified by RBI.</p> <p>The Bank has detailed its accounting policy in this regard in Schedule XV-Significant accounting policies under note 5 Loans/Advances and Provision thereon.</p> <p>Since the identification of NPAs and provisioning for advances require significant level of estimation and given its significance to the overall audit, we have ascertained identification and provisioning for NPAs as a key audit matter.</p>	<p>Our audit approach towards advances with reference to the IRAC norms and other related circulars / directives issued by RBI and also internal policies and procedures of the Bank includes the testing of the following:</p> <ul style="list-style-type: none"> • Understanding, evaluating and testing the design and operating effectiveness of key controls (including application controls) around the identification of impaired accounts based on the extant guidelines on IRAC. • Performing other procedures including substantive audit procedures covering the identification of NPAs by the Bank. These procedures included: <ul style="list-style-type: none"> • Considering the accounts reported by the Bank and other Banks as Special Mention Accounts ("SMA") to identify stressed assets. • Performing inquiries with the credit and risk departments to ascertain if there were indicators of stress or an occurrence of an event of default in a particular loan account or any product category which need to be considered as NPA. • Gained an understanding of the Bank's process for provisioning of advances.



Information Other than the Financial Statements and Auditor's Report Thereon

The Bank's Board of Directors is responsible for the other information. The other information comprises the information included in the Management Discussion and Analysis, Board Report including Annexures to the Board's Report, Business Responsibility Report, Corporate Governance and Shareholder's Information, but does not include the consolidated financial statements, standalone financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Management's Responsibility for the Standalone Financial Statements

The Management and Board of Directors are responsible for the preparation and fair presentation of these standalone financial statements that give a true and fair view of the financial position, financial performance, and cash flows of the Bank in accordance with the National Housing Bank Act, 1987 ('the Act') and the Regulations framed thereunder for General Fund and for special fund in accordance with the provisions of National Housing Bank (Slum Improvements and Low Cost Housing Fund) Regulation, 1993, the accounting principles generally accepted in India, including the applicable Accounting Standards issued by The Institute of Chartered Accountants of India and applicable RBI guidelines as issued from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures

responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the standalone financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatement in the standalone financial statements that, individually or in aggregate, makes it probable that the economic decisions of reasonably knowledgeable users of the standalone financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of audit work and in evaluating the results of our works; and (ii) to evaluate the effect of any identified misstatement in the financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

- a) The Balance Sheet and the Profit and Loss Account and cash flow have been drawn up in accordance with the National Housing Bank Act, 1987 as amended ('the Act'), and the Regulations framed there under for General Fund and for

special fund in accordance with the provisions of National Housing Bank (Slum Improvements and Low-Cost Housing Fund) Regulation, 1993.

- b) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
- c) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books.
- d) The Balance Sheet, the Statement of Profit and Loss, and the Cash Flow Statement dealt with by this Report are in agreement with the books of account.
- e) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
- f) In our opinion, the aforesaid financial statements dealt with by this report comply with the applicable Accounting Standards.

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




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

UDIN: 24013117BKHCXN2716

Place: New Delhi

Date: 20-08-2024

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 June 2024. 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 : 24013117BKHCXJ6724

Place : New Delhi

Date : 20-08-2024



National Housing Bank

Annexure 1A

Financial Results for the Quarter and FY Ended June 30, 2024

₹ in Lakhs

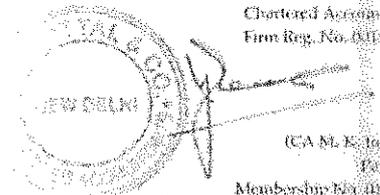
Particulars	Year Ended	Year Ended 30.06.2023	Quarter Ended	Quarter Ended 31.03.2024	Quarter Ended
	30.06.2024	30.06.2023	30.06.2024	30.06.2024	30.06.2023
	Audited	Audited	Audited	Unaudited	Audited
1. Interest Earned (a)+(b)+(c)+(d)	6,47,081.54	4,82,345.39	1,76,687.76	1,63,567.48	1,40,024.69
(a) Interest on advances	5,90,912.66	4,46,228.85	1,60,515.28	1,47,146.09	1,30,790.58
(b) Income on investments	48,836.12	14,364.61	15,503.70	15,673.34	2,208.58
(c) Interest on bank deposits	7,332.76	21,751.93	668.78	148.05	1,029.05
(d) Others	-	-	-	-	-
2. Other Income	6,116.35	15,803.24	3,120.11	1,594.98	9,727.47
3. Total Income (1+2)	6,53,197.89	4,98,148.63	1,79,807.87	1,65,162.46	1,49,752.16
4. Interest Expended	3,94,978.34	3,03,667.46	1,10,940.58	97,813.34	86,088.73
5. Operating Expense (i)+(ii)	14,439.04	23,648.39	3,795.70	5,400.31	16,541.40
(i) Payments to and provisions for employees	6,364.19	5,112.86	1,388.21	3,021.69	3,122.31
(ii) Other operating Expense (a)+(b)+(c)	8,074.85	18,535.53	2,406.99	2,378.62	13,419.14
(a) Brokerage, Guarantee Fee and Other Finance Charges	699.93	369.78	413.46	203.25	188.27
(b) Stamp duty on Borrowings	122.21	66.27	91.00	31.86	45.33
(c) Other expenditures	7,252.71	18,099.48	1,902.53	2,144.53	13,185.54
6. (Gain)/ Loss on account of exchange fluctuations	(753.69)	25.59	(268.53)	(753.04)	(537.40)
7. Total Expenditure excluding Provisions and Contingencies (4+5+6)	4,08,663.69	3,27,341.44	1,14,467.75	1,02,460.61	1,00,992.73
8. Operating Profit before Provisions and Contingencies (3-7)	2,44,534.20	1,70,807.19	65,340.12	62,701.85	48,759.43
9. Provisions other than Tax and Contingencies	19,772.82	(154.06)	7,868.38	(422.02)	(7,679.70)
10. Exceptional Items (gain)/loss	-	-	-	-	-
11. Profit (+) / Loss (-) from Ordinary Activities before Tax (8-9-10)	2,24,761.38	1,70,961.25	57,471.74	63,123.87	56,139.07
12. Tax Expense	58,400.99	44,785.20	14,851.00	19,701.00	14,300.00
13. Net Profit (+)/Loss (-) from Ordinary Activities after Tax (11-12)	1,66,360.39	1,26,176.05	42,920.74	43,422.87	42,239.07
14. Extraordinary Items (net of tax expense)	-	-	-	-	-
15. Net Profit (+)/Loss (-) for the period (13-14)	1,66,360.39	1,26,176.05	42,920.74	43,422.87	42,239.07
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*	13,20,076.74	11,53,202.76	13,20,076.74	12,77,013.60	11,53,202.76
18. Analytical Ratios:					
(i) Percentage of shares held by Government of India	100%	100%	100%	100%	100%
(ii) Capital Adequacy Ratio	16.38%	15.17%	16.38%	17.80%	15.17%
(iii) Earning Per Share (EPS)	NA	NA	NA	NA	NA
(iv) NPA Ratios					
a) Amount of Gross NPA	70,574.90	70,992.68	70,574.90	70,574.91	70,992.68
b) Amount of Net NPA	-	-	-	-	-
c) % of Gross NPA	0.69%	0.77%	0.69%	0.76%	0.77%
d) % of Net NPA	-	-	-	-	-
v) Return on Assets (Annualized)	1.89%	1.45%	1.61%	1.81%	1.78%
vi) Net Worth (₹ in Cr)	13,386	11,903	13,386	12,961	11,903
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*	6.44	6.50	6.44	6.07	6.30
xi) Total Debt to Total Assets (%)*	84.17%	84.20%	84.17%	83.88%	84.20%
xii) Operating Margin(%)	2.34%	1.96%	2.46%	2.63%	2.34%
xiii) Net profit Margin(%)	1.59%	1.45%	1.81%	1.81%	1.59%

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

* 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 20, 2024 at New Delhi.
- During the period ended 30th June 2024, 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.
- During the period ended 30th June 2024, Non-Convertible Debentures (NCDs) of Piramal Housing & Finance Ltd. amounting to ₹ 512.94 crores have been shifted from HTM to AFS Category and resulted 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: August 20, 2024Sanjay Shukla
Managing DirectorAs per our review report of even date attached
For S. R. Mittal & Co.
Chartered Accountants
Firm Reg. No. 001138(CA M. K. Jaiswal)
Partner
Membership No. 003115

राष्ट्रीय आवास बैंक

अनुलग्नक 1A

30 जून, 2024 को समाप्त तिमाही और वित्तीय वर्ष के वित्तीय परिणाम

(₹ लाख में)

विवरण	30.06.2024 को	30.06.2023 को	30.06.2024 को	31.03.2024 को समाप्त	30.06.2023 को
	समाप्त वर्ष	समाप्त वर्ष	समाप्त तिमाही	तिमाही	समाप्त तिमाही
	लेखापरीक्षित	लेखापरीक्षित	लेखापरीक्षित	अलेखापरीक्षित	लेखापरीक्षित
1. अतिरिक्त व्यय (क) + (ख) - (ग) + (घ)	6,47,081.54	4,82,345.39	1,76,687.76	1,63,567.48	1,40,024.69
(क) अधिमाप पर व्यय	5,90,912.66	4,46,228.85	1,60,515.28	1,47,446.09	1,30,797.29
(ख) निवेशों पर व्यय	48,836.12	14,364.61	15,503.70	15,673.31	7,298.36
(ग) बैंक अर्थात् पर व्यय	7,332.76	21,751.93	668.76	448.05	1,929.05
(घ) अन्य	-	-	-	-	-
2. अन्य आय	6,116.35	15,803.24	3,120.11	1,594.98	9,727.32
3. कुल आय (1+2)	6,53,197.89	4,98,148.63	1,79,807.87	1,65,162.46	1,49,752.01
4. व्यय घटाव	3,94,978.34	3,03,667.46	1,10,940.58	97,813.34	84,988.73
5. परिचालन व्यय (i)+(ii)	14,439.04	23,648.39	3,795.70	5,400.31	16,541.40
(i) कार्यों के लिए भवनों एवं प्रबंधन	6,364.19	5,112.86	1,388.71	3,021.69	2,147.21
(ii) अन्य परिचालन व्यय (क) - (ख) - (ग)	8,074.85	18,535.53	2,406.99	2,378.62	14,394.19
(क) ब्रोकरेज, मार्गदर्शक शुल्क एवं अन्य वित्त प्रचार	699.93	369.78	413.46	203.23	198.27
(ख) भवनों पर स्टॉप शुल्क	122.21	66.27	91.00	30.86	45.34
(ग) अन्य व्यय	7,252.71	18,099.48	1,902.53	2,144.53	14,168.38
6. विनिर्भय उत्तर-चढ़ाव के कारण (लाभ)/हानि	(753.69)	25.59	(268.53)	(753.04)	(537.40)
7. प्रावधान एवं आकस्मिक व्ययों को छोड़कर कुल व्यय (4+5+6)	4,08,663.69	3,27,341.44	1,14,467.75	1,02,160.61	1,00,992.73
8. प्रावधान एवं आकस्मिक व्ययों से पूर्व परिचालन लाभ (3-7)	2,44,534.20	1,70,807.19	65,340.12	62,701.85	48,759.28
9. कर एवं आकस्मिक व्यय के अतिरिक्त अन्य प्रावधान	19,772.82	(154.06)	7,868.38	(422.02)	(7,679.79)
10. अन्तर्गत लाभ (लाभ)/हानि	-	-	-	-	-
11. कर पूर्व सामान्य गतिविधियों में लाभ (+) / हानि (-) (8-9-10)	2,24,761.38	1,70,961.25	57,471.74	63,123.87	56,439.07
12. कर व्यय	58,400.99	44,785.20	14,551.00	19,700.00	14,200.00
13. कर के पश्चात सामान्य गतिविधियों में निवल लाभ (+) / हानि (-) (11-12)	1,66,360.39	1,26,176.05	42,920.74	43,423.87	42,239.07
14. अन्तर्गत लाभ (कर व्यय घटाकर)	-	-	-	-	-
15. अवधि हेतु निवल लाभ (+) / हानि (-) (13-14)	1,66,360.39	1,26,176.05	42,920.74	43,423.87	42,239.07
16. मुक्त 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. पुनर्मुल्यांकन आरक्षित को छोड़कर आरक्षित निधि *	13,20,076.74	11,53,202.76	13,20,076.74	12,27,011.69	11,53,202.76
18. विकल्पान्वयक अनुपात					
(i) धारण सरकार द्वारा धारित शायर का प्रतिशत	100%	100%	100%	100%	100%
(ii) पेशीगत पर्याप्तता अनुपात	16.38%	15.17%	16.38%	17.50%	15.17%
(iii) प्रति शायर आवर (एनएस)	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
(iv) एनएस अनुपात					
(क) सकल एनएस की राशि	70,574.90	70,992.68	70,574.90	70,574.90	70,992.68
(ख) निवल एनएस की राशि	-	-	-	-	-
(ग) सकल एनएस का %	0.69%	0.77%	0.69%	0.76%	0.77%
(घ) निवल एनएस का %	-	-	-	-	-
(v) अम्लिया पर लाभ (वार्षिक)	1.59%	1.45%	1.61%	1.81%	1.79%
(vi) नेट वर्क * ₹ करोड़ में	13,386	11,903	13,386	12,961	11,903
(vii) बकाया प्रतिशत परीक्षा शायर	शून्य	शून्य	शून्य	शून्य	शून्य
(viii) पूंजी घाटा आरक्षित	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
(ix) डिसेंबर मासिक आरक्षित	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
(x) कर्ज - इन्विंटर अनुपात *	6.44	6.50	6.44	6.07	6.50
(xi) कुल आरक्षितों के संघल कुल कर्ज (%)*	84.17%	84.20%	84.17%	83.38%	84.20%
(xii) परिचालन सीमा (%)	2.34%	1.96%	2.46%	2.63%	लागू नहीं
(xiii) निवल लाभ सीमा (%)	1.59%	1.45%	1.61%	1.81%	लागू नहीं

* नोट: 1. 2024 को 30 जून तक, 2023 को 30 जून तक, 2024 को 30 जून तक, 2023 को 30 जून तक

2. 2024 को 30 जून तक, 2023 को 30 जून तक, 2024 को 30 जून तक, 2023 को 30 जून तक

दिए गए हैं।

- अन्तर्गत परिणामों की लेखापरीक्षा समिति द्वारा समीक्षा की गई है और निदेशक मंडल द्वारा दिनांक 20 अगस्त, 2024 को नई दिल्ली में आयोजित बैठक में अनुमोदित किया गया है।
- 30 जून 2024 को समाप्त अवधि के दौरान, बैंक ने ₹ 663.37 करोड़ की राशि पुनः जारी सरकारी प्रतिभूतियों (जी-सेक) क्रय की है, जिसमें ₹ 6.15 करोड़ की खंडित व्याज अवधि शामिल है। आरबीआई दिशानिर्देशों के अनुसार ₹ 6.15 करोड़ के व्याज की खंडित अवधि को "जी-सेक की खंडित अवधि के व्याज" के अंतर्गत व्यय के रूप में प्रभाविता किया जाता है एवं जी-सेक को निवेश की लागत के रूप में ₹ 657.22 करोड़ का शुद्ध मूल्य पर लिया है।
- 30 जून 2024 को को समाप्त अवधि के दौरान, पौराणिक हाउसिंग एंड फाइनेंस लिमिटेड के ₹ 517.94 करोड़ के गैर वार्षिकीय डिसेंबर (एनसीडी) को एचटीएम से एफएसए श्रेणी में स्वतंत्रता देकर दिया गया है और परिणामस्वरूप मूल्यहास को व्यय में प्रभाविता 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 एसए विवरणों तैयार कर रहा है और नियमित रूप से विनियामक को प्रस्तुत कर रहा है। भारतीय रिजर्व बैंक ने 15 मई, 2019 के आदेश 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: 20 अगस्त 2024



संजय शुक्ल

संजय शुक्ल
उप निदेशक

सम तारीख की हवाई मूल्य मूल्यकन विचार के अनुसार
कुल आय ₹, निवल आय ₹, शुद्ध आय
संजय शुक्ल
फोन नंबर: नं. (011) 2855000

(समाप्त एवं) उन्मोदित
संजय शुक्ल
संस्थापक

संस्थापक

संस्थापक

National Housing Bank

Annexure IB

Financial Results for the Quarter and FY Ended June 30, 2024

(₹ in lakhs)

Particulars	Year Ended	Year Ended	Quarter Ended	Quarter Ended
	30.06.2024	30.06.2023	30.06.2024	30.06.2023
	Audited	Audited	Audited	Audited
1. Total Income from operations [§]	6,47,081.54	4,82,345.39	1,76,687.76	1,40,024.69
2. Net Profit/(Loss) for the period (before tax, Exceptional and /or Extraordinary items#)	2,24,761.38	1,70,961.25	57,471.74	56,439.07
3. Net Profit/(Loss) for the period before tax, (after Exceptional and /or Extraordinary items#)	2,24,761.38	1,70,961.25	57,471.74	56,439.07
4. Net Profit/(Loss) for the period after tax(after Exceptional and /or Extraordinary items#)	1,66,360.39	1,26,176.05	42,920.74	42,239.07
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)	1,45,000.00	1,45,000.00	1,45,000.00	1,45,000.00
7. Reserves excluding Revaluation Reserves [‡]	13,20,076.74	11,53,202.76	13,20,076.74	11,53,202.76
8. Securities Premium Account	NA	NA	NA	NA
9. Net Worth (₹ in Cr)	13,386	11,903	13,386	11,903
10. Paid up Debt Capital/Outstanding Debt	94,40,289.97	84,41,758.19	94,40,289.97	84,41,758.19
11. Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL
12. Debt - Equity Ratio *	6.44	6.50	6.44	6.50
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	NA	NA	NA	NA
17. Interest Service Coverage Ratio	NA	NA	NA	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 20, 2024 at New Delhi.

b) The above is an extract of the detailed format of quarterly /yearly financial results filed with the Stock Exchange(s) under regulation 52 of the LODR 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

[Signature]

Sanjay Shukla
Managing Director

Place: New Delhi

Date: August 20, 2024

राष्ट्रीय आवास बैंक

अनुलग्नक 1B

30 जून, 2024 को समाप्त तिमाही और वित्तीय वर्ष के वित्तीय परिणाम				
(₹ लाख में)				
विवरण	30.06.2024 को समाप्त वर्ष	30.06.2023 को समाप्त वर्ष	30.06.2024 को समाप्त तिमाही	30.06.2023 को समाप्त तिमाही
	लेखापरीक्षित	लेखापरीक्षित	लेखापरीक्षित	लेखापरीक्षित
1. परिचालन से कुल आय*	6,47,081.54	4,82,345.39	1,76,687.76	1,40,024.69
2. अवधि हेतु निवल लाभ/(हानि) (कर पूर्व, असाधारण और/या असामान्य मद#)	2,24,761.38	1,70,961.25	57,471.74	56,439.07
3. अवधि हेतु कर पूर्व निवल लाभ/(हानि), (असाधारण और/या असामान्य मदों के पश्चात#)	2,24,761.38	1,70,961.25	57,471.74	56,439.07
4. अवधि हेतु कर पश्चात निवल लाभ/(हानि) (असाधारण और/या असामान्य मदों के पश्चात#)	1,66,360.39	1,26,176.03	42,920.74	42,239.07
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)	1,45,000.00	1,45,000.00	1,45,000.00	1,45,000.00
7. पुनर्मूल्यांकन आरक्षित निधियों के अतिरिक्त आरक्षित निधियाँ	13,20,076.74	11,53,202.76	13,20,076.74	11,53,202.76
8. प्रतिभूति प्रीमियम खाता	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
9. नेटवर्थ (₹ करांड में)	13,386	11,903	13,386	11,903
10. चुकता ऋण पूंजी/बकाया ऋण	94,40,289.97	84,41,758.19	94,40,289.97	84,41,758.19
11. बकाया प्रतिदेय बर्गयता शेयर	शून्य	शून्य	शून्य	शून्य
12. ऋण - इक्विटी अनुपात*	6.44	6.50	6.44	6.30
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 निधिया	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
15. डिबेंचर मोचन आरक्षित निधिया	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
16. कर्ज चुकोती कवरेज अनुपात	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
17. ब्याज चुकोती कवरेज अनुपात	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं

* परिचालन से आय में अतिरिक्त बैंक आय और विविध पर ब्याज आय शामिल है।

*कम - कुल ऋण को जोड़ें कुकोती पूंजी सहित आरक्षित निधि और अधिभार को हटाने वाली है।

असाधारण और/या असामान्य मदों को इतनासा निवारा प्राप्त निधियों के अनुसार लाभ और हानि के विवरण में समायोजित किया गया है, जो भी लागू है।

समाप्त तिमाही के लिए पिछले वर्ष के तुलना पर के अनुपात दिखाए गए।

टिप्पणियाँ

क) उपरोक्त परिणामों की लेखापरीक्षा समिति द्वारा समीक्षा की गई है और निदेशक मंडल द्वारा दिनांक 20 अगस्त, 2024 को नई दिल्ली में आयोजित बैठक में अनुमोदित किया गया है।

ख) 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 सदर्भित 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 के कारण निवल लाभ/हानि, कुल व्यापक आय वा किसी अन्य प्रासंगिक वित्तीय मदों पर प्रभाव का प्रकटीकरण फुटनोट के माध्यम से किया जाएगा। शून्य



उत्ते निदेशक मंडल

संजय शुकला

स्थान: नई दिल्ली
दिनांक: 20 अगस्त 2024

संजय शुकला
प्रबंध निदेशक

National Housing Bank

Balance Sheet

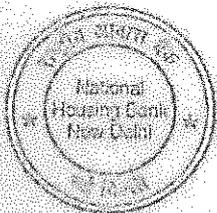
Previous Year		Liabilities	Schedules	Current Year	
₹	Ps.			₹	Ps.
14,50,00,00,000.00		1. Capital	I	14,50,00,00,000.00	
87,55,17,24,285.37		2. Reserves	II	124,71,74,50,793.33	
27,76,85,51,391.74		3. Profit and Loss Account	III	7,29,02,22,805.51	
241,08,93,27,550.23		4. Bonds and Debentures	IV	337,92,24,05,915.20	
514,72,01,50,000.00		5. Deposits	V	504,37,69,41,500.00	
88,36,63,41,306.47		6. Borrowings	VI	101,72,96,49,892.65	
2,46,48,27,191.00		7. Deferred Tax Liability/(Asset) (net)		3,32,98,27,191.00	
26,06,53,94,834.14		8. Current Liabilities and Provisions	VII	27,65,88,06,357.81	
1002,52,63,16,558.95		TOTAL		1121,52,53,04,485.50	


Chandar Mohan Singh
 CHIEF FINANCIAL OFFICER


Sanjay Shukla
 MANAGING DIRECTOR


Gaya Prasad
 DIRECTOR

New Delhi August 20, 2024



as at 30th June , 2024

Previous Year		Assets	Schedules	Current Year	
₹	Ps.			₹	Ps.
20,96,82,99,024.57		1. Cash and Bank Balances	IX	4,02,93,25,762.60	
61,22,35,80,425.00		2. Investments	X	94,14,25,22,638.00	
913,72,59,05,821.00		3. Loans and Advances	XI	1015,59,73,33,358.38	
58,61,70,630.85		4. Fixed Assets	XII	58,41,94,254.66	
6,02,23,60,657.53		5. Other Assets	XIII	717,19,28,471.86	
1002,52,63,16,558.95		TOTAL		1121,52,53,04,485.50	

1469,25,31,943.81	Contingent Liability	XIV	1478,86,94,455.20
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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



(Handwritten Signature)

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

National Housing Bank

Profit & Loss Account

Previous Year		Expenditure	Current Year	
₹	Ps.		₹	Ps.
29,71,88,74,326.28		1. Interest	38,96,34,38,303.43	
51,12,85,709.30		2. Staff Salaries, Allowances etc. and Terminal Benefits	63,64,19,048.66	
11,45,350.50		3. Directors' and Committee Members Fees and Expenses	14,44,657.00	
14,99,549.00		4. Audit Fees	17,69,420.00	
3,13,79,314.95		5. Rent, Taxes, Electricity and Insurance	6,42,60,411.54	
44,43,041.40		6. Postage, Telegrams, Telex and Telephones	68,15,314.42	
1,30,05,506.50		7. Law Charges	51,56,939.00	
		8. Stationery, Printing, Advertisement, etc.		
40,03,109.70		(i) Stationery and Printing	81,57,825.26	
29,70,215.66		(ii) Advertisement	14,57,550.52	96,15,375.78
64,78,71,506.71		9. Coupon paid on SWAP Deals/Premium paid on POS	53,43,96,155.05	
		Amortisation of Premium on Bonds		
8,54,58,257.67		10. Depreciation on Fixed Assets	9,40,68,690.48	
3,69,78,047.07		11. Brokerage, Guarantee Fee and Other Expenditure on Borrowings	6,99,93,090.84	
		12. Stamp duty on Borrowings	1,22,21,120.00	
3,10,10,221.51		13. Travelling Expenses	3,67,50,554.64	
1,50,00,000.00		14. Social Outreach Activities	1,50,00,000.00	
90,07,34,123.81		15. Other Expenditure	48,46,22,687.81	
		16. Depreciation/ Amortisation on Investment	59,49,27,838.00	
25,58,942.37		17. Exchange (Gain)/Loss (Profit)/Loss on sale of Fixed Assets	(7,53,68,876.78)	
71,92,97,668.02		18. Prior Period Expenses	57,66,778.64	
73,58,87,157.23		19. Provision for Standard Assets	37,91,32,083.52	
74,00,00,000.00		20. Provision for Bad & Doubtful Debts u/s 36(1)(viiia)(c) of Income Tax Act, 1961	1,04,50,00,000.00	
(1,49,12,93,000.00)		21. Provision for Non Performing Assets	(4,17,78,067.00)	
96,49,08,538.00		22. Deferred Tax	86,50,00,000.00	
3,51,36,11,963.54		23. Income Tax	4,97,51,00,000.00	
12,61,76,04,813.71		24. Profit carried to Balance Sheet (Refer Schedule III)	16,63,60,37,473.00	
49,81,48,62,995.93		TOTAL	65,31,97,89,003.06	


Chander Mohan Singh
CHIEF FINANCIAL OFFICER


Sanjay Shukla
MANAGING DIRECTOR


Gaya Prasad
DIRECTOR

New Delhi: August 20, 2024



for the year ended 30th June, 2024

Previous Year	₹	Income	Current Year	₹	Ps.
	Ps.				
		1. Interest and Discount:			
44,62,28,85,158.23		(i) Loans and Advances	59,09,12,65,851.39		
88,54,06,335.96		(ii) Bank Deposits	17,68,95,163.06	59,26,81,61,014.45	
2,72,62,47,326.36		2. Income from Investments		5,43,99,92,553.42	
24,28,20,000.00		3. Profit on Sale of Investments		23,12,76,087.00	
6,03,933.34		4. Profit/ (Loss) on sale of Fixed Assets		5,50,413.65	
28,51,160.47		5. Prior Period Income		58,515.08	
18,70,43,517.57		6. Other Income		15,38,93,054.74	
1,47,96,939.01		7. Amortisation of Premium on Forward Exchange		1,04,47,671.00	
1,13,17,56,429.96		8. Provisions no longer required written back		21,50,13,088.69	
4,52,195.03		9. Amortisation of Premium on Bonds		3,96,605.03	
		TOTAL		65,31,97,89,003.06	
49,81,48,62,995.93					

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

54 (a) Cash Flow Statement for the year ended 30th June, 2023	2022-23 (Amount in ₹ crore)	2023-24 (Amount in ₹ crore)
A) CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit as per Profit & Loss Account	1,261.76	1,663.60
Adjustments for:		
Provision for Tax	351.36	497.51
Provision for Deferred Tax	96.49	86.50
Depreciation on fixed assets	8.55	9.41
Depreciation on investments & amortisation expense	0.00	59.49
Provision for Standards Assets	73.59	37.91
Provision for Non-Performing Assets/Restructured Accounts	(149.13)	(4.18)
(Gain)/Loss on revaluation of Forward Exchange Contracts	1.30	0.38

Provision for Bad Debts u/s 36(1)(vii)(c) of Income Tax Act, 1961	74.00	104.50
(Profit)/Loss on sale of Fixed Assets	(0.06)	(0.06)
(Gain)/Loss on revaluation of Foreign Deposits & Borrowings	(3.52)	(11.06)
Provisions no longer required written back	(113.18)	(21.50)
Premium on Forward Exchange Contract	(1.48)	0.00
Income from Investments	(272.62)	(544)
Profit on Sale of Investments	(24.28)	(23.13)
Operating Profit before working capital changes	1,302.78	1,855.38
Adjustments for Working Capital		
(Increase)/Decrease in Deposits with Banks	498.72	512.79
(Increase)/Decrease in Loans & Advances	(18,763.04)	(10,182.96)
(Increase)/Decrease in Other Assets	(1,508.76)	(2,104.64)
Increase/(Decrease) in Current Liabilities	77.36	(459.08)
Net cash from operating activities before taxes paid	(18,392.95)	(10,378.52)
Less : Income Taxes Paid	1,428.25	1,989.69
NET CASH FLOW FROM OPERATING ACTIVITIES BEFORE EXTRAORDINARY ITEMS	(16,964.69)	(8,388.83)
Extraordinary Items	0.00	0.00
NET CASH FLOW FROM OPERATING ACTIVITIES AFTER EXTRAORDINARY ITEMS (A)	(16,964.69)	(8,388.83)
B) CASH FLOW FROM INVESTING ACTIVITIES BEFORE EXTRAORDINARY ITEMS		
(Increase) / Decrease in Fixed Assets	(12.90)	(9.15)
(Increase)/Decrease in Investments	(910.20)	(3,351.39)
Income from Investments	272.62	544.00
(Loss)/Gain on Sale of Investments	24.28	23.13
(Loss)/Gain on revaluation of Forward Exchange Contracts	(1.30)	(0.38)
NET CASH GENERATED FROM INVESTING ACTIVITIES BEFORE EXTRAORDINARY ITEMS	(627.49)	(2,793.80)
Receipts from sale of equity of HFCs	0.00	0.00
NET CASH GENERATED FROM INVESTING ACTIVITIES AFTER EXTRAORDINARY ITEMS (B)	(627.49)	(2,793.80)
C) CASH FLOW FROM FINANCING ACTIVITIES		
Increase in share capital	0.00	0.00
Net income under Staff Benevolent Fund	3.78	5.14
Increase / (Decrease) in Bonds & Debentures	5,230.62	9,683.31
Increase / (Decrease) in Deposits	8,597.90	(1,034.32)
Increase/(Decrease) in Borrowings	4,956.29	1,336.33
NET CASH GENERATED FROM FINANCING ACTIVITIES (C)	18788.59	9,990.46
Net increase in cash and cash equivalents (A+B+C)	1196.41	(1,192.17)
Cash and cash equivalents at the beginning of the year	8.17	1,204.57
Cash and cash equivalents at the end of the year	1204.57	12.40



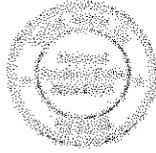
54 (b) Schedule to Cash & Cash Equivalents		
Particulars	2022-23	2023-24
	(Amount in ₹ crore)	(Amount in ₹ crore)
Cash in hand	0.00	0.00
Balances with Reserve Bank of India	0.03	0.04
Balance with banks-Current Account	1204.54	12.36
Cash and cash equivalent before exchange rate adjustments	1204.57	12.40
Effect of exchange rate changes-unrealised gains	0.00	0.00
Cash and cash equivalent after exchange rate adjustments	1204.57	12.40

Chander Mohan Singh
CHIEF FINANCIAL OFFICER

Sanjay Shukla
MANAGING DIRECTOR

Gaya Prasad
DIRECTOR

New Delhi
August 20, 2024



As per our attached Report of even date

For S. K. Mittal & Co.
Chartered Accountants
Firm Reg. No. 001133N



(CA M. K. Juneja)
Partner
Membership No. 033117

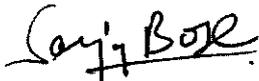
Compliance under Regulation 52(4) of SEBI(LODR) Regulations, 2015

Ratios	Ratios/Details
Debt Equity Ratio	6.44
Debt Service Coverage Ratio ¹	Not Applicable
Interest Service Coverage Ratio ¹	Not Applicable
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	₹13,386 Crores
Net profit after tax	₹1663 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	84.17%
Debtors turnover ¹	Not Applicable
Inventory Turnover ¹	Not Applicable
Operating margin percent	2.34%
Net profit margin percent	1.59%
Sector specific equivalent ratios, as applicable	
a. CRAR	16.38%
b. GNPA	₹706 Crores
c. NNPA	NIL
Net Debt to EBITA	15.00
Gross Debt to EBITA	15.06
Debt/Tangible Net Worth	7.05

PAR 90 and write off	₹ 706 Cr. Write offs: 4.18 Cr
Tangible Net Worth	13386
Ratio of Short-Term Borrowing to total working funds	8.20%
Ratio of short-term borrowings to short term assets	26.08%
Ratio of liquid assets to total assets	5.98%
Ratio of external liabilities maturing in next 12 months to aggregate of liquid assets and loans	0.36
Outstanding guarantees to total assets	0.00
Ratio of Term Deposits to Total Assets	0.20%

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. DSCR and ISCR are not applicable under industry specific norms. 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.



Sanjay Bose
Company Secretary

Date: 20.08.2024

disclosure of related party transactions as on 30.06.2024

										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 Board of Directors (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	NHB	AABC N2600 H	RMBS Development Company Limited	AANC R4303D	Associate Company	equity capital subscription	Rs. 0.0195 crore*	Rs. 0.0195 crore										
2	NHB	AABC N2600 H	S K Hota		Managing Director	Remuneration*												

* Remuneration approved by the Government

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NHB/ND/RMMD/ / 2024
July 25, 2024

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

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 2024* (in Rs Crore)	Rs. 94,402.90/- ^
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.

^Excluding overdue amount in Sunidhi Suvridhi accounts and Capital Gain Bonds account.

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
Company Secretary
Contact :- 9968212798


Alexander Mohan Singh
Chief Financial Officer
Contact - : 011-39187442

भारत सरकार के अंतर्गत सांविधिक निकाय
कोर 5-ए, लोधी रोड से पांचवां तल, इंडिया हैबिटाट सेंटर, लोधी रोड, नई दिल्ली-110003
दूरभाष : 011-3918 7000 फैक्स : 011-2464 9030
वेबसाइट : www.nhb.org.in ईमेल : 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”

NHB/ND/RMMD/ / 2024
July 25, 2024



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

Dear Sir,

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

1. Name of Company Entity: National Housing Bank
2. CIN : N.A (As NHB is not a company)
3. Report Filed for FY : 2023-24*
4. Details of current block (all figures in Rs. Crore)

Sl.No	Particulars	Details
1.	2- Year block period	2022-2023, 2023-2024
2.	Incremental borrowing done in FY 2023-24^ (a)	18,200
3.	Mandatory borrowing to be done through debt securities (b) = (25% of a)	4,550
4.	Actual borrowing done through debt securities in FY 2023-24 (c)	18,200
5.	Shortfall in borrowing through debt securities, if any for FY - 2022-23 carried forward to FY 2024-25 (d)	NIL
6.	Quantum of (d), which has been met from (c)	NIL
7.	Shortfall, if any, in the mandatory borrowing through debt securities for FY 2023-24	NIL

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

^Borrowing under Affordable Housing Fund is not included (letter from SEBI is enclosed).

5. Details of Penalty to be paid, if any in respect to previous block (all figures in Rs Crore.)

Sl. No	Particulars	Details
1.	2-year block period	2022-2023, 2023-2024
2.	Amount of fine to be paid for the block, if applicable	NIL


Sanjay Bose
Company Secretary


Charan Mohan Singh
Chief Financial Officer

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
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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"

End Utilisation Certificate for quarter ended 30th June 2024

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 30th June, 2024 are as under: -

Instrument	ISIN Number	Allotment Date	Maturity Date	Coupon rate/ Discount rate	Amount Outstanding as on 30.06.2024 (in ₹ crores)	Amount utilised as on 30.06.2024 (in ₹ crores)
7.79% NHB Taxable Bond 2027	INE557F08FW8	16-Apr-24	6-Jul-27	7.79%	2,000.00	2,000.00
7.51% NHB Taxable Bond 2031	INE557F08PX6	26-Apr-24	4-Apr-31	7.51%	3,000.00	3,000.00
7.59% NHB Taxable Bond 2027	INE557F08FY4	30-May-24	14-Jul-27	7.59%	4,000.00	4,000.00
7.59% NHB Taxable Bond 2028	INE557F08FZ1	20-Jun-24	8-Sep-27	7.59%	3,200.00	3,200.00

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 raised the aforesaid funds in the quarter ended 30.06.2024.

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: 24013117BKHCXK491B

Place: New Delhi
Date: 20-08-2024



Annexure A

Statement of utilization of Issue proceeds as on 30.06.2024

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
National Housing Bank	INE557F08FW8	Private Placement	Non-convertible Bonds in the nature of debentures	16-Apr-24	20,00,00,00,000.00	20,00,00,00,000.00	No	NA	Nil
National Housing Bank	INE557F08FX6	Private Placement		26-Apr-24	30,00,00,00,000.00	30,00,00,00,000.00	No	NA	Nil
National Housing Bank	INE557F08FY4	Private Placement		30-May-24	40,00,00,00,000.00	40,00,00,00,000.00	No	NA	Nil
National Housing Bank	INE557F08FZ1	Private Placement		20-Jun-24	32,00,00,00,000.00	32,00,00,00,000.00	No	NA	Nil

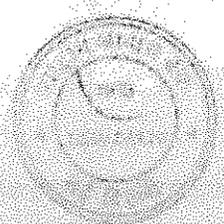
Sunil Rasania

Sunil Rasania
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	Private Placement
Type of instrument	Non-convertible Securities
Date of Raising Funds	16-Apr-24
	26-Apr-24
	30-May-24
	20-Jun-24
Amount Raised	122,00,00,00,000/-
Report filed for quarter ended	30 th June 2024
Is there a Deviation / Variation in use of funds raised	NO
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	



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
Sunil Rasania
(Deputy General Manager)

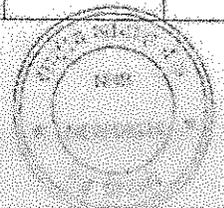


Sanjay Bose
Sanjay Bose
(Company Secretary)

Security Cover Certificate for the 01.10.2014 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		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (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				
	Description of asset for which this certificate relates	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 ^{VM}	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						54.13			54.13					
	Capital Work-in-Progress														
	Right of Use Assets														
	Goodwill														
	Intangible Assets						4.29			4.29					
	Intangible Assets under Development														
	Investments						9414.25			9414.25					
	Loans	Refinanced Loan accounts (as per Annexure attached)	5,600.20				96,665.28			102265.48				5,600.20	5600.20





**Tax Free Bonds issued by National Housing Bank
and details of Assets hypothecated as on 30.06.2024**

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 June 30, 2024 (in ₹ crore)
100004789	Tata Capital Housing Finance Limited	123.19
100004507	Tata Capital Housing Finance Limited	77.00
100004793	PNB Housing Finance Limited	91.51
100006036	PNB Housing Finance Limited	239.75
100005771	Can Fin Homes Limited	274.90
100006203	Aditya Birla Housing Finance Limited	401.21
Total		1207.56

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 June March 31, 2024 (in ₹ crore)
100004771	IIFL Home Finance Limited	51.99
100005291	Tata Capital Housing Finance Limited	152.87
100005288	Tata Capital Housing Finance Limited	52.07



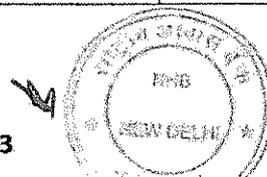
100005607	AU Small Finance Bank Limited	52.85
100005395	Vastu Housing Finance Corporation Ltd.	52.38
100005275	Vastu Housing Finance Corporation Ltd.	65.43
100005644	Aditya Birla Housing Finance Limited	138.60
100005752	Aadhar Housing Finance Ltd	89.30
100004787	Can Fin Homes Limited	280.50
100005701	Aptus Value Housing Finance India	88.91
100005316	Aditya Birla Housing Finance Limited	192.58
100005400	Can Fin Homes Limited	156.98
100004759	Tata Capital Housing Finance Limited	69.43
100005100	Aavas Financiers Limited	59.83
100006100	Aavas Financiers Limited	89.03
100005990	Hero Housing Finance Limited	58.57
100006119	PNB Housing Finance Limited	201.46
100004563	Tata Capital Housing Finance Limited	108.15
100004849	PNB Housing Finance Limited	79.87
100004880	Can Fin Homes Limited	110.34
100006099	Aavas Financiers Limited	92.08
100004795	PNB Housing Finance Limited	485.63
100005365	Tata Capital Housing Finance Limited	78.44
100005562	Capri Global Housing Finance Limited	57.15
Total		2864.44

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 June 30, 2024 (In ₹ crore)
100004907	Repco Home Finance Limited	59.58
100004584	Tata Capital Housing Finance Limited	106.73
100005786	India Shelter Finance Corporation Ltd	58.55
100005761	Aavas Financiers Limited	59.96
100005379	Aavas Financiers Limited	61.35
100006029	SMFG India Home Finance Company Limited	57.83



100005619	Aditya Birla Housing Finance Limited	130.79
100005998	Aavas Financiers Limited	91.24
100005903	Home First Finance Company India Limited	65.31
100005515	Ujjivan Small Finance Bank Limited	66.50
100004384	PNB Housing Finance Limited	87.78
100004598	Tata Capital Housing Finance Limited	91.14
100004719	Tata Capital Housing Finance Limited	59.83
100006126	Grihum Housing Finance Limited	67.86
100005884	LIC Housing Finance Limited	70.47
100005521	Aavas Financiers Limited	68.42
100006142	Aditya Birla Housing Finance Limited	95.42
100005272	Sundaram Home Finance Limited	70.57
100006046	Aditya Birla Housing Finance Limited	158.88
Total		1528.22

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 30.06.2024	5600.20



Sanyal