

Security Cover Certificate for the QE 30.06.2024 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 <sup>viii</sup>	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					Relating to Column F				
<b>ASSETS</b>															
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



b



Inventories																			
Trade Receivables																			
Cash and Cash Equivalents																			
Bank Balances other than Cash and Cash Equivalents*																			
Others																			
<b>LIABILITIES</b>																			
Debt securities to which this certificate pertains	NHB Tax-Free Bonds as per attached Annexure (including Interest payable)																		
Other debt sharing pari-passu charge with above debt																			
Other Debt																			
Subordinated debt																			
Borrowings																			
Bank																			
Debt Securities																			
Others																			
Trade payables																			



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Lease Liabilities														
Provisions														
Others						17749.63			17749.63					
<b>Total</b>		<b>0</b>		<b>3631.55</b>		<b>17749.63</b>		<b>90771.35</b>	<b>112152.53</b>				<b>9231.75</b>	<b>9231.75</b>
Cover on Book Value														
Cover on Market Value <sup>x</sup>														
		<b>Exclusive Security Cover Ratio</b>				<b>Pari-Passu Security Cover Ratio</b>								
							1.54							

\*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. 24013117BKHCXM0314  
Place: New Delhi  
Date: 20.08.2024

*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 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
<b>Total</b>		<b>883.00</b>

**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
<b>Total</b>		<b>1207.56</b>

**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
<b>Total</b>		<b>1872.04</b>

**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		<b>2864.44</b>

**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
<b>Total</b>		<b>876.51</b>

**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



*Sanjay Bora*