

NHB/ND/RMMD/ 2024

November 11, 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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Dear Sir/ Madam

Subject: Intimation of outcome of Board Meeting for the quarter ended 30th September 2024 and disclosure under Regulation 51 & 52 of the SEBI (LODR) Regulations, 2015

Dear Sir/ Madam,

This is to inform that the Board of Directors of the Bank in its meeting held today i.e. 11.11.2024 (commenced at 11:30 A.M. and concluded at 7:35 P.M.), has inter-alia, approved the Unaudited Financial Results of the Bank for the quarter ended 30th September 2024.

The Board of Directors has also approved the annual budget for FY 2024-25 including fund raising from Bonds aggregating to Rs. 36,000 Crores and Commercial paper aggregating to Rs. 10,000 Crores.

Please find enclosed the following as per SEBI (LODR) Regulations, 2015:

1. Unaudited Financial Result of the Bank for the quarter ended 30th September 2024 along with Limited Review Report.
2. Statement indicating no Deviation or Variation in the use of proceeds of issue of listed Non-Convertible Unsecured Debentures in accordance with Regulation 52(7) & 52(7A) of SEBI (LODR) Regulations, 2015.
3. Security cover available in accordance with Regulation 54(2) & (3) of SEBI (LODR) Regulations, 2015.

Please take the above information on record.

Thanking you

Yours faithfully,


(Sanjay Bose)

RM/Company Secretary



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 September 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 : 24013117BKHCBYB2525

Place : New Delhi

Date : 11-11-2024



National Housing Bank

Annexure IA

Financial Results for the Quarter Ended September 30, 2024

(₹ in lakhs)

Particulars	Quarter Ended 30.09.2024	Quarter Ended 30.09.2023	Quarter Ended 30.06.2024	FY Ended 30.06.2024
	Unaudited	Unaudited	Audited	Audited
1. Interest Earned (a)+(b)+(c)+(d)	1,85,038.12	1,54,349.16	1,76,687.76	6,47,081.54
(a) Interest on advances	1,69,019.69	1,42,784.91	1,60,515.28	5,90,912.66
(b) Income on Investments	15,936.71	11,124.05	15,503.70	48,836.12
(c) Interest on bank deposits	81.72	440.20	668.78	7,332.76
(d) Others	-	-	-	-
2. Other Income	448.18	193.85	3,120.11	6,116.35
3. Total Income (1+2)	1,85,486.30	1,54,543.01	1,79,807.87	6,53,197.89
4. Interest Expended	1,18,926.00	95,344.33	1,10,940.58	3,94,978.34
5. Operating Expense (i)+(ii)	3,110.54	2,634.57	3,795.70	14,439.04
(i) Payments to and provisions for employees	1,428.87	1,099.00	1,388.71	6,364.19
(ii) Other operating Expense (a)+(b)+(c)	1,681.67	1,535.57	2,406.99	8,074.85
(a) Brokerage, Guarantee Fee and Other Finance Charges	50.43	42.07	413.46	699.93
(b) Stamp duty on Borrowings	-	0.35	91.00	122.21
(c) Other expenditures	1,631.24	1,493.15	1,902.53	7,252.71
6. (Gain)/ Loss on account of exchange fluctuations	1,155.92	(703.58)	(268.53)	(753.69)
7. Total Expenditure excluding Provisions and Contingencies (4+5+6)	1,23,192.46	97,275.32	1,14,467.75	4,08,663.69
8. Operating Profit before Provisions and Contingencies (3-7)	62,293.84	57,267.69	65,340.12	2,44,534.20
9. Provisions other than Tax and Contingencies	502.79	8,792.01	7,868.38	19,772.82
10. Exceptional Items (gain)/loss	-	-	-	-
11. Profit (+) / Loss (-) from Ordinary Activities before Tax (8-9-10)	61,791.05	48,475.68	57,471.74	2,24,761.38
12. Tax Expense	14,586.25	14,100.00	14,551.00	58,400.99
13. Net Profit (+)/Loss (-) from Ordinary Activities after Tax (11-12)	47,204.80	34,375.68	42,920.74	1,66,360.39
14. Extraordinary items (net of tax expense)	-	-	-	-
15. Net Profit (+)/Loss (-) for the period (13-14)	47,204.80	34,375.68	42,920.74	1,66,360.39
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
17. Reserves excluding Revaluation Reserves ^S	13,67,431.63	11,53,202.76	13,20,076.74	13,20,076.74
18. Analytical Ratios:				
(i) Percentage of shares held by Government of India	100%	100%	100%	100%
(ii) Capital Adequacy Ratio	41.95%	15.98%	16.38%	16.38%
(iii) Earning Per Share (EPS)	NA	NA	NA	NA
(iv) NPA Ratios				
a) Amount of Gross NPA	64,459.66	70,992.68	70,574.90	70,574.90
b) Amount of Net NPA	-	-	-	-
c) % of Gross NPA	0.67%	0.79%	0.69%	0.69%
d) % of Net NPA	-	-	-	-
v) Return on Assets (Annualized)	1.72%	1.39%	1.61%	1.59%
vi) Net Worth (₹ in Cr)	13,988	12,173	13,386	13,386
vii) Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
viii) Capital Redemption Reserve	NA	NA	NA	NA
ix) Debenture Redemption Reserve	NA	NA	NA	NA
x) Debt - Equity Ratio *	5.83	6.13	6.44	6.44
xi) Total Debts to Total Assets (%) *	82.42%	83.21%	84.17%	84.17%
xii) Operating Margin(%)	2.27%	2.31%	2.46%	2.34%
xiii) Net profit Margin(%)	1.72%	1.39%	1.61%	1.59%

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

S 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 November 11, 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 ₹ 517.94 crores have been shifted from HTM to AFS Category and resulted depreciation/appreciation is being booked on quarterly basis as per prudential norms on account of valuation based on marked to market.
- In terms of the Reserve Bank of India circular dated August 04, 2016, Bank is regularly preparing proforma Ind AS statements on half yearly basis and is submitting 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.
- Till June 30, 2024, Bank has followed Basel-I risk framework for Networth and CRAR calculation. Since July 1, 2024, NHB has transitioned to Basel-3 as per RBI's Master Directions no. RBI/DoR/2023-24/105 dated September 21, 2023. CRAR and Networth has been calculated accordingly.
- Previous period figures have been regrouped / rearranged wherever necessary.

Place: New Delhi

Date: November 11, 2024

Sanjay Shukla
Managing DirectorAs 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

राष्ट्रीय आवास बैंक

अनुलग्नक IA

30 सितम्बर, 2024 को समाप्त तिमाही के वित्तीय परिणाम

(₹ लाख में)

विवरण	30.09.2024 को समाप्त तिमाही	30.09.2023 को समाप्त तिमाही	30.06.2024 को समाप्त तिमाही	30.06.2024 को समाप्त वित्त वर्ष
	अलेखापरीक्षित	अलेखापरीक्षित	लेखापरीक्षित	लेखापरीक्षित
1. अर्जित व्याज (क) + (ख) + (ग) + (घ)	1,85,038.12	1,54,349.16	1,76,687.76	6,47,081.54
(क) अर्जित पर व्याज	1,69,019.69	1,42,784.91	1,60,515.28	5,90,912.66
(ख) निवेशों पर आय	15,936.71	11,124.05	15,503.70	48,836.12
(ग) बैंक जमाओं पर व्याज	81.72	440.20	668.78	7,332.76
(घ) अन्य	-	-	-	-
2. अन्य आय	448.18	193.85	3,120.11	6,116.35
3. कुल आय (1+2)	1,85,486.30	1,54,543.01	1,79,807.87	6,53,197.89
4. व्याज व्यय	1,18,926.00	95,344.33	1,10,940.58	3,94,978.34
5. परिचालन व्यय (i)+(ii)	3,110.54	2,634.57	3,795.70	14,439.04
(i) कर्मियों के लिए भूगतान एवं प्रावधान	1,428.87	1,099.00	1,388.71	6,364.19
(ii) अन्य परिचालन व्यय (क) + (ख) + (ग)	1,681.67	1,535.57	2,406.99	8,074.85
(क) ब्रोकरेज, गारंटी शुल्क एवं अन्य वित्त प्रभार	50.43	42.07	413.46	699.93
(ख) उधारों पर स्टॉप शुल्क	-	0.35	91.00	122.21
(ग) अन्य व्यय	1,631.24	1,493.15	1,902.53	7,252.71
6. विनिमय उतार-चढ़ाव के कारण (लाभ)/हानि	1,155.92	(703.58)	(268.53)	(753.69)
7. प्रावधान एवं आकस्मिक व्ययों को छोड़कर कुल व्यय (4+5+6)	1,23,192.46	97,275.32	1,14,467.75	4,08,663.69
8. प्रावधान एवं आकस्मिक व्ययों से पूर्व परिचालन लाभ (3-7)	62,293.84	57,267.69	65,340.12	2,44,534.20
9. कर एवं आकस्मिक व्यय के अतिरिक्त अन्य प्रावधान	502.79	8,792.01	7,868.38	19,772.82
10. असाधारण मदें (लाभ)/हानि#	-	-	-	-
11. कर पूर्व सामान्य गतिविधियों से लाभ (+) / हानि (-) (8-9-10)	61,791.05	48,475.68	57,471.74	2,24,761.38
12. कर व्यय	14,586.25	14,100.00	14,551.00	58,400.99
13. कर के पश्चात सामान्य गतिविधियों से निवल लाभ (+) / हानि (-) (11-12)	47,204.80	34,375.68	42,920.74	1,66,360.39
14. असाधारण मदें (कर व्यय घटाकर)	-	-	-	-
15. अवधि हेतु निवल लाभ (+) / हानि (-) (13-14)	47,204.80	34,375.68	42,920.74	1,66,360.39
16. चुकता पूंजी (भारत सरकार के संपूर्ण स्वामित्व में)	1,45,000.00	1,45,000.00	1,45,000.00	1,45,000.00
17. पुनर्मूल्यांकन आरक्षित को छोड़कर आरक्षित निधि ⁵	13,67,431.63	11,53,202.76	13,20,076.74	13,20,076.74
18. विश्लेषणात्मक अनुपात:				
(i) भारत सरकार द्वारा धारित शेयरों का प्रतिशत	100%	100%	100%	100%
(ii) पूंजीगत पर्याप्तता अनुपात	41.95%	15.98%	16.38%	16.38%
(iii) प्रति शेयर आय (ईपीएस)	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
(iv) एनपीए अनुपात				
क) सकल एनपीए की राशि	64,459.66	70,992.68	70,574.90	70,574.90
ख) निवल एनपीए की राशि	-	-	-	-
ग) सकल एनपीए का %	0.67%	0.79%	0.69%	0.69%
घ) निवल एनपीए का %	-	-	-	-
च) आस्तियों पर लाभ (वार्षिक)	1.72%	1.39%	1.61%	1.59%
vi) नेटवर्थ (₹ करोड़ में)	13,988	12,173	13,386	13,386
vii) बकाया प्रतिदेय वरीयता शेष	शून्य	शून्य	शून्य	शून्य
viii) पूंजी मोचन आरक्षित	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
ix) डिबेंचर मोचन आरक्षित	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
x) ऋण - इक्विटी अनुपात *	5.83	6.13	6.44	6.44
xi) कुल आस्तियों के सापेक्ष कुल ऋण (%) *	82.42%	83.21%	84.17%	84.17%
xii) परिचालन सीमा (%)	2.27%	2.31%	2.46%	2.34%
xiii) निवल लाभ सीमा (%)	1.72%	1.39%	1.61%	1.59%

* कागज कुल उधार को और इक्विटी पूंजी सहित आरक्षित निधि और अपिरोच को इंगित करती है।

⁵ समाप्त तिमाही के लिए पिछले लेखा वर्ष के तुलना पर के अनुसार लिया गया।

टिप्पणियाँ:

- उपरोक्त परिणामों की लेखापरीक्षा समिति द्वारा समीक्षा की गई है और निदेशक मंडल द्वारा दिनांक 11 नवम्बर, 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 की पुनः जारी सरकारी प्रतिभूतियाँ (जी-सेक) क्रय की हैं, 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 प्रभाषित/नामे किया जाता है एवं जी-सेक को निवेश की लागत के रूप में ₹ 657.22 करोड़ के शेष मूल्य पर लिया है।
- 30 जून 2024 को को समाप्त अवधि के दौरान, पीरामल हाउसिंग एंड फाइनेंस लिमिटेड के ₹ 517.94 करोड़ के गैर परिवर्तनीय डिबेंचर (एनसीडी) को एचटीएम से एफएएस श्रेणी में स्थानांतरित कर दिया गया है और परिणामस्वरूप मूल्यहास को व्यय में प्रभाषित किया गया है एवं अन्य व्यय में शामिल किया गया है।
- भारतीय रिज़र्व बैंक के 04 अगस्त, 2016 के परिपत्र के अनुसार, बैंक निरंतर प्रोफार्मा आईएनडी एस विवरणी तैयार कर रहा है और नियमित रूप से विनियामक को प्रस्तुत कर रहा है। भारतीय रिज़र्व बैंक ने 15 मई, 2019 के अपने पत्र 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।
- 30 जून 2024 तक बैंक ने नेटवर्थ और सीआरएआर की गणना के लिए बेसल-I जोखिम ढांचे का अनुपालन सुनिश्चित किया है। 01 जुलाई 2024 से भारतीय रिज़र्व बैंक के मास्टर निदेश संख्या आरबीआई/डीओआर/2023-24/105 दिनांक 21 सितंबर 2023 के अनुसार राष्ट्रीय आवास बैंक ने बेसल-III को अंगीकृत किया है। सीआरएआर और नेटवर्थ की गणना तदनुसार की गई है।
- जहां आवश्यक था वहां पिछले वर्षों के आंकड़ों को पुनः वर्गीकृत/पुनः व्यवस्थित किया गया है।

स्थान: नई दिल्ली

दिनांक: 11 नवम्बर, 2024



संजय शुक्ला
प्रबंध निदेशक

सम तारीख की हमारी संलग्न मूल्यांकन रिपोर्ट के अनुसार
कृते एस.के. मित्तल एंड कंपनी
सन्दी लेखाकार
फर्म सं. वी. सं. 001135एए

(सीए.एम. के. जुनेजा)
भागीदार
संख्या सं. 013117

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

Amt in Crores

Ratios	Ratios/Details
Debt Equity Ratio	5.83
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	₹13,988 Crores
Net profit after tax	₹472 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	82.42%
Debtors turnover ¹	Not Applicable
Inventory Turnover ¹	Not Applicable
Operating margin percent	2.27%
Net profit margin percent	1.72%
Sector specific equivalent ratios, as applicable	
a. CRAR	41.95%
b. GNPA	₹645 Crores
c. NNPA	NIL
Net Debt to EBITA	48.56
Gross Debt to EBITA	48.67
Debt/Tangible Net Worth	6.30
PAR 90 and write off	₹ 645 Cr. Write offs:Nil
Tangible Net Worth	13988

Ratio of Short-Term Borrowing to total working funds	6.47%
Ratio of short-term borrowings to short term assets	19.94%
Ratio of liquid assets to total assets	6.25%
Ratio of external liabilities maturing in next 12 months to aggregate of liquid assets and loans	0.35
Outstanding guarantees to total assets	0.00
Ratio of Term Deposits to Total Assets	0.02%

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: 11.11.2024

End Utilisation Certificate for quarter ended 30th September 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 September, 2024 are as under: -

Instrument	ISIN Number	Allotment Date	Maturity Date	Coupon rate/ Discount rate	Amount Outstanding as on 30.09.2024 (in ₹)	Amount utilised as on 30.09.2024 (in ₹)
No Bond was issued during the quarter ended September 2024.						

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 has not raised any fund in the quarter ended 30.09.2024.

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: 24013117BKHCYD3596



Place: New Delhi
Date: 11-11-2024



Annexure A

Statement of utilization of Issue proceeds as on 30.09.2024

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
No Bond was issued during the quarter ended September 2024.									

Sunil Rasania

Sunil Rasania
Deputy General Manager

NR



Sanjay Bose

Sanjay Bose
RM/Company Secretary

Date : 11.11.2024

Annexure B



Statement of Deviation / Variation in the use of proceeds

Name of listed entity	National Housing Bank
Mode of Fund Raising	Nil
Type of instrument	Nil
Date of Raising Funds	Nil
Amount Raised	Nil
Report filed for quarter ended	30 th September 2024
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

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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	

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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)

Date: 11.11.2024

NR

Security Cover Certificate for the QE 30.09.2024 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 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							54.80			54.80					
Capital Work-in- Progress															
Right of Use Assets															
Goodwill															
Intangible Assets							3.53			3.53					
Intangible Assets under Development															
Investments							9848.54			9848.54					
Loans	Refinanced Loan accounts (as per Annexure attached)	5,544.13					91,139.24			96683.37				5,544.13	5544.13
Inventories															
Trade Receivables															
Cash and Cash Equivalents															
Bank Balances other than Cash and Cash Equivalents*							9.34			9.34					
Others															
LIABILITIES															



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Debt securities to which this certificate pertains	NHB Tax-Free Bonds as per attached Annexure (including Interest payable)			3631.55			30155.78	33787.33				3631.55	3631.55
Other debt sharing pari-passu charge with above debt		not to be filled											
Other Debt													
Subordinated debt													
Borrowings								7903.49	7903.49				
Bank													
Debt Securities													
Others								46438.92	46438.92				
Trade payables													
Lease Liabilities													
Provisions													
Others						18798.26		18798.26					
Total	0			3631.55		18798.26	84498.19	106927.99				9175.68	9175.68
Cover on Book Value													
Cover on Market Value ^x													
		Exclusive Security Cover Ratio				Pari-Passu Security Cover Ratio	1.53						

*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.
Place: New Delhi
Date: 11/11/2024



Sunil Rasania

(Sunil Rasania)
Deputy General Manager
National Housing Bank



Sanjay Bose

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

UDIN-24013117BRM4CYC5354

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**Tax Free Bonds issued by National Housing Bank
and details of Assets hypothecated as on 30.09.2024**

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 September 30, 2024 (in ₹ crore)
100004789	Tata Capital Housing Finance Limited	118.73
100004507	Tata Capital Housing Finance Limited	73.30
100004793	PNB Housing Finance Limited	88.08
100006036	PNB Housing Finance Limited	233.54
100005771	Can Fin Homes Limited	259.41
100006203	Aditya Birla Housing Finance Limited	417.26
Total		1190.32

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 September 30, 2024 (in ₹ crore)
100004773	IIFL Home Finance Limited	93.51
100005291	Tata Capital Housing Finance Limited	148.94

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100006157	Tata Capital Housing Finance Limited	102.79
100006078	Tata Capital Housing Finance Limited	73.64
100006254	Vastu Housing Finance Corporation Ltd.	71.99
100005275	Vastu Housing Finance Corporation Ltd.	63.44
100005644	Aditya Birla Housing Finance Limited	135.20
100005752	Aadhar Housing Finance Ltd	86.60
100004787	Can Fin Homes Limited	256.42
100005701	Aptus Value Housing Finance India	87.31
100005316	Aditya Birla Housing Finance Limited	184.86
100005400	Can Fin Homes Limited	146.65
100004759	Tata Capital Housing Finance Limited	64.78
100005869	Aadhar Housing Finance Ltd	67.16
100006100	Aavas Financiers Limited	84.53
100005990	Hero Housing Finance Limited	57.09
100006119	PNB Housing Finance Limited	189.75
100004563	Tata Capital Housing Finance Limited	101.56
100004849	PNB Housing Finance Limited	75.35
100004880	Can Fin Homes Limited	98.16
100006099	Aavas Financiers Limited	85.46
100004795	PNB Housing Finance Limited	466.84
100005365	Tata Capital Housing Finance Limited	76.68
100005562	Capri Global Housing Finance Limited	54.54
Total		2873.25

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 September 30, 2024 (In ₹ crore)
100004907	Repco Home Finance Limited	58.72
100004584	Tata Capital Housing Finance Limited	101.95
100005786	India Shelter Finance Corporation Ltd	56.28
100005761	Aavas Financiers Limited	53.42
100005379	Aavas Financiers Limited	56.01

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100006029	SMFG India Home Finance Company Limited	57.56
100005619	Aditya Birla Housing Finance Limited	127.97
100005998	Aavas Financiers Limited	82.53
100006017	Aadhar Housing Finance Ltd	93.77
100005515	Ujjivan Small Finance Bank Limited	65.61
100004384	PNB Housing Finance Limited	80.75
100004598	Tata Capital Housing Finance Limited	86.07
100004719	Tata Capital Housing Finance Limited	55.77
100006126	Grihum Housing Finance Limited	63.18
100005884	LIC Housing Finance Limited	70.07
100005521	Aavas Financiers Limited	63.28
100006142	Aditya Birla Housing Finance Limited	90.66
100005272	Sundaram Home Finance Limited	67.12
100006046	Aditya Birla Housing Finance Limited	149.84
Total		1480.56

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 30.09.2024	5544.13

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