

February 07, 2025

To,

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

Subject: Intimation of outcome of Board Meeting for the period ended 31st December, 2024 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., February 07, 2025 (which commenced at 04:15 pm and concluded at 07:05 pm) has approved the Financial Results of the Bank for the period ended 31st December, 2024.

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





RAJ HAR GOPAL & CO.

CHARTERED ACCOUNTANTS

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/Half Year ended on 31st December 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 Raj Har Gopal & Co
Chartered Accountants,
FRN:002074N



(CA Gopal Krishan)
Partner
Membership No. 081085

UDIN: 25061085BM&XUF 7620

Place: New Delhi

Date: 07.02.2025

Financial Results for the Period Ended December 31, 2024

(₹ in Lakhs)

| Particulars | Half Year Ended | Half Year Ended | Quarter Ended | Quarter Ended | Quarter Ended | FY ended |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | 31.12.2024 | 31.12.2023 | 31.12.2024 | 31.12.2023 | 30.09.2024 | 30.06.2024 |
| | Unaudited | Unaudited | Unaudited | Unaudited | Unaudited | Audited |
| 1. Interest Earned (a)+(b)+(c)+(d) | 3,70,344.80 | 3,06,826.28 | 1,85,306.67 | 1,52,477.12 | 1,85,038.12 | 6,47,081.54 |
| (a) Interest on advances | 3,37,855.48 | 2,82,951.29 | 1,68,835.79 | 1,39,078.81 | 1,69,019.69 | 5,90,912.66 |
| (b) Income on Investments | 32,377.04 | 22,993.79 | 16,440.32 | 11,869.75 | 15,936.71 | 48,836.12 |
| (c) Interest on bank deposits | 112.28 | 881.20 | 30.56 | 1,528.56 | 81.72 | 7,332.76 |
| (d) Others | - | - | - | - | - | - |
| 2. Other Income | 570.37 | 1,401.26 | 122.19 | 1,207.42 | 448.18 | 6,116.35 |
| 3. Total Income (1+2) | 3,70,915.17 | 3,08,227.54 | 1,85,428.86 | 1,53,684.54 | 1,85,486.30 | 6,53,197.89 |
| 4. Interest Expended | 2,34,839.83 | 1,86,224.42 | 1,15,913.83 | 90,880.09 | 1,18,926.00 | 3,94,978.34 |
| 5. Operating Expense (i)+(ii) | 7,367.89 | 5,239.58 | 4,277.36 | 2,605.01 | 3,110.54 | 14,439.04 |
| (i) Payments to and provisions for employees | 3,741.14 | 1,953.79 | 2,312.27 | 854.79 | 1,428.87 | 6,364.19 |
| (ii) Other operating Expense (a)+(b)+(c) | 3,646.75 | 3,285.79 | 1,965.09 | 1,750.22 | 1,681.67 | 8,074.85 |
| (a) Brokerage, Guarantee Fee and Other Finance Charges | 418.26 | 83.23 | 367.83 | 41.17 | 50.43 | 699.93 |
| (b) Stamp duty on Borrowings | 38.65 | 0.35 | 38.65 | - | - | 122.21 |
| (c) Other expenditures | 3,189.84 | 3,202.21 | 1,558.61 | 1,709.05 | 1,631.24 | 7,252.71 |
| 6. (Gain)/ Loss on account of exchange fluctuations | (732.86) | 267.88 | (1,888.78) | 971.46 | 1,155.92 | (753.69) |
| 7. Total Expenditure excluding Provisions and Contingencies (4+5+6) | 2,41,494.86 | 1,91,731.88 | 1,18,302.41 | 94,456.56 | 1,23,192.46 | 4,08,663.69 |
| 8. Operating Profit before Provisions and Contingencies (3-7) | 1,29,420.31 | 1,16,495.66 | 67,126.45 | 59,227.98 | 62,293.84 | 2,44,534.20 |
| 9. Provisions other than Tax and Contingencies | 6,307.46 | 12,326.46 | 5,804.68 | 3,534.45 | 502.79 | 19,772.82 |
| 10. Exceptional Items (gain)/loss | - | - | - | - | - | - |
| 11. Profit (+) / Loss (-) from Ordinary Activities before Tax (8-9-10) | 1,23,112.85 | 1,04,169.20 | 61,321.77 | 55,693.53 | 61,791.05 | 2,24,761.38 |
| 12. Tax Expense | 31,436.25 | 24,150.00 | 16,850.00 | 10,050.00 | 14,586.25 | 58,400.99 |
| 13. Net Profit (+)/Loss (-) from Ordinary Activities after Tax (11-12) | 91,676.60 | 80,019.20 | 44,471.77 | 45,643.53 | 47,204.80 | 1,66,360.39 |
| 14. Extraordinary items (net of tax expense) | - | - | - | - | - | - |
| 15. Net Profit (+)/Loss (-) for the period (13-14) | 91,676.60 | 80,019.20 | 44,471.77 | 45,643.53 | 47,204.80 | 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 | 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 | 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% | 100% | 100% |
| (ii) Capital Adequacy Ratio | 40.52% | 17.20% | 40.52% | 17.20% | 41.95% | 16.38% |
| (iii) Earning Per Share (EPS) | NA | NA | NA | NA | NA | NA |
| (iv) NPA Ratios | | | | | | |
| a) Amount of Gross NPA | 64,459.66 | 70,574.90 | 64,459.66 | 70,574.90 | 64,459.66 | 70,574.90 |
| b) Amount of Net NPA | - | - | - | - | - | - |
| c) % of Gross NPA | 0.62% | 0.77% | 0.62% | 0.77% | 0.67% | 0.69% |
| d) % of Net NPA | - | - | - | - | - | - |
| v) Return on Assets (Annualized) | 1.65% | 1.59% | 1.61% | 1.82% | 1.72% | 1.59% |
| vi) Net Worth (₹ in Cr) | 14,432 | 12,603 | 14,432 | 12,603 | 13,988 | 13,386 |
| vii) Outstanding Redeemable Preference Shares | Nil | Nil | Nil | Nil | Nil | Nil |
| viii) Capital Redemption Reserve | NA | NA | NA | NA | NA | NA |
| ix) Debenture Redemption Reserve | NA | NA | NA | NA | NA | NA |
| x) Debt - Equity Ratio * | 6.04 | 6.05 | 6.04 | 6.05 | 5.83 | 6.44 |
| xi) Total Debts to Total Assets (%) * | 82.53% | 82.94% | 82.53% | 82.94% | 82.42% | 84.17% |
| xii) Operating Margin(%) | 2.33% | 2.17% | 2.43% | 2.36% | 2.27% | 2.34% |
| xiii) Net profit Margin(%) | 1.65% | 1.59% | 1.61% | 1.82% | 1.72% | 1.59% |

[§] For the quarter ended taken as per balance sheet of previous accounting year.

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

Notes:

- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on february 07, 2025 at New Delhi.
- An amount of ₹ 61 Crore has been received in pursuant to the Order of the Hon'ble Supreme Court dated 23.07.2024 in the Civil Appeal No 2558/2022 on 31.08.2024 pertaining to DHFL case. Accordingly, Provision for NPA has transferred to Provision for Contingencies.
- In terms of the Reserve Bank of India circular dated August 04, 2016, Bank is regularly submitting ECL information on half yearly basis. 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: February 07, 2025



Sanjay Shukla

Sanjay Shukla
Managing Director



As per our review report of even date attached
Raj Har Gopal & Co.
Chartered Accountants
Firm Reg. No. 002074N

(CA Gopal Krishan)

(CA Gopal Krishan)
Partner

Membership No. 081085

राष्ट्रीय आवास बैंक

अनुलग्नक 1A

31 दिसंबर, 2024 को समाप्त अवधि के लिए वित्तीय परिणाम

(₹ लाख में)

| विवरण | 31.12.2024 को समाप्त छमाही | 31.12.2023 को समाप्त छमाही | 31.12.2024 को समाप्त तिमाही | 31.12.2023 को समाप्त तिमाही | 30.09.2024 को समाप्त तिमाही | 30.06.2024 को समाप्त वित्त वर्ष |
|--|----------------------------|----------------------------|-----------------------------|-----------------------------|-----------------------------|---------------------------------|
| | अलेखापरीक्षित | अलेखापरीक्षित | अलेखापरीक्षित | अलेखापरीक्षित | अलेखापरीक्षित | लेखापरीक्षित |
| 1. अर्जित व्याज (क) + (ख) + (ग) + (घ) | 3,70,344.80 | 3,06,826.28 | 1,85,306.67 | 1,52,477.12 | 1,85,038.12 | 6,47,081.54 |
| (क) अर्जित पर व्याज | 3,37,855.48 | 2,82,951.29 | 1,68,835.79 | 1,39,078.81 | 1,69,019.69 | 5,90,912.66 |
| (ख) निवेशों पर आय | 32,377.04 | 22,993.29 | 16,440.32 | 11,869.75 | 15,936.71 | 48,836.12 |
| (ग) बैंक जमाओं पर व्याज | 112.28 | 881.20 | 30.56 | 1,528.56 | 81.72 | 7,332.76 |
| (घ) अन्य | - | - | - | - | - | - |
| 2. अन्य आय | 570.37 | 1,401.26 | 122.19 | 1,207.42 | 448.18 | 6,116.35 |
| 3. कुल आय (1+2) | 3,70,915.17 | 3,08,227.54 | 1,85,428.86 | 1,53,684.54 | 1,85,486.30 | 6,53,197.89 |
| 4. व्याज व्यय | 2,34,839.83 | 1,86,224.42 | 1,15,913.83 | 90,880.09 | 1,18,926.00 | 3,94,978.34 |
| 5. परिचालन व्यय (i)+(ii) | 7,387.89 | 5,239.58 | 4,277.36 | 2,605.01 | 3,110.54 | 14,439.04 |
| (i) कर्मियों के लिए भुगतान एवं प्रावधान | 3,741.14 | 1,953.79 | 2,312.27 | 854.79 | 1,428.87 | 6,364.19 |
| (ii) अन्य परिचालन व्यय (क) + (ख) + (ग) | 3,646.75 | 3,285.79 | 1,965.09 | 1,750.22 | 1,681.67 | 8,074.85 |
| (क) ब्रोकरेज, गारंटी शुल्क एवं अन्य वित्त प्रभार | 418.26 | 83.23 | 367.83 | 41.17 | 50.43 | 699.93 |
| (ख) उधारों पर स्टाप शुल्क | 38.65 | 0.35 | 38.65 | - | - | 122.21 |
| (ग) अन्य व्यय | 3,189.84 | 3,202.21 | 1,558.61 | 1,709.05 | 1,631.24 | 7,252.71 |
| 6. विनिमय उतार-चढ़ाव के कारण (लाभ)/हानि | (732.86) | 267.88 | (1,888.78) | 971.46 | 1,155.92 | (753.69) |
| 7. प्रावधान एवं आकस्मिक व्ययों के अतिरिक्त कुल व्यय (4+5+6) | 2,41,494.86 | 1,91,731.88 | 1,18,302.41 | 94,456.56 | 1,23,192.46 | 4,08,663.69 |
| 8. प्रावधान एवं आकस्मिक व्ययों से पूर्व परिचालन लाभ (3-7) | 1,29,420.31 | 1,16,495.66 | 67,126.45 | 59,227.98 | 62,293.84 | 2,44,534.20 |
| 9. कर एवं आकस्मिक व्यय के अतिरिक्त अन्य प्रावधान | 6,307.46 | 12,326.46 | 5,804.68 | 3,534.45 | 502.79 | 19,772.82 |
| 10. असाधारण मदें (लाभ)/हानि | - | - | - | - | - | - |
| 11. कर पूर्व सामान्य गतिविधियों से लाभ (+) / हानि (-) (8-9-10) | 1,23,112.85 | 1,04,169.20 | 61,321.77 | 55,693.53 | 61,791.05 | 2,24,761.38 |
| 12. कर व्यय | 31,436.25 | 24,150.00 | 16,850.00 | 10,050.00 | 14,586.25 | 58,400.99 |
| 13. कर के पश्चात सामान्य गतिविधियों से निवल लाभ (+) / हानि (-) (11-12) | 91,676.60 | 80,019.20 | 44,471.77 | 45,643.53 | 47,204.80 | 1,66,360.39 |
| 14. असाधारण मदें (कर व्यय घटाकर) | - | - | - | - | - | - |
| 15. अवधि हेतु निवल लाभ (+) / हानि (-) (13-14) | 91,676.60 | 80,019.20 | 44,471.77 | 45,643.53 | 47,204.80 | 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 | 1,45,000.00 | 1,45,000.00 |
| 17. पुनर्मूल्यांकन आरक्षित को छोड़कर आरक्षित निधि * | 13,20,076.74 | 11,53,202.76 | 13,20,076.74 | 11,53,202.76 | 13,20,076.74 | 13,20,076.74 |
| 18. विरलघणात्मक अनुपात: | | | | | | |
| (i) भारत सरकार द्वारा धारित शेयरों का प्रतिशत | 100% | 100% | 100% | 100% | 100% | 100% |
| (ii) पूंजीगत पर्याप्तता अनुपात | 40.52% | 17.20% | 40.52% | 17.20% | 41.95% | 16.38% |
| (iii) प्रति शेयर आय (इपीएस) | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं |
| (iv) एनपीए अनुपात | | | | | | |
| क) सकल एनपीए की राशि | 64,459.66 | 70,574.90 | 64,459.66 | 70,574.90 | 64,459.66 | 70,574.90 |
| ख) निवल एनपीए की राशि | - | - | - | - | - | - |
| ग) सकल एनपीए का % | 0.62% | 0.77% | 0.62% | 0.77% | 0.67% | 0.69% |
| घ) निवल एनपीए का % | - | - | - | - | - | - |
| व) आस्तियों पर लाभ (वार्षिक) | 1.65% | 1.59% | 1.61% | 1.82% | 1.72% | 1.59% |
| vi) नेटवर्थ (₹ करोड़ में) | 14,432 | 12,603 | 14,432 | 12,603 | 13,988 | 13,386 |
| vii) बकाया प्रतिदेय वरीयता शेयर | शून्य | शून्य | शून्य | शून्य | शून्य | शून्य |
| viii) पूंजी मोचन आरक्षित निधियां | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं |
| ix) डिबेंचर मोचन आरक्षित निधियां | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं |
| x) ऋण - इन्विटी अनुपात * | 6.04 | 6.05 | 6.04 | 6.05 | 5.83 | 6.44 |
| xi) कुल आस्तियों के सापेक्ष कुल ऋण (%) * | 82.53% | 82.94% | 82.53% | 82.94% | 82.42% | 84.17% |
| xii) परिचालन मार्जिन (%) | 2.33% | 2.17% | 2.43% | 2.36% | 2.27% | 2.34% |
| xiii) निवल लाभ मार्जिन (%) | 1.65% | 1.59% | 1.61% | 1.82% | 1.72% | 1.59% |

* समाप्त तिमाही के लिए पिछले लेखा वर्ष के तुलन पत्र के अनुसार लिया गया।

* ऋण कुल उधार को और इन्विटी पूंजी सहित आरक्षित निधि और अधिशेष को इंगित करती है।

टिप्पणियां:

- उपरोक्त परिणामों की लेखापरीक्षा समिति द्वारा समीक्षा की गई है और निदेशक मंडल द्वारा दिनांक 07 फरवरी, 2025 को नई दिल्ली में आयोजित बैठक में अनुमोदित किया गया है।
- डीएचएफएल मामले से संबंधित सिविल अपील संख्या 2558/2022 में माननीय सर्वोच्च न्यायालय के दिनांक 23.07.2024 के आदेश के अनुसार 31.08.2024 को ₹ 61 करोड़ की राशि प्राप्त हुई है। तदनुसार, एनपीए के लिए प्रावधान को आकस्मिकताओं के लिए प्रावधान में स्थानांतरित कर दिया गया है।
- भारतीय रिजर्व बैंक के दिनांक 04 अगस्त, 2016 के परिपत्र के अनुसार, बैंक नियमित रूप से अर्धवार्षिक आधार पर ईसीएल सूचना प्रस्तुत कर रहा है। भारतीय रिजर्व बैंक ने दिनांक 15 मई, 2019 के अपने पत्र के माध्यम से सूचित किया है कि अखिल भारतीय वित्तीय संस्थानों (एआईएफआई) द्वारा भारतीय लेखा 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 रिजर्व 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: 07 फरवरी, 2025



संजय शुकला

प्रबंध निदेशक

सम तारीख की हमारी संलग्न मूल्यांकन रिपोर्ट के अनुसार राज हर गोपाल एंड कंपनी



सनदी लेखाकार

फर्म पंजी. सं. 002074एन

गोपाल कृष्ण

(सीए गोपाल कृष्ण)

भागीदार

सदस्यता सं. 081085

National Housing Bank

Annexure IB

Financial Results for the Period Ended December 31, 2024

(₹ in lakhs)

| Particulars | Half Year Ended 31.12.2024 | Half Year Ended 31.12.2023 | Quarter Ended 31.12.2024 | Quarter Ended 31.12.2023 | Quarter Ended 30.09.2024 | FY ended 30.06.2024 |
|---|-------------------------------|----------------------------------|--------------------------------|-----------------------------|-----------------------------|------------------------|
| | Unaudited | Unaudited | Unaudited | Unaudited | Unaudited | Audited |
| 1. Total Income from operations ⁶ | 3,70,344.80 | 3,06,826.28 | 1,85,306.67 | 1,52,477.12 | 1,85,038.12 | 6,47,081.54 |
| 2. Net Profit/(Loss) for the period (before tax, Exceptional and /or Extraordinary items#) | 1,23,112.85 | 1,04,169.20 | 61,321.77 | 55,693.53 | 61,791.05 | 2,24,761.38 |
| 3. Net Profit/(Loss) for the period before tax, (after Exceptional and /or Extraordinary items#) | 1,23,112.85 | 1,04,169.20 | 61,321.77 | 55,693.53 | 61,791.05 | 2,24,761.38 |
| 4. Net Profit/(Loss) for the period after tax(after Exceptional and /or Extraordinary items#) | 91,676.60 | 80,019.20 | 44,471.77 | 45,643.53 | 47,204.80 | 1,66,360.39 |
| 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 | 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 | 1,45,000.00 | 1,45,000.00 |
| 7. Reserves excluding Revaluation Reserves ⁵ | 13,20,076.74 | 11,53,202.76 | 13,20,076.74 | 11,53,202.76 | 13,20,076.74 | 13,20,076.74 |
| 8. Securities Premium Account | NA | NA | NA | NA | NA | NA |
| 9. Net Worth (₹ in Cr) | 14,432 | 12,603 | 14,432 | 12,603 | 13,988 | 13,386 |
| 10. Paid up Debt Capital/Outstanding Debt | 93,98,066.25 | 83,42,126.11 | 93,98,066.25 | 83,42,126.11 | 88,12,973.44 | 94,40,289.97 |
| 11. Outstanding Redeemable Preference Shares | NIL | NIL | NIL | NIL | NIL | NIL |
| 12. Debt - Equity Ratio * | 6.04 | 6.05 | 6.04 | 6.05 | 5.83 | 6.44 |
| 13. Earning Per Share (EPS) | NA | NA | NA | NA | NA | NA |
| (a) Basic | NA | NA | NA | NA | NA | NA |
| (b) Diluted | NA | NA | NA | NA | NA | NA |
| 14. Capital Redemption Reserve | NA | NA | NA | NA | NA | NA |
| 15. Debenture Redemption Reserve | NA | NA | NA | NA | NA | NA |
| 16. Debt Service Coverage Ratio | NA | NA | NA | NA | NA | NA |
| 17. Interest Service Coverage Ratio | NA | NA | NA | NA | NA | NA |

⁶ Income from operations includes Interest Income on Advances, Bank Deposits and Investments.

[#] Exceptional and /or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with IndAS Rules/AS Rules, whichever is applicable.

⁵ For the quarter ended taken as per balance sheet of previous accounting year.

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

Notes :

a) The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on February 07, 2025 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

Sanjay Shukla
Managing Director

Place: New Delhi

Date: February 07, 2025

राष्ट्रीय आवास बैंक

अनुलग्नक IB

| 31 दिसंबर, 2024 को समाप्त अवधि के लिए वित्तीय परिणाम | | | (₹ लाख में) | | | |
|---|----------------------------|----------------------------|-----------------------------|-----------------------------|-----------------------------|---------------------------------|
| विवरण | 31.12.2024 को समाप्त छमाही | 31.12.2023 को समाप्त छमाही | 31.12.2024 को समाप्त तिमाही | 31.12.2023 को समाप्त तिमाही | 30.09.2024 को समाप्त तिमाही | 30.06.2024 को समाप्त वित्त वर्ष |
| | अलेखापरीक्षित | अलेखापरीक्षित | अलेखापरीक्षित | अलेखापरीक्षित | अलेखापरीक्षित | लेखापरीक्षित |
| 1. परिचालन से कुल आय* | 3,70,344.80 | 3,06,826.28 | 1,85,306.67 | 1,52,477.12 | 1,85,038.12 | 6,47,081.54 |
| 2. अवधि हेतु निवल लाभ/(हानि) (कर पूर्व, असाधारण और/या असामान्य मद#) | 1,23,112.85 | 1,04,169.20 | 61,321.77 | 55,693.53 | 61,791.05 | 2,24,761.38 |
| 3. अवधि हेतु कर पूर्व निवल लाभ/(हानि), (असाधारण और/या असामान्य मदों के पश्चात#) | 1,23,112.85 | 1,04,169.20 | 61,321.77 | 55,693.53 | 61,791.05 | 2,24,761.38 |
| 4. अवधि हेतु कर पश्चात निवल लाभ/(हानि) (असाधारण और/या असामान्य मदों के पश्चात#) | 91,676.60 | 80,019.20 | 44,471.77 | 45,643.53 | 47,204.80 | 1,66,360.39 |
| 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 | 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 | 1,45,000.00 | 1,45,000.00 |
| 7. आरक्षित निधियां (पुनर्मूल्यांकन आरक्षित निधियों के अतिरिक्त)* | 13,20,076.74 | 11,53,202.76 | 13,20,076.74 | 11,53,202.76 | 13,20,076.74 | 13,20,076.74 |
| 8. प्रतिभूति प्रीमियम खाता | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं |
| 9. नेटवर्थ (₹ करोड़ में) | 14,432 | 12,603 | 14,432 | 12,603 | 13,988 | 13,386 |
| 10. चुकता ऋण पूंजी/बकाया ऋण | 93,98,066.25 | 83,42,126.11 | 93,98,066.25 | 83,42,126.11 | 88,12,973.44 | 94,40,289.97 |
| 11. बकाया प्रतिदेय वरीयता शेयर | शून्य | शून्य | शून्य | शून्य | शून्य | शून्य |
| 12. ऋण - इक्विटी अनुपात* | 6.04 | 6.05 | 6.04 | 6.05 | 5.83 | 6.44 |
| 13. प्रति शेयर आय (ईपीएस) | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं |
| (क) मूल | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं |
| (ख) डाइल्यूटेड | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं |
| 14. पूंजी मोचन आरक्षित निधियां | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं |
| 15. डिबेंचर मोचन आरक्षित निधियां | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं |
| 16. कर्ज चुकौती कवरेज अनुपात | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं |
| 17. ब्याज चुकौती कवरेज अनुपात | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं |

* परिचालन से आय में अग्रिम, बैंक बमा और निवेश पर ब्याज आय शामिल है।

असाधारण और/या असामान्य मदों को इंडेक्स नियमों/एस नियमों के अनुसार लाभ और हानि के विवरण में समायोजित किया गया है, जो भी लागू हों।

§ समाप्त तिमाही के लिए पिछले लेखा वर्ष के तुलन पत्र के अनुसार लिया गया।

*ऋण, कुल उपार को और इक्विटी, पूंजी सहित आरक्षित निधि और अधिशेष को इंगित करती है।

टिप्पणियां:

क) उपरोक्त परिणामों की लेखापरीक्षा समिति द्वारा समीक्षा की गई है और निदेशक मंडल द्वारा दिनांक 07 फरवरी, 2025 को नई दिल्ली में आयोजित बैठक में अनुमोदित किया गया है।

ख) उपरोक्त सेबी (सूचीबद्धता (लिसिंग) बाध्यताएं और प्रकटीकरण अपेक्षाएँ) विनियम, 2015 के विनियमन 52 के तहत स्टॉक एक्सचेंज में दायर तिमाही/अर्धवार्षिक वित्तीय परिणामों के विस्तृत प्रारूप का एक उद्धरण है। तिमाही/अर्धवार्षिक 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) सूचीबद्धता (लिसिंग) विनियम के विनियम 52(4) में संदर्भित 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 (नों) के कारण निवल लाभ/हानि, कुल व्यापक आय या किसी अन्य प्रासंगिक वित्तीय मदों पर प्रभाव का प्रकटीकरण फुटनोट के माध्यम से किया जाएगा। शून्य



कृते निदेशक मंडल

संजय

स्थान: नई दिल्ली
दिनांक: 07 फरवरी, 2025

संजय शुक्ला
प्रबंध निदेशक

National Housing Bank
Statement of Asset and Liabilities as on 31st December 2024

| Previous Half Year (₹) | Liabilities | Current Half Year (₹) |
|-----------------------------|--------------------------------------|-----------------------------|
| 14,50,00,00,000.00 | Capital | 14,50,00,00,000.00 |
| 117,95,91,18,416.97 | Reserves | 126,76,52,32,924.28 |
| 5,38,53,09,115.80 | Profit and Loss Account | 14,43,55,53,186.63 |
| 210,87,41,10,027.23 | Bonds and Debentures | 397,97,31,53,816.54 |
| 564,51,29,50,000.00 | Deposits | 473,02,72,03,800.00 |
| 58,82,55,50,823.71 | Borrowings | 68,80,62,67,665.39 |
| 2,47,98,27,191.00 | Deferred Tax Liability/(Asset) (net) | 3,80,34,65,191.00 |
| 31,30,96,67,576.81 | Current Liabilities and Provisions | 39,47,36,51,401.62 |
| 1005,84,65,33,151.52 | TOTAL | 1138,78,45,27,985.46 |

| Previous Half Year (₹) | Assets | Current Half Year (₹) |
|-----------------------------|------------------------|-----------------------------|
| 4,71,22,00,391.32 | Cash and Bank Balances | 2,14,28,95,820.82 |
| 81,67,91,04,232.00 | Investments | 100,77,15,57,847.00 |
| 912,17,26,43,990.00 | Loans and Advances | 1027,47,02,02,988.28 |
| 59,21,03,591.63 | Fixed Assets | 59,25,82,442.64 |
| 669,04,80,946.57 | Other Assets | 780,72,88,886.72 |
| 1005,84,65,33,151.52 | TOTAL | 1138,78,45,27,985.46 |



Sanjay Shukla
Managing Director



New Delhi
February 07, 2025

For Raj Har Gopal & Co.
Chartered Accountants
Firm Reg. No. 002074N




(CA Gopal Krishan)
Partner
Membership No. 081085

अनुलग्नक IC

राष्ट्रीय आवास बैंक
31 दिसंबर, 2024 तक आस्ति एवं देयताओं का विवरण

| पूर्व छमाही (₹) | देयताएं | वर्तमान छमाही (₹) |
|-----------------------------|---------------------------------|-----------------------------|
| 14,50,00,00,000.00 | पूंजी | 14,50,00,00,000.00 |
| 117,95,91,18,416.97 | आरक्षित निधियां | 126,76,52,32,924.28 |
| 5,38,53,09,115.80 | लाभ और हानि लेखा | 14,43,55,53,186.63 |
| 210,87,41,10,027.23 | बॉन्ड और डिबेंचर | 397,97,31,53,816.54 |
| 564,51,29,50,000.00 | जमाराशियां | 473,02,72,03,800.00 |
| 58,82,55,50,823.71 | उधार | 68,80,62,67,665.39 |
| 2,47,98,27,191.00 | आस्थगित कर देयता/(आस्ति) (निवल) | 3,80,34,65,191.00 |
| 31,30,96,67,576.81 | वर्तमान देयताएं एवं प्रावधान | 39,47,36,51,401.62 |
| 1005,84,65,33,151.52 | कुल | 1138,78,45,27,985.46 |

| पूर्व छमाही (₹) | आस्तियां | वर्तमान छमाही (₹) |
|-----------------------------|-------------------|-----------------------------|
| 4,71,22,00,391.32 | नकदी एवं बैंक शेष | 2,14,28,95,820.82 |
| 81,67,91,04,232.00 | निवेश | 100,77,15,57,847.00 |
| 912,17,26,43,990.00 | ऋण एवं अग्रिम | 1027,47,02,02,988.28 |
| 59,21,03,591.63 | अचल आस्तियां | 59,25,82,442.64 |
| 669,04,80,946.57 | अन्य आस्तियां | 780,72,88,886.72 |
| 1005,84,65,33,151.52 | कुल | 1138,78,45,27,985.46 |

संजय

संजय शुक्ला
प्रबंध निदेशक



नई दिल्ली
07 फरवरी, 2025



कृते राज हर गोपाल एंड कंपनी
सनदी लेखाकार
फर्म पंजी सं.002074एन
गोपाल कृष्णा
(सीए गोपाल कृष्ण)
भागीदार
सदस्यता सं 081085

National Housing Bank

Annexure ID

Cash Flow Statement as on December 31, 2024

| | As At Half Year ended 31/12/2024 (Amount in ₹ Crore) | As At Half Year ended 31/12/2023 (Amount in ₹ Crore) |
|---|--|--|
| A) CASH FLOW FROM OPERATING ACTIVITIES | | |
| Net Profit as per Profit & Loss Account | 916.77 | 800.19 |
| Adjustments for: | | |
| Provision for Tax | 267.00 | 240.00 |
| Provision for Deferred Tax | 47.36 | 1.50 |
| Depreciation on fixed assets | 4.55 | 4.07 |
| Depreciation on investments & amortisation expense | 1.55 | 72.53 |
| Provision for Standards Assets | 4.81 | (3.44) |
| Provision for Non Performing Assets | 0.00 | 4.18 |
| (Gain)/Loss on revaluation of Forward Exchange Contracts | 0.34 | 0.36 |
| Provision for Bad Debts u/s 36(1)(vii)(c) of Income Tax Act, 1961 | 56.72 | 50.00 |
| (Profit)/Loss on sale of Fixed Assets | (0.05) | 0.00 |
| (Gain)/Loss on revaluation of Foreign Deposits & Borrowings | (10.30) | 2.62 |
| Provisions no longer required written back | (1.19) | (6.34) |
| Premium on Forward Exchange Contract | (0.78) | (0.58) |
| Income from Investments | (323.77) | (229.94) |
| Operating Profit before working capital changes | 963.01 | 935.15 |
| Adjustments for Working Capital | | |
| (Increase)/Decrease in Deposits with Banks | 208.70 | 1509.69 |
| (Increase)/Decrease in Loans & Advances | (1187.29) | 151.15 |
| (Increase)/Decrease in Other Assets | (556.58) | (361.88) |
| Increase/(Decrease) in Current Liabilities | 854.92 | 244.79 |
| Net cash from operating activities before taxes paid | 282.76 | 2478.90 |
| Less : Income Taxes Paid | (493.04) | (295.07) |
| NET CASH FLOW FROM OPERATING ACTIVITIES BEFORE EXTRAORDINARY ITEMS | 775.80 | 2773.97 |
| Extraordinary Items | 0.00 | 0.00 |
| NET CASH FLOW FROM OPERATING ACTIVITIES AFTER EXTRAORDINARY ITEMS (A) | 775.80 | 2773.97 |
| B) CASH FLOW FROM INVESTING ACTIVITIES BEFORE EXTRAORDINARY ITEMS | | |
| (Increase) / Decrease in Fixed Assets | (5.34) | (4.66) |
| (Increase)/Decrease in Investments | (664.45) | (2118.08) |
| Loss/(Gain) on revaluation of Forward Exchange Contracts | (0.34) | (0.37) |
| Income from Investments | 323.77 | 229.94 |
| NET CASH GENERATED FROM INVESTING ACTIVITIES BEFORE EXTRAORDINARY ITEMS | (346.36) | (1893.17) |
| Receipts from sale of equity of HFCs | 0.00 | 0.00 |
| NET CASH GENERATED FROM INVESTING ACTIVITIES AFTER EXTRAORDINARY ITEMS (B) | (346.36) | (1893.17) |
| C) CASH FLOW FROM FINANCING ACTIVITIES | | |
| Increase in share capital | 0.00 | 0.00 |
| Net income under Staff Benevolent Fund | 2.55 | 2.22 |
| Increase / (Decrease) in Bonds & Debentures | 6005.07 | (3021.52) |
| Increase / (Decrease) in Deposits | (3134.97) | 4979.28 |
| Increase/(Decrease) in Borrowings | (3292.34) | (2954.08) |
| NET CASH GENERATED FROM FINANCING ACTIVITIES (C) | (419.69) | (994.10) |
| Net increase in cash and cash equivalents (A+B+C) | 9.75 | (113.30) |
| Cash and cash equivalents at the beginning of the year | 5.04 | 118.33 |
| Cash and cash equivalents at the end of the year | 14.79 | 5.03 |

| Particulars | As At Half Year ended 31/12/2024 (Amount in ₹ Crore) | As At Half Year ended 31/12/2023 (Amount in ₹ Crore) |
|--|--|--|
| Cash in hand | 0.00 | 0.00 |
| Balances with Reserve Bank of India | 0.05 | 0.06 |
| Balance with banks-Current Account | 14.74 | 4.97 |
| Cash and cash equivalent before exchange rate adjustments | 14.79 | 5.03 |
| Cash and cash equivalent after exchange rate adjustments | 14.79 | 5.03 |

Sanjay Shukla
Managing Director



New Delhi
February 07, 2025



For Raj Har Gopal & Co.
Chartered Accountants
Firm Reg. No. 002074N

(CA Gopal Krishan)
partner
Membership No. 081085

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

Amt in Crores

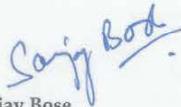
| Ratios | Ratios/Details |
|--|---|
| Debt Equity Ratio | 6.04 |
| Debt Service Coverage Ratio ¹ | Not Applicable |
| Interest Service Coverage Ratio ¹ | Not Applicable |
| Outstanding redeemable preference shares (quantity and value) ¹ | Not Applicable |
| Capital Redemption Reserve / Debenture Redemption 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 | ₹ 14,432 |
| Net profit after tax | ₹ 445 |
| 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 | 82.53% |
| Debtors turnover ¹ | Not Applicable |
| Inventory Turnover ¹ | Not Applicable |
| Operating margin percent | 2.43% |
| Net profit margin percent | 1.61% |
| Sector specific equivalent ratios, as applicable | |
| a. CRAR | 40.52% |
| b. GNPA | ₹ 645 |
| c. NNPA | NIL |
| Net Debt to EBITA | 52.83 |
| Gross Debt to EBITA | 52.95 |
| Debt/Tangible Net Worth | 6.51 |
| PAR 90 and write off | ₹ 645 Cr. Write offs:Nil |
| Tangible Net Worth | 14432 |
| Ratio of Short-Term Borrowing to total working funds | 5.26% |

B

| | |
|--|--------|
| Ratio of short-term borrowings to short term assets | 16.70% |
| Ratio of liquid assets to total assets | 6.88% |
| Ratio of external liabilities maturing in next 12 months to aggregate of liquid assets and loans | 0.38 |
| 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: 31.12.2024



Security Cover Certificate for the QE 31.12.2024 as per Regulation 5(3) of SEBI(LODR) Regulations, 2015

| 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 | Exclusive Charge | Exclusive Charge | Pari-Passu Charge | Pari-Passu Charge | Pari-Passu Charge | Assets not offered as Security | Eliminate 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 | 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 | Carrying value/book value for pari passu assets where market value is not ascertainable or applicable (For Eg. Bank) | All amount in ₹ Crores |
| ASSETS | | | | | | | | | | | | | | | |
| Property, Plant and Equipment | | | | | | | | | | | | | | | |
| Capital | | | | | | | | | | | | | | | |
| Work-in-Progress | | | | | | | | | | | | | | | |
| Right of Use Assets | | | | | | | | | | | | | | | |
| Goodwill | | | | | | | | | | | | | | | |
| Intangible Assets under Development | | | | | | | | | | | | | | | |
| Investments | | | | | | | | | | | | | | | |
| Loans | Refinanced Loan accounts (as per Annexure attached) | 5,524.79 | | | | | 10,077.16 | | | 10077.16 | | | | 5,524.79 | 5524.79 |
| Inventories | | | | | | | | | | | | | | | |
| Trade Receivables | | | | | | | | | | | | | | | |
| Cash and Cash Equivalents | | | | | | | | | | | | | | | |
| Bank Balances other than Cash and Cash Equivalents* | | | | | | | | | | | | | | | |
| Others | | | | | | | | | | | | | | | |
| LIABILITIES | | | | | | | | | | | | | | | |



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**Tax Free Bonds issued by National Housing Bank
and details of Assets hypothecated as on 31.12.2024**

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 December 31, 2024 (in ₹ crore) |
|--------------|--------------------------------------|--|
| 100004789 | Tata Capital Housing Finance Limited | 111.80 |
| 100004507 | Tata Capital Housing Finance Limited | 68.09 |
| 100004793 | PNB Housing Finance Limited | 82.80 |
| 100006066 | PNB Housing Finance Limited | 227.83 |
| 100005771 | Can Fin Homes Limited | 264.65 |
| 100006203 | Aditya Birla Housing Finance Limited | 394.49 |
| Total | | 1149.66 |

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 December 31, 2024 (in ₹ crore) |
|---------------------|--|---|
| 100004773 | IIFL Home Finance Limited | 87.44 |
| 100005291 | Tata Capital Housing Finance Limited | 141.82 |
| 100006157 | Tata Capital Housing Finance Limited | 98.97 |
| 100006078 | Tata Capital Housing Finance Limited | 67.36 |
| 100006254 | Vastu Housing Finance Corporation Ltd. | 72.97 |
| 100005275 | Vastu Housing Finance Corporation Ltd. | 59.57 |
| 100005644 | Aditya Birla Housing Finance Limited | 127.57 |
| 100005752 | Aadhar Housing Finance Ltd | 82.86 |
| 100004787 | Can Fin Homes Limited | 260.70 |
| 100005701 | Aptus Value Housing Finance India | 83.56 |
| 100005316 | Aditya Birla Housing Finance Limited | 172.82 |
| 100005400 | Can Fin Homes Limited | 149.51 |
| 100004759 | Tata Capital Housing Finance Limited | 58.59 |
| 100005869 | Aadhar Housing Finance Ltd | 63.81 |
| 100006100 | Aavas Financiers Limited | 81.15 |
| 100005911 | Hero Housing Finance Limited | 119.29 |
| 100006119 | PNB Housing Finance Limited | 171.93 |
| 100004563 | Tata Capital Housing Finance Limited | 92.70 |
| 100004849 | PNB Housing Finance Limited | 69.15 |
| 100004880 | Can Fin Homes Limited | 98.08 |
| 100006099 | Aavas Financiers Limited | 79.43 |
| 100004795 | PNB Housing Finance Limited | 438.17 |
| 100005365 | Tata Capital Housing Finance Limited | 72.19 |
| 100006307 | Capri Global Housing Finance Limited | 65.84 |
| Total | | 2815.49 |

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 December 31, 2024 (In ₹ crore) |
|--------------|---|--|
| 100004907 | Repco Home Finance Limited | 53.33 |
| 100004584 | Tata Capital Housing Finance Limited | 94.86 |
| 100005786 | India Shelter Finance Corporation Ltd | 53.29 |
| 100006102 | Aavas Financiers Limited | 131.84 |
| 100005379 | Aavas Financiers Limited | 52.84 |
| 100006029 | SMFG India Home Finance Company Limited | 53.72 |
| 100005619 | Aditya Birla Housing Finance Limited | 120.19 |
| 100005998 | Aavas Financiers Limited | 79.05 |
| 100006017 | Aadhar Housing Finance Ltd | 88.32 |
| 100005515 | Ujjivan Small Finance Bank Limited | 63.34 |
| 100006298 | PNB Housing Finance Limited | 111.67 |
| 100004598 | Tata Capital Housing Finance Limited | 78.97 |
| 100004790 | Tata Capital Housing Finance Limited | 103.52 |
| 100006126 | Grihum Housing Finance Limited | 57.99 |
| 100005884 | LIC Housing Finance Limited | 68.07 |
| 100005521 | Aavas Financiers Limited | 60.66 |
| 100006142 | Aditya Birla Housing Finance Limited | 85.29 |
| 100005272 | Sundaram Home Finance Limited | 63.01 |
| 100006046 | Aditya Birla Housing Finance Limited | 139.66 |
| Total | | 1559.65 |

Summary:

| Particulars | Amount (In ₹ crore) |
|---|---------------------|
| Total Tax-Free Bonds (Secured) issued by National Housing Bank | 3631.55 |
| Total Assets hypothecated for aforementioned Bonds as on 31.12.2024 | 5524.79 |





End Utilisation Certificate for quarter ended 31st December 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 31st December, 2024 are as under: -

| Instrument | ISIN Number | Allotment Date | Maturity Date | Coupon rate/ Discount rate | Amount Outstanding as on 31.12.2024 (in ₹ Crs) | Amount utilised as on 31.12.2024 (in ₹ Crs) |
|-----------------------------|--------------|----------------|---------------|-------------------------------|--|---|
| 7.14% NHB Taxable Bond 2034 | INE557F08GA2 | 19-11-2024 | 17-11-34 | 7.14% | 3,830.00 | 3,830.00 |
| 7.20% NHB Taxable Bond 2031 | INE557F08GB0 | 19-12-2024 | 03-10-31 | 7.20% | 3,900.00 | 3,900.00 |

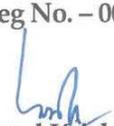
On the basis of books of accounts, records and documents produced before us for verification, it is certified that National Housing Bank, having its Regd. Office at India Habitat Centre, Core 5A, 3rd - 5th Floor, Lodhi Road, New Delhi -110003 have raised the aforesaid funds in the quarter ended 31.12.2024.

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 Raj Har Gopal & Co.

Chartered Accountants

Firm Reg No. - 002074N


(CA Gopal Krishan)

(Partner)

Membership No. 081085

UDIN: 250810A5BMGXUB2931



Place: New Delhi

Date: 07-02-2025

Statement of utilization of issue proceeds for quarter ended 31.12.2024

A. Statement of utilization of issue proceeds:

| 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 |
|-----------------------|--------------|--|---|-----------------------|--------------------|--------------------|--------------------------|--|-----------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| National Housing Bank | INE557F08GA2 | Private Placement | Non-convertible Bonds in the nature of debentures | 19-Nov-24 | 38,30,00,00,000.00 | 38,30,00,00,000.00 | No | NA | Nil |
| National Housing Bank | INE557F08GB0 | Private Placement | | 19-Dec-24 | 39,00,00,00,000.00 | 39,00,00,00,000.00 | No | NA | Nil |



Signature

B. Statement of deviation/ variation in use of Issue proceeds:

Statement of Deviation or Variation

| | |
|---|----------------------------|
| Name of listed entity | National Housing Bank |
| Mode of Fund Raising | Private Placement |
| Type of instrument | Non-convertible Securities |
| Date of Raising Funds | 19-11-2024 |
| | 19-12-2024 |
| Amount Raised | Rs. 7,730 Crores |
| Report filed for quarter ended | 31.12.2024 |
| 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? | NA |
| If yes, details of the approval so required? | NA |
| Date of approval | NA |
| Explanation for the Deviation / Variation | NA |
| Comments of the audit committee after review/ board of directors (in case there is no audit committee) | 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: | Nil |



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| Original Object | Modified Object, if any | Original Allocation | Modified allocation, if any | Funds Utilised | Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %) | Remarks, if any |
|-----------------|-------------------------|---------------------|-----------------------------|----------------|--|-----------------|
| | | | | | | |

Deviation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

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 aforesaid fund in the quarter ended 31.12.2024.

For Raj Har Gopal & Co.

Chartered Accountants

Firm Reg No. - 002074N



L.K.

(CA Gopal Krishan)

(Partner)

Membership No. 081085

UDIN: 2106104UBMGXU02931

Place: New Delhi

Date: 07-02-2025

NATIONAL HOUSING BANK

Disclosure of related party transactions 31.12.2024

| S. No | Details of the party (listed entity /subsidiary) entering into the transaction | | Details of the counterparty | | Type of related party transaction (see Note 5) | Value of the related party transaction as approved by the audit committee (see Note 6a) | Value of transaction during the reporting period (see Note 6b) | In case monies are due to either party as a result of the transaction (see Note 1) | | In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments | | | | Details of the loans, inter-corporate deposits, advances or investments | | | |
|-------|---|--------------|----------------------------------|----------------------|--|---|--|--|-----------------|---|-------------------|--------|--|---|--------|--------------------|---|
| | Name | PAN | Name | PAN | | | | Opening balance | Closing balance | Nature of indebtedness (loan/ issuance of debt/ any other etc.) | Cost (see Note 7) | Tenure | Nature (loan/ 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 | EMBS Development Company Limited | AANC R4305 D Company | equity capital subscription | Rs. 195 crore | Rs. 195 crore | | | | | | | | | | |
| 2 | NHB | AABC N2600 H | Sh. Sanjay Shukla | Managing Director | Remuneration * | | | | | | | | | | | | |

* Remuneration approved by the Government

Sanjay Doshi