

August 20, 2025

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 for the period ended 30th June, 2025 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 on today, i.e., August 20, 2025 (which commenced at 01:00 pm and concluded at 06.45 pm) has approved the Financial Results of the Bank for the period ended 30th June, 2025.

In terms of Regulation 52(3) of SEBI LODR Regulations, 2015, we hereby declare that our annual audited financial results along with Auditor's Report are with unmodified opinion.

The Board of Directors has also approved the annual budget for 2025-26 including fund raising from Bonds/ Commercial paper/ Term Loan / etc. upto Rs. 24,000 Crore.

Disclosures as required under Regulation 52 (4) of the SEBI (LODR) Regulations, 2015 forms part of the said financial results.

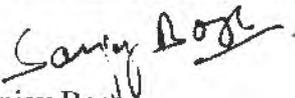
The Security cover certificate as per Regulation 54 of the SEBI (LODR) Regulations, 2015 forms part of the said financial results.

The Statement indicating the utilization of issue proceeds & material deviation in the use of proceeds as per Regulation-52(7) & 52(7A) 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

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 of 30th June 2025, the Profit and Loss Account, and Cash Flows Statement for the year 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 2025, 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 91.64% (Previous year 90.56%) of the total assets and the gross NPA ratio of the Bank is 0.60 % (Previous year 0.69%) as at 30th June 2025.</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 XVIII 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 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.
2.	<p>Information Technology (IT) and controls impacting financial Reporting</p> <p>The Bank's key financial accounting and reporting processes are highly dependent on information systems including automated controls in systems, such that there exists a risk that gaps in the IT control environment could result in the financial accounting and reporting records being materially misstated.</p> <p>Due to the pervasive nature and complexity of the IT environment as well as its importance in relation to accurate and timely financial reporting, we have identified this area as a Key Audit Matter.</p>	<p>As a part of our audit procedures for review of the Bank's IT systems and related controls for financial reporting: - We tested the design and operating effectiveness of the Bank's IT systems and controls that are critical to financial reporting.</p> <p>- The Bank has a system in place for getting application software audits for identified Application Systems at reasonable intervals. Information System (IS) Audit is done by Bank at reasonable intervals.</p>



		- We reviewed key observations arising out of audits conducted on the Bank's IT systems during the year.
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Emphasis of Matter paragraph

We draw the attention to Note No. 53 to the Schedule XVIII of the Standalone financial statements regarding the accounts have been classified as NPA by NHB as on 30th June 2025, total outstanding is Rs. 11.81 Crores and 100% provision has been made by the bank against the outstanding balance. The borrower is currently under Corporate Insolvency Resolution Process (CIRP). **Our opinion is not modified in respect of this matter.**

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 consolidate 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 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, 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 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 skepticism 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 Raj Har Gopal & Co.
Chartered Accountants
Firm Reg. No. 0002074N


CA Gopal Krishan Gupta
(Partner)
(Membership No. 081085)
UDIN: 25081085BMGYOO1030
Place: New Delhi
Date: 20.08.2025



National Housing Bank

Annexure IA

Financial Results for the Period Ended June 30,2025

(₹ in lakhs)

Particulars	FY Ended	FY Ended	Quarter Ended	Quarter Ended	Quarter Ended
	30.06.2025	30.06.2024	30.06.2025	31.03.2025	30.06.2024
	Audited	Audited	Audited	Unaudited	Audited
1. Interest Earned (a)+(b)+(c)+(d)	7,69,221	6,47,082	2,02,276	1,96,600	1,76,688
(a) Interest on advances	7,05,425	5,90,913	1,86,573	1,80,996	1,60,515
(b) Income on Investments	63,648	54,400	15,689	15,582	15,733
(c) Interest on bank deposits	148	1,769	14	22	440
(d) Others	-	-	-	-	-
2. Other Income	6,112	6,116	669	4,872	3,120
3. Total Income (1+2)	7,75,333	6,53,198	2,02,945	2,01,472	1,79,808
4. Interest Expended	4,90,303	3,94,978	1,29,501	1,25,962	1,10,941
5. Operating Expense (i)+(ii)	14,460	14,439	2,870	4,201	3,800
(i) Payments to and provisions for employees	7,253	6,364	943	2,569	1,389
(ii) Other operating Expense (a)+(b)+(c)	7,207	8,075	1,927	1,632	2,411
(a) Brokerage, Guarantee Fee and Other Finance Charges	120	700	117	(416)	414
(b) Stamp duty on Borrowings	105	122	25	41	91
(c) Other expenditures	6,982	7,253	1,785	2,007	1,906
6. (Gain)/ Loss on account of exchange fluctuations	1,390	(754)	1,475	648	(269)
7. Total Expenditure excluding Provisions and Contingencies (4+5+6)	5,06,153	4,08,663	1,33,846	1,30,811	1,14,472
8. Operating Profit before Provisions and Contingencies (3-7)	2,69,180	2,44,535	69,099	70,661	65,336
9. Provisions other than Tax and Contingencies	14,336	19,773	6,886	1,142	7,868
10. Exceptional Items (gain)/loss	-	-	-	-	-
11. Profit (+) / Loss (-) from Ordinary Activities before Tax (8-9-10)	2,54,844	2,24,762	62,213	69,519	57,468
12. Tax Expense	63,903	58,401	13,500	18,967	14,551
13. Net Profit (+)/Loss (-) from Ordinary Activities after Tax (11-12)	1,90,941	1,66,361	48,713	50,552	42,917
14. Extraordinary items (net of tax expense)	-	-	-	-	-
15. Net Profit (+)/Loss (-) for the period (13-14)	1,90,941	1,66,361	48,713	50,552	42,917
16. Paid-up capital (wholly owned by Government of India)	1,45,000	1,45,000	1,45,000	1,45,000	1,45,000
17. Reserves excluding Revaluation Reserves [§]	15,11,587	13,20,077	15,11,587	13,20,077	13,20,077
18. Analytical Ratios:					
(i) Percentage of shares held by Government of India	100%	100%	100%	100%	100%
(ii) Capital Adequacy Ratio	43.43%	16.38%	43.43%	40.78%	16.38%
(iii) Earning Per Share (EPS)	NA	NA	NA	NA	NA
(iv) NPA Ratios					
a) Amount of Gross NPA	65,641	70,575	65,641	64,460	70,575
b) Amount of Net NPA	-	-	-	-	-
c) % of Gross NPA	0.60%	0.69%	0.60%	0.62%	0.69%
d) % of Net NPA	-	-	-	-	-
v) Return on Assets (Annualized)	1.68%	1.59%	1.67%	1.76%	1.61%
vi) Net Worth (₹ in Cr)	15,467	13,386	15,467	14,938	13,386
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 *	5.91	6.44	5.91	5.91	6.44
xi) Total Debts to Total Assets (%) *	82.82%	84.17%	82.82%	82.40%	84.17%
xii) Operating Margin(%)	2.37%	2.34%	2.37%	2.46%	2.46%
xiii) Net profit Margin(%)	1.68%	1.59%	1.67%	1.76%	1.61%

§ For the quarter ended taken as per audited balance sheet of last financial 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 August 20, 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. Further, during the FY ended June 2025, Accounts of Aviom India Housing Finance Pvt Ltd have been declared as NPA and categorised as Sub-Standard account as on 30-06-2025. Hundred percent provision is made against the total principal outstanding of Rs 11.81 crore.
- 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. Further, as advised by RBI, Bank is continuously submitting expected credit loss (ECL) calculations to RBI on half-yearly basis.
- 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: August 20, 2025

Sanjay Shukla
Managing DirectorAs per our review report of even date attached
Raj Har Gopal & Co.
Firm Reg. No. 002074N(CA Gopal Krishan)
Partner
Membership No. 081085

राष्ट्रीय आवास बैंक					
					अनुलग्नक 1A (₹ लाख में)
30 जून, 2025 को समाप्त अवधि के लिए वित्तीय परिणाम					
विवरण	30.06.2025 को समाप्त वित्त वर्ष	30.06.2024 को समाप्त वित्त वर्ष	30.06.2025 को समाप्त तिमाही	31.03.2025 को समाप्त तिमाही	30.06.2024 को समाप्त तिमाही
	लेखापरीक्षित	लेखापरीक्षित	लेखापरीक्षित	अलेखापरीक्षित	लेखापरीक्षित
1. अर्जित व्याज (क) + (ख) + (ग) + (घ)	7,69,221	6,47,082	2,02,276	1,96,600	1,76,688
(क) अग्रिमों पर व्याज	7,05,425	5,90,913	1,86,573	1,80,996	1,60,515
(ख) निवेशों पर आय	63,648	54,400	15,689	15,582	15,733
(ग) बैंक जमाओं पर व्याज	148	1,769	14	22	440
(घ) अन्य	-	-	-	-	-
2. अन्य आय	6,112	6,116	669	4,872	3,120
3. कुल आय (1+2)	7,75,333	6,53,198	2,02,945	2,01,472	1,79,808
4. व्याज व्यय	4,90,303	3,94,978	1,29,501	1,25,962	1,10,941
5. परिचालन व्यय (i)+(ii)	14,460	14,439	2,870	4,201	3,800
(i) कर्मियों के लिए भुगतान एवं प्रावधान	7,253	6,364	943	2,569	1,389
(ii) अन्य परिचालन व्यय (क) + (ख) + (ग)	7,207	8,075	1,927	1,632	2,411
(क) ब्रोकरेज, गारंटी शुल्क एवं अन्य वित्त प्रभार	120	700	117	(416)	414
(ख) उधारों पर स्टॉप शुल्क	105	122	25	41	91
(ग) अन्य व्यय	6,982	7,253	1,785	2,007	1,906
6. विनिमय उतार-चढ़ाव के कारण (लाभ)/हानि	1,390	(754)	1,475	648	(269)
7. प्रावधान एवं आकस्मिक व्ययों के अतिरिक्त कुल व्यय (4+5+6)	5,06,153	4,08,663	1,33,846	1,30,811	1,14,472
8. प्रावधान एवं आकस्मिक व्ययों से पूर्व परिचालन लाभ (3-7)	2,69,180	2,44,535	69,099	70,661	65,336
9. कर एवं आकस्मिक व्यय के अतिरिक्त अन्य प्रावधान	14,336	19,773	6,886	1,142	7,868
10. असाधारण मदें (लाभ)/हानि	-	-	-	-	-
11. कर पूर्व सामान्य गतिविधियों से लाभ (+) / हानि (-) (8-9-10)	2,54,844	2,24,762	62,213	69,519	57,468
12. कर व्यय	63,903	58,401	13,500	18,967	14,551
13. कर के पश्चात सामान्य गतिविधियों से निवल लाभ (+) / हानि (-) (11-12)	1,90,941	1,66,361	48,713	50,552	42,917
14. असाधारण मदें (कर व्यय घटाकर)	-	-	-	-	-
15. अवधि हेतु निवल लाभ (+) / हानि (-) (13-14)	1,90,941	1,66,361	48,713	50,552	42,917
16. चकता पूंजी (भारत सरकार के संपूर्ण स्वामित्व में)	1,45,000	1,45,000	1,45,000	1,45,000	1,45,000
17. पुनर्मुल्यांकन आरक्षित को छोड़कर आरक्षित निधि ⁵	15,11,587	13,20,077	15,11,587	13,20,077	13,20,077
18. विश्लेषणात्मक अनुपात:					
(i) भारत सरकार द्वारा धारित शेयरों का प्रतिशत	100%	100%	100%	100%	100%
(ii) पूंजीगत पर्याप्तता अनुपात	43.43%	16.38%	43.43%	40.78%	16.38%
(iii) प्रति शेयर आय (ईपीएस)	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
(iv) एनपीए अनुपात					
क) सकल एनपीए की राशि	65,641	70,575	65,641	64,460	70,575
ख) निवल एनपीए की राशि	-	-	-	-	-
ग) सकल एनपीए का %	0.60%	0.69%	0.60%	0.62%	0.69%
घ) निवल एनपीए का %	-	-	-	-	-
v) आस्तियों पर लाभ (वार्षिक)	1.68%	1.59%	1.67%	1.76%	1.61%
vi) नेटवर्क (₹ करोड़ में)	15,467	13,386	15,467	14,938	13,386
vii) बकाया प्रतिदेय वरीयता शेयर	शून्य	शून्य	शून्य	शून्य	शून्य
viii) पूंजी मोचन आरक्षित निधियां	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
x) ऋण - इक्विटी अनुपात *	5.91	6.44	5.91	5.91	6.44
xi) कुल आस्तियों के सापेक्ष कुल ऋण (%) *	82.82%	84.17%	82.82%	82.40%	84.17%
xii) परिचालन मार्जिन (%)	2.37%	2.34%	2.37%	2.46%	2.46%
xiii) निवल लाभ मार्जिन (%)	1.68%	1.59%	1.67%	1.76%	1.61%

5 समाप्त तिमाही के लिए पिछले वित्तीय वर्ष के लेखापरीक्षित तुलन पत्र के अनुसार लिया गया।

* ऋण कुल उधार को और इक्विटी पूंजी सहित आरक्षित निधि और अधिशेष को शिफ्ट करती है।

विवरण:

- उपरोक्त परिणामों की लेखापरीक्षा समिति द्वारा समीक्षा की गई है और निदेशक मंडल द्वारा दिनांक 20 अगस्त, 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। इसके अतिरिक्त, जून 2025 को समाप्त वित्त वर्ष के दौरान, एचओम इंडिया हाउसिंग फाइनेंस प्राइवेट लिमिटेड के खातों को एनपीए घोषित कर दिया गया है और 30-06-2025 तक उप-मानक खाते के रूप में वर्गीकृत किया गया है। 11.81 करोड़ रुपये के कुल मूल बकाया के सापेक्ष सौ प्रतिशत प्रावधान किया गया है।
- भारतीय रिजर्व बैंक ने 15 मई, 2019 के अपने पत्र के माध्यम से सूचित किया है कि अखिल भारतीय वित्तीय संस्थानों (एआईएफआई) द्वारा भारतीय लेखा मानकों का कार्यान्वयन अगली सूचना तक स्थगित कर दिया गया है। इसके अतिरिक्त, भारतीय रिजर्व बैंक की सलाह के अनुसार, बैंक अर्ध-वार्षिक आधार पर भारतीय रिजर्व बैंक को अपेक्षित ऋण हानि (ईसीएल) गणनाएं निरंतर प्रस्तुत कर रहा है।
- 30 जून 2024 तक बैंक ने नेटवर्क और सीआरएआर की गणना के लिए बेसल-1 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 नेटवर्क 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: 20 अगस्त, 2025

संजय शुक्ला

प्रबंध निदेशक



सम तिथि की हमारी संलग्न मूल्यांकन रिपोर्ट के अनुसार राज हर गोपाल एंड कंपनी सनदी लेखाकार फॉर्म पंजी सं. 002074एन

राज हर गोपाल

(सीए गोपाल कृष्ण)

भागीदार

सदस्यता सं. 081085

National Housing Bank

Annexure IB

Financial Results for the Period Ended June 30,2025

(₹ in lakhs)

Particulars	FY Ended 30.06.2025	FY Ended 30.06.2024	Quarter Ended 30.06.2025	Quarter Ended 30.06.2024
	Audited	Audited	Audited	Audited
1. Total Income from operations*	7,69,221	6,47,082	2,02,276	1,76,688
2. Net Profit/(Loss) for the period (before tax, Exceptional and /or Extraordinary items#)	2,54,844	2,24,762	62,213	57,468
3. Net Profit/(Loss) for the period before tax, (after Exceptional and /or Extraordinary items#)	2,54,844	2,24,762	62,213	57,468
4. Net Profit/(Loss) for the period after tax(after Exceptional and /or Extraordinary items#)	1,90,941	1,66,361	48,713	42,917
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	1,45,000	1,45,000	1,45,000
7. Reserves excluding Revaluation Reserves	15,11,587	13,20,077	15,11,587	13,20,077
8. Securities Premium Account	NA	NA	NA	NA
9. Net Worth (₹ in Cr)	15,467	13,386	15,467	13,386
10. Paid up Debt Capital/Outstanding Debt	97,94,694	94,40,290	97,94,694	94,40,290
11. Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL
12. Debt - Equity Ratio *	5.91	6.44	5.91	6.44
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.

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

*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 August 20, 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: August 20, 2025



राष्ट्रीय आवास बैंक

अनुलग्नक 1B

30 जून, 2025 को समाप्त अवधि के लिए वित्तीय परिणाम

(₹ लाख में)

विवरण	30.06.2025 को	30.06.2024 को	30.06.2025 को	30.06.2024 को
	समाप्त वित्त वर्ष	समाप्त वित्त वर्ष	समाप्त तिमाही	समाप्त तिमाही
	लेखापरीक्षित	लेखापरीक्षित	लेखापरीक्षित	लेखापरीक्षित
1. परिचालन से कुल आय*	7,69,221	6,47,082	2,02,276	1,76,688
2. अवधि हेतु निवल लाभ/(हानि) (कर पूर्व, असाधारण और/या असामान्य मद#)	2,54,844	2,24,762	62,213	57,468
3. अवधि हेतु कर पूर्व निवल लाभ/(हानि), (असाधारण और/या असामान्य मदों के पश्चात#)	2,54,844	2,24,762	62,213	57,468
4. अवधि हेतु कर पश्चात निवल लाभ/(हानि) (असाधारण और/या असामान्य मदों के पश्चात#)	1,90,941	1,66,361	48,713	42,917
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	1,45,000	1,45,000	1,45,000
7. पुनर्मुल्यांकन आरक्षित निधियों के अतिरिक्त आरक्षित निधियां	15,11,587	13,20,077	15,11,587	13,20,077
8. प्रतिभूति प्रीमियम खाता	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
9. नेटवर्थ (₹ करोड़ में)	15,467	13,386	15,467	13,386
10. चुकता ऋण पूंजी/बकाया ऋण	97,94,694	94,40,290	97,94,694	94,40,290
11. बकाया प्रतिदेय वरीयता शेष	शून्य	शून्य	शून्य	शून्य
12. ऋण - इक्विटी अनुपात*	5.91	6.44	5.91	6.44
13. प्रति शेर आय (इपीएस)	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 निधियां	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
15. डिबेचर मोचन आरक्षित निधियां	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 अग्रिम, बैंक जमा और निवेश पर ब्याज आय शामिल है।

असाधारण और/या असामान्य मदों को इंडएस नियमों/एएस नियमों के अनुसार लाभ और हानि के विवरण में समावोजित किया गया है, जो भी लागू हो।

*ऋण, कुल उधार 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 20 अगस्त, 2025 को नई दिल्ली में आयोजित बैठक में अनुमोदित किया गया है।

ख) उपरोक्त सेबी (सूचीबद्धता (लिस्टिंग) बाध्यताएँ और प्रकटीकरण अपेक्षाएँ) विनियम, 2015 के विनियमन 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) सूचीबद्धता (लिस्टिंग) 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



स्थान: नई दिल्ली
दिनांक: 20 अगस्त, 2025

कृते निदेशक मंडल

संजय शुकला

संजय शुकला
प्रबंध निदेशक

National Housing Bank

Balance Sheet

Previous Period		Liabilities	Schedules	Current Period	
₹	Ps.			₹	Ps.
14,50,00,00,000.00		1. Capital	I	14,50,00,00,000.00	
124,71,74,50,793.33		2. Reserves	II	133,90,35,39,633.41	
7,29,02,22,805.51		3. Profit and Loss Account	III	17,25,51,52,942.74	
337,92,24,05,945.20		4. Bonds and Debentures	IV	451,22,09,40,567.54	
504,37,69,41,500.00		5. Deposits	V	489,48,16,74,700.00	
101,72,96,49,892.65		6. Borrowings	VI	38,76,67,64,513.98	
3,32,98,27,191.00		7. Deferred Tax Liability (net)		4,31,01,65,191.00	
27,65,88,06,357.81		8. Current Liabilities and Provisions	VII	33,14,29,24,035.61	
11,21,52,53,04,485.50		TOTAL		11,82,58,11,61,584.28	


Chander Mohan Singh
CHIEF FINANCIAL OFFICER


Sanjay Shukla
MANAGING DIRECTOR


Hardik Mukesh Sheth
DIRECTOR



New Delhi August 20, 2025



As at 30th June, 2025

Previous Period		Assets	Schedules	Current Period	
₹	Ps.			₹	Ps.
4,02,93,25,762.60		1. Cash and Bank Balances	IX	2,77,85,25,564.99	
94,14,25,22,638.00		2. Investments	X	86,76,36,37,670.00	
1015,59,73,33,358.38		3. Loans and Advances	XI	1083,72,46,04,965.02	
58,41,94,254.66		4. Fixed Assets	XII	58,34,49,729.91	
7,17,19,28,471.86		5. Other Assets	XIII	873,09,43,654.36	
11,21,52,53,04,485.50		TOTAL		11,82,58,11,61,584.28	

14,78,86,94,455.20	Contingent Liability	XIV	15,81,30,73,198.00
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Schedules I to XVIII form an integral part of accounts

As per our attached Report of even date

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



(CA Gopal Krishan)
Partner

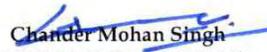
Membership No. 081085



National Housing Bank

Profit & Loss Account

Previous Period ₹ Ps.	Expenditure	Schedules	Current Period	
			₹	Ps.
39,49,78,34,458.48	1. Interest		49,03,02,82,057.36	
63,64,19,048.66	2. Staff Salaries, Allowances etc. and Terminal Benefits		72,52,96,020.24	
14,44,657.00	3. Directors' and Committee Members Fees and Expenses		11,79,600.00	
17,69,420.00	4. Audit Fees		18,19,460.00	
6,42,60,411.54	5. Rent, Taxes, Electricity and Insurance		4,78,14,356.88	
68,15,314.42	6. Postage, Telegrams, Telex and Telephones		59,60,945.07	
51,56,939.00	7. Law Charges		52,53,187.00	
-	8. Stationery, Printing, Advertisement, etc.		-	
81,57,825.26	(i) Stationery and Printing	71,15,934.84		
14,57,550.52	(ii) Advertisement	26,87,634.18	98,03,569.02	
9,40,68,690.48	9. Depreciation on Fixed Assets		10,56,38,686.93	
8,22,14,210.84	10. Brokerage, Guarantee Fee and Other Exp on Borrowings		2,25,13,404.63	
54,21,40,021.12	11. Other Expenditure		65,96,77,709.36	
1,97,72,81,859.52	12. Provision and Contingencies	XV	1,43,35,78,683.78	
	13. Provision for Tax:			
86,50,00,000.00	a) Deferred Tax	98,03,38,000.00		
4,97,51,00,000.00	b) Income Tax	5,40,99,87,000.00	6,39,03,25,000.00	
16,63,60,37,473.00	14. Profit carried to Balance Sheet (Refer Schedule III)		19,09,41,37,996.45	
65,39,51,57,879.84	TOTAL		77,53,32,80,676.72	


Chander Mohan Singh
CHIEF FINANCIAL OFFICER


Sanjay Shukla
MANAGING DIRECTOR




Hardik Mukesh Sheth
DIRECTOR

New Delhi August 20, 2025



for the year ended 30th June, 2025

Previous Period		Income	Schedules	Current Period	
₹	Ps.			₹	Ps.
59,26,81,61,014.45		1. Interest & Discount	XVI	70,55,72,79,848.60	
5,43,99,92,553.42		2. Income from Investments		6,36,48,16,267.85	
-		3. Commission, Brokerage & Fees		-	
68,70,04,311.97		4. Other Income	XVII	61,11,84,560.27	
65,39,51,57,879.84		TOTAL		77,53,32,80,676.72	

Schedules I to XVIII form an integral part of accounts

As per our attached Report of even date

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



(CA Gopal Krishan)
Partner
Membership No. 081085



57 (a) Cash Flow Statement for the year ended 30th June, 2025	2023-24	2024-25
	(Amount in ₹ Crore)	(Amount in ₹ Crore)
A) CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit as per Profit & Loss Account	1,663.60	1,909.41
Adjustments for:		
Provision for Tax	497.51	541.00
Provision for Deferred Tax	86.50	98.03
Depreciation on fixed assets	9.41	10.56
Depreciation on investments & amortisation expense	59.49	1.55
Provision for Standards Assets	37.91	27.28
Provision for Non-Performing Assets/Restructured Accounts	(4.18)	11.81
(Gain)/Loss on revaluation of Forward Exchange Contracts	0.38	0.91
Provision for Bad Debts u/s 36(1)(viii)(c) of Income Tax Act, 1961	104.50	102.72
(Profit)/Loss on sale of Fixed Assets	(0.06)	(0.07)
(Gain)/Loss on revaluation of Foreign Deposits & Borrowings	(11.06)	7.92
Provisions no longer required written back	(21.50)	49.30
Premium on Forward Exchange Contract	0.00	(0.98)
Income from Investments	(544.00)	(636.47)
Profit on Sale of Investments	(23.13)	0.00
Operating Profit before working capital changes	1,855.38	2,122.97
Adjustments for Working Capital		
(Increase)/Decrease in Deposits with Banks	512.79	133.52
(Increase)/Decrease in Loans & Advances	(10,182.96)	(6,824.54)
(Increase)/Decrease in Other Assets	(2,104.64)	(501.68)
Increase/(Decrease) in Current Liabilities	(459.08)	(170.91)
Net cash from operating activities before taxes paid	(10,378.52)	(5,240.64)
Less : Income Taxes Paid	1,989.69	(345.78)
NET CASH FLOW FROM OPERATING ACTIVITIES BEFORE EXTRAORDINARY ITEMS	(8,388.83)	(4,894.86)
Extraordinary Items	0.00	0.00
NET CASH FLOW FROM OPERATING ACTIVITIES AFTER EXTRAORDINARY ITEMS (A)	(8,388.83)	(4,894.86)
B) CASH FLOW FROM INVESTING ACTIVITIES BEFORE EXTRAORDINARY ITEMS		
(Increase) / Decrease in Fixed Assets	(9.15)	(10.41)
(Increase)/Decrease in Investments	(3,351.39)	736.34
Income from Investments	544.00	636.48
(Loss)/Gain on Sale of Investments	23.13	0.00
(Loss)/Gain on revaluation of Forward Exchange Contracts	(0.38)	(0.91)
NET CASH GENERATED FROM INVESTING ACTIVITIES BEFORE EXTRAORDINARY ITEMS	(2,793.80)	1,361.50
Receipts from sale of equity of HFCs	0.00	0.00



NET CASH GENERATED FROM INVESTING ACTIVITES AFTER EXTRAORDINARY ITEMS (B)	(2,793.80)	1,361.50
C) CASH FLOW FROM FINANCING ACTIVITIES		
Increase in share capital	0.00	0.00
Net income under Staff Benevolent Fund	5.14	5.69
Increase / (Decrease) in Bonds & Debentures	9,683.31	11,329.85
Increase / (Decrease) in Deposits	(1,034.32)	(1,489.53)
Increase/(Decrease) in Borrowings	1,336.33	(6,296.29)
NET CASH GENERATED FROM FINANCING ACTIVITES (C)	9,990.46	3,549.72
Net increase in cash and cash equivalents (A+B+C)	(1,192.17)	16.36
Cash and cash equivalents at the beginning of the year	1,204.57	12.40
Cash and cash equivalents at the end of the year	12.40	28.76

57 (b) Schedule to Cash & Cash Equivalents		
Particulars	2023-24	2024-25
	(Amount in ₹ Crore)	(Amount in ₹ Crore)
Cash in hand	0.00	0.00
Balances with Reserve Bank of India	0.04	0.03
Balance with banks-Current Account	12.36	28.73
Cash and cash equivalent before exchange rate adjustments	12.40	28.76
Effect of exchange rate changes-unrealised gains	0.00	0.00
Cash and cash equivalent after exchange rate adjustments	12.40	28.76


Chander Mohan Singh
CHIEF FINANCIAL OFFICER


Sanjay Shukla
MANAGING DIRECTOR


Hardik Mukesh Sheth
DIRECTOR

New Delhi, August 20, 2025

As per our attached Report of even date



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


(CA Gopal Krishan)
Partner
Membership No. 081085

Covenant Compliance certificate for the period ended on June 30, 2025 under Regulation 52(4) of SEBI (LODR) Regulations, 2015

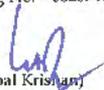
(Amt in ₹ Crores)

S.No	Category	Sub type	Quarter ended June 30, 2025	Year ended June 30, 2025
1	Financial	Debt Equity Ratio	5.91	5.91
Debt Service Coverage Ratio ¹		Not Applicable	Not Applicable	
Interest Service Coverage Ratio ¹		Not Applicable	Not Applicable	
Outstanding redeemable preference shares (quantity and value) ³		Not Applicable	Not Applicable	
Capital Redemption Reserve / Debenture Redemption Reserve ²		No amount has been reserved under the said funds. However, ₹25,00,000/- has been deposited by the Bank under Recovery Expense Fund (REF) with National Stock Exchange Ltd. (NSE)	No amount has been reserved under the said funds. However, ₹25,00,000/- has been deposited by the Bank under Recovery Expense Fund (REF) with National Stock Exchange Ltd. (NSE)	
Net worth		15483 Crores	15483 Crores	
Net profit after tax		₹487 Crores	₹1909 Crores	
Earnings per share ⁴		Not Applicable	Not Applicable	
Current Ratio ³		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.	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 ³		Not Applicable	Not Applicable	
Current liability Ratio ³		Not Applicable	Not Applicable	
Total debts to total Assets (%)		83.06%	83.06%	
Debtors turnover ³		Not Applicable	Not Applicable	
Inventory Turnover ³		Not Applicable	Not Applicable	
Operating margin percent		2.37%	2.37%	
Net profit margin percent		1.67%	1.68%	
Sector specific equivalent ratios, as applicable:				
a. CRAR		43.43%	43.43%	
b. GNPA		₹656 Crores	₹656 Crores	
c. NNPA		NIL	NIL	
Net Debt to EBITA		51.09	13.14	
Gross Debt to EBITA		51.24	13.18	
Debt Cap		NA	NA	
Debt/Tangible Net Worth		6.35	6.35	
Asset Liability Mismatch		Gap as per ALM statement to RBI is within the regulatory norms prescribed by RBI.	Gap as per ALM statement to RBI is within the regulatory norms prescribed by RBI.	
PAR 90 and write off		₹ 656 Cr and Write offs: Nil	₹ 656 Cr and Write offs: Nil	
Tangible Net Worth		₹ 15,467	₹ 15,467	
Dividend ratio (Dividend/PAT)		There is no Dividend declared in the period. (F.Y. being 1st July to 30th June)	There is no Dividend declared in the period. (F.Y. being 1st July to 30th June)	
Liquidity		4.93%. Calculated as available cash and bank balance and investments being liquid and maturing within one year as percentage of Total Assets. The ratio is within the range prescribed by Board of Directors of NHB.	4.93%. Calculated as available cash and bank balance and investments being liquid and maturing within one year as percentage of Total Assets. The ratio is within the range prescribed by Board of Directors of NHB.	
Payment of Interest on due dates		Yes	Yes	
Payment of principal on due dates		Yes	Yes	
		Norm		
Ratio of Short-Term Borrowing to total working funds	Maximum	2.55%	2.55%	
	25.00%			
Ratio of short-term borrowings to short term assets	Maximum	8.37%	8.37%	
	100.00%			
Ratio of liquid assets to total assets	5% - 15%	4.93%	4.93%	
Ratio of external liabilities maturing in next 12 months to aggregate of liquid assets and loans	Maximum	0.24	0.24	
	1:1			
Outstanding guarantees to total assets	Maximum	0.00	0.00	
	5%			
Ratio of Term Deposits to Total Assets	Maximum 8%	0.01%	0.01%	



	<p>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.</p>
	<p>² Earnings per share is not applicable to it 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.</p>
	<p>³ 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.</p>
	<p>National Housing Bank has complied with all the covenants applicable to it with respect to period ended 30.06.2025.</p>

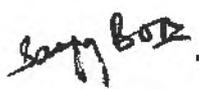
For Raj Har Gopal & Co.
Chartered Accountant
Firm Reg No. - 002074N


(CA Gopal Krishan)
(Partner)

Membership No, 081085

UDIN: 25081085BM6YOK7331

Place: New Delhi
Date: 20-08-2025


Name - Sanjay Bose
Designation - Company Secretary



disclosure of related party transactions 30.06.2025

											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 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	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
1	NHB	AABC N2600 H	RMBS Development Company Limited (RDCL)	AANC R4306 D	Associate Company	Rent and Utility Charges from RDCL.	Rs. 0.10 crore	Rs. 0.10 crore									
2	NHB	AABC N2600 H	Sh. Sarjay Shukla	*	Managing Director	Remuneration & perquisites	Rs.0.25 crore	Rs.0.25 crore									

*PAN is not mentioned for display in website.

Sarjay Bork



End Utilisation Certificate for quarter ended 30th June 2025

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.

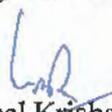
The details of the certificate on Utilisation of Funds to be submitted to Debenture trustee for 30th June 2025 are as under: -

Instrument	ISIN Number	Allotment Date	Maturity Date	Coupon rate/ Discount rate	Amount Outstanding as on 30.06.2025 (in ₹ Crs)	Amount utilised as on 30.06.2025 (in ₹ Crs)
6.80% NHB Taxable Bond 2032	INE557F08GE4	25-Apr-25	02-Apr-32	6.80%	5,000.00	5,000.00

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 30.06.2025.

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: 250810868MGYN54886



Place: New Delhi

Date: 13-08-2025

Statement of utilization of issue proceeds for quarter ended 30.06.2025

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	INE557F08GE4	Private Placement	Non-convertible Bonds in the nature of debentures	25-Apr-25	50,00,00,00,000.00	50,00,00,00,000.00	No	NA	Nil



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	25-04-2025
Amount Raised	Rs. 5,000 Crores
Report filed for quarter ended	30.06.2025
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



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 30.06.2025.

For Raj Har Gopal & Co.

Chartered Accountants

Firm Reg No. - 002074N


(CA Gopal Krishan)

(Partner)



Membership No. 081085

UDIN: 25081085BMGYNS4886

Place: New Delhi

Date: 13-08-2025

Security Cover Certificate for the QE.30.06.2025 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		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				
	Description of asset for which this certificate relate	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 Balanca,DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainabl e or applicable (For Eg. Bank	Total Value(=L+M+N+O)
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
ASSETS															
	Property,Plant and Equipment						54.83			54.83					
	Capital Work-in- Progress														
	Right of Use Assets														
	Goodwill														
	Intangible Assats						3.72			3.72					
	Intangible Assets under Development														
	Investments						8,676.36			8676.36					
	Loans	Refinanced Loan accounts (as per Annexure attached)	4,776.11				1,04,252.76			109028.87				4,776.11	4776.11
	Inventories														
	Trade Receivables														
	Cash and Cash Equivalents														
	Bank Balances other than Cash and Cash Equivalents*														
	Others						28.76			28.76					
LIABILITIES															





**Tax Free Bonds issued by National Housing Bank
and details of Assets hypothecated as on 30.06.2025**

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, 2025 (in ₹ crore)
100004789	Tata Capital Housing Finance Limited	95.89
100004507	Tata Capital Housing Finance Limited	56.26
100004793	PNB Housing Finance Limited	70.74
100006066	PNB Housing Finance Limited	202.32
100005771	Can Fin Homes Limited	243.50
100006203	Aditya Birla Housing Finance Limited	315.98
Total		984.69

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 30, 2025 (in ₹ crore)
100004773	IIFL Home Finance Limited	72.65
100005291	Tata Capital Housing Finance Limited	124.94
100006157	Tata Capital Housing Finance Limited	89.65
100006078	Tata Capital Housing Finance Limited	55.23
100006254	Vastu Housing Finance Corporation Ltd.	64.07
100005275	Vastu Housing Finance Corporation Ltd.	52.46
100005644	Aditya Birla Housing Finance Limited	115.16
100005752	Aadhar Housing Finance Ltd	74.72
100004787	Can Fin Homes Limited	230.33
100005701	Aptus Value Housing Finance India	74.06
100005316	Aditya Birla Housing Finance Limited	145.57
100005400	Can Fin Homes Limited	136.10
100004759	Tata Capital Housing Finance Limited	45.25
100005869	Aadhar Housing Finance Ltd	56.95
100006100	Aavas Financiers Limited	76.88
100005911	Hero Housing Finance Limited	105.12
100006119	PNB Housing Finance Limited	154.48
100004563	Tata Capital Housing Finance Limited	73.46
100004849	PNB Housing Finance Limited	55.57
100004880	Can Fin Homes Limited	82.71
100006099	Aavas Financiers Limited	74.37
100004795	PNB Housing Finance Limited	372.76
100005365	Tata Capital Housing Finance Limited	61.50
100006307	Capri Global Housing Finance Limited	63.70
Total		2457.70

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, 2025 (in ₹ crore)
100004907	Repc Home Finance Limited	51.17
100004584	Tata Capital Housing Finance Limited	78.96
100005786	India Shelter Finance Corporation Ltd	44.70
100006102	Aavas Financiers Limited	126.10
100005379	Aavas Financiers Limited	50.07
100006029	SMFG India Home Finance Company Limited	46.02
100005619	Aditya Birla Housing Finance Limited	100.56
100005998	Aavas Financiers Limited	76.40
100006017	Aadhar Housing Finance Ltd	79.91
100005515	Ujjivan Small Finance Bank Limited	57.55
100006298	PNB Housing Finance Limited	104.86
100004598	Tata Capital Housing Finance Limited	63.43
100004790	Tata Capital Housing Finance Limited	88.81
100006126	Grihum Housing Finance Limited	52.30
100005884	LIC Housing Finance Limited	62.79
100005521	Aavas Financiers Limited	57.10
100006142	Aditya Birla Housing Finance Limited	75.21
100005272	Sundaram Home Finance Limited	53.69
100006046	Aditya Birla Housing Finance Limited	64.09
Total		1,333.72

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 30.06.2025	4,776.11



Sanjay Bork