



## **BASEL-III DISCLOSURES UNDER PILLAR 3 (as on June 30, 2025)**

### **DISCLOSURE FORMATS (DF)**

#### **DF-1: SCOPE OF APPLICATION**

As on date of reporting, NHB doesn't have any subsidiary / group entity that qualifies for consolidation in accordance with Master Direction - Reserve Bank of India (Prudential Regulations on Basel III Capital Framework, Exposure Norms, Significant Investments, Classification, Valuation and Operation of Investment Portfolio Norms and Resource Raising Norms for All India Financial Institutions) Directions, 2023. Hence, this DF is not applicable to National Housing Bank.

## DF-2: CAPITAL ADEQUACY

### (i) Qualitative Disclosures

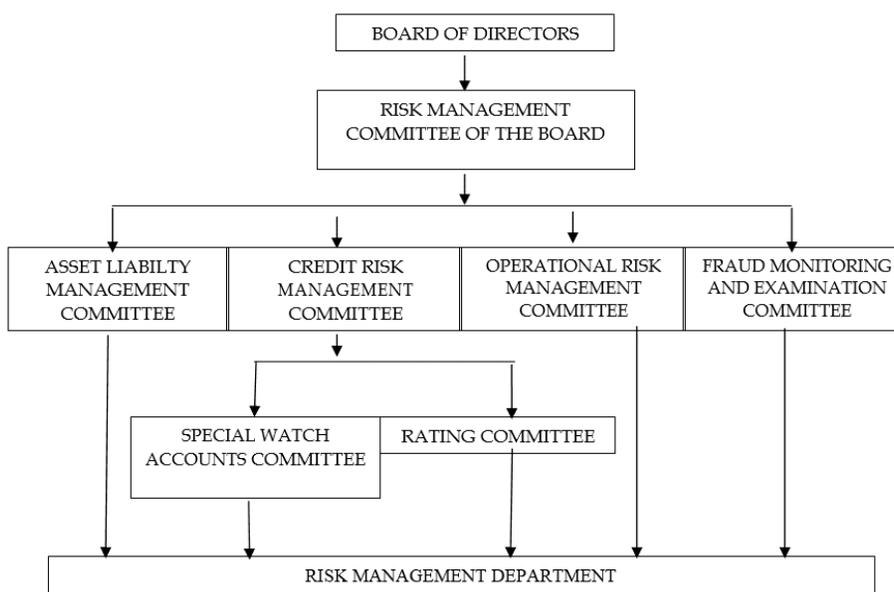
#### 1. Capital Adequacy

The Bank maintains and manages capital as a cushion against the risk of probable losses and to protect its stakeholders, depositors, and creditors. The future capital requirement of the Bank is projected as a part of its annual business plan, in accordance with its business strategy.

In line with the Basel III guidelines, which are effective from July 01, 2024, the Bank has been calculating its capital ratios as per the extant RBI guidelines. The focus of Basel III norms is on the quality and quantity of Tier I capital. The Bank's risk governance architecture focuses on the key areas of risk such as credit, market (including liquidity) and operational risk and quantification of these risks, wherever possible, for effective and continuous monitoring and control.

#### 2. Organization Structure for Risk Management function

The following organization structure has been evolved after considering the size and nature of business undertaken by the Bank.



Board at the apex level: The responsibility for establishing and supervising risk management and control systems shall be with the Board of Directors of the Bank. The Board shall approve the risk management policy of the Bank and set various risk limits.

Risk Management Committee of the Board (RMCB): The Board of Directors has established a Risk Management Committee of the Board (RMCB) to oversee the bank's risk management processes. The RMCB ensures the robustness of financial models, monitors performance against risk tolerance limits, and evaluates internal controls and risk management systems. Additionally, the RMCB regularly assesses the bank's overall risk profile and recommends risk management policies to the Board for approval.

Risk Management Department: implements risk management policy of the Bank and, shall be independent of all business functions. It has three functions, one each for Market Risk, Credit Risk and Operational Risk

Bank has put in place an organizational framework for Bank-wide management of risk on integrated basis. The structure ensures coordinated process for measuring and managing all material risks on an enterprise-wide basis to achieve organizational goals. The structure is designed in tune with the regulatory guidelines. The Board approves risk management policies of the Bank and sets risk exposure limits based on Bank's risk appetite and risk bearing capacity.

The Bank has Board-approved policies for credit risk, market risk, operational risks, investments and borrowing, collateral policy, exposure and limit management. This solidifies Bank's resolve to have a comprehensive approach to management of material risks.

### **3. Risk exposure & Capital Adequacy**

The Bank has an Internal Capital Adequacy Assessment Process (ICAAP) policy, which reviews the capital adequacy relative to risk profile of the Bank. This policy identifies, quantifies, and estimates current and future risks under Standardized Approach. It also outlines a roadmap for comprehensive stress testing, including regulatory stress conditions, to assess the impact of severe but plausible scenarios on the Bank's risk profile and capital position.

The Bank's ICAAP policy defines the following material risks under Pillar II:

- a. Credit Concentration Risk
- b. Interest Rate Risk in Banking Book
- c. Reputation Risk
- d. Strategic and Business Risk
- e. Compliance Risk
- f. Liquidity Risk
- g. Pension Obligation Risk
- h. Cyber Security Risk

## **I. CREDIT RISK**

Credit risk is the current or prospective risk to earnings and capital arising from an obligor's failure to meet the terms of contracts for any credit facilities with the lending institution or its failure to honor its obligation.

For banks, loans are the largest and the most obvious source of credit risk; however, other sources of credit risk exist throughout the activities of a bank, including in the banking book and in the trading book, and both on and off-balance sheet. Banks increasingly face credit risk (or counterparty risk) in various financial instruments.

## **II. MARKET RISK**

Market risk is the risk that the value of 'on' or 'off' balance sheet positions will be adversely affected by movements in equity and interest rate markets, interest rate changes, currency exchange rates. Thus, market risk is the risk to the Bank's earnings and capital due to changes in

the market level of interest rates or prices of securities, foreign exchange, and equities, as well as the volatilities of those changes.

Market Risk Management framework at the Bank defines prudential limits for Value at Risk, PV01 for the Bank's Trading portfolio classified under "Held for Trading" (HFT) and "Available for Sale" (AFS) categories.

### III. OPERATIONAL RISK

Operational Risk is the risk of loss resulting from inadequate or failed internal processes, people, and systems or from external events. This definition includes legal, fraud, and technology risks but excludes strategic and reputational risk.

### IV. COUNTERPARTY CREDIT RISK

Counterparty Credit Risk (CCR) is the risk that the counterparty to a transaction could default before final settlement of the transaction's cash flows. An economic loss would occur if the transaction or portfolio of transactions with the counterparty has a positive economic value for the Bank at the time of default. Unlike exposure to credit risk through a loan, where the exposure to credit risk is unilateral and only the lending bank faces the risk of loss, CCR creates a bilateral risk of loss whereby the market value for many different types of transactions can be positive or negative to either counterparty.

The Bank has laid out the framework for managing risk associated with derivatives primarily used for hedging purposes. The Derivative policy lists out permitted derivative instruments and internal controls around them. The Bank shall hold capital to protect against:

- Default Risk Charge - is the risk that the counterparty defaults.
- Mark-to-market counterparty risk - includes credit valuation adjustment (CVA) risk.

### V. INTEREST RATE RISK IN BANKING BOOK

Interest Rate Risk in Banking Book refers to the current or prospective risk to earnings and capital arising from adverse movements in interest rates affecting the banking book assets, liabilities, and off-balance-sheet positions.

As a part of assessment, the Bank has adopted the Modified Duration Gap approach for analyzing the changes in Economic Value of Equity, which requires the mapping of assets and liabilities into different time buckets as specified by the Bank (as per RBI guidelines).

#### 4. Assessment of capital adequacy

Capital requirements that the Bank is required to comply with are as follows:

	<b>Regulatory Capital</b>	<b>As % to RWAs</b>
(i)	Minimum Common Equity Tier 1 Ratio	5.5
(ii)	Additional Tier 1 Capital	1.5
(iii)	Minimum Tier 1 Capital Ratio [(i)+(ii)]	7.0
(iv)	Tier 2 Capital	2.0
(v)	Minimum Total Capital Ratio (MTC) [(i)+(ii)]	9.0

The minimum capital required to be maintained by the Bank is 9%. Bank's CRAR is above the regulatory minimum as stipulated in Based III Capital Regulations and Capital Ratios as on 31-12-2024 are given below.

**(ii) Quantitative Disclosures**

S. No.	Items	Amount (in Crores) as on June 30, 2025
(b)	Capital requirements for Credit Risk	
	· Portfolios subject to Standardized Approach	2,445.50
	· Securitization Exposures	-
(c)	Capital requirements for Market Risk	
	· Standardized Duration Approach	378.00
	- Interest Rate Risk	13.61
	- Foreign Exchange Risk	12.02
	- Equity Risk	352.36
(d)	Capital requirements for Operational Risk	
	· Basic Indicator Approach	359.66
(e)	Common Equity Tier 1, Tier 1 and Total Capital	
	· Group	
	- CET 1 Capital	-
	- Tier 1 Capital	-
	- Tier 2 Capital	-
	- Total Capital	-
	· Standalone	
	- CET 1 Capital	15,466.59
	- Tier 1 Capital	15,466.59
	- Tier 2 Capital	339.65
	- Total Capital*	15,806.24
(f)	Common Equity Tier 1, Tier 1 and Total Capital ratios:	
	· Group CRAR	
	- CET 1 Ratio	-
	- Tier 1 Ratio	-
	- Tier 2 Ratio	-
	- CRAR	-
	· Standalone CRAR	
	- CET 1 Ratio	42.49%
	- Tier 1 Ratio	42.49%
	- Tier 2 Ratio	0.93%
	- CRAR	43.43%

## **DF-3: CREDIT RISK - GENERAL DISCLOSURES**

### **(i) Qualitative Disclosures**

#### **1. Definitions of past due and impaired (for accounting purposes):**

The Bank classifies its loans & investments into performing and non-performing loans in accordance with the extant RBI guidelines.

#### **2. Credit Risk**

Credit risk is most simply defined as the potential that a bank's borrower or counterparty may fail to meet its obligations in accordance with agreed terms. It is the possibility of losses associated with diminution in the credit quality of borrowers or counterparties. In a bank's portfolio, losses stem from outright default due to inability or unwillingness of a customer or a counterparty to meet commitments in relation to lending, trading, settlement, and other financial transactions. Alternatively, losses result from reduction in portfolio arising from actual or perceived deterioration in credit quality.

#### **Discussion of the Bank's Risk Management Policy**

Bank has put in place a detailed Risk Management Policy. The goal of this policy, inter-alia, is to create a transparent framework for identification, assessment, and effective management of credit risk in all operations of the Bank and to secure organizational strength and stability in the long run. The policy details out the nature of Bank's lending business, credit rating models, the composition of Rating Committee, roles, and responsibilities of Credit Risk Management Committee (CRMC), and capital computation methodology as per Basel 3 guidelines.

#### **Credit Risk Rating Models**

For extending financial assistance, the Bank has framed internal credit risk rating models for various categories of borrowers wherein the borrowers are being evaluated by an internal rating committee. Similarly, for all non-SLR investments, the issuer/counterparty will be rated on a suitable internal credit risk rating model. Internal credit risk rating models being followed presently for various categories of Primary Lending Institutions (PLIs) & borrowers.

#### **Credit Sanction and Related Processes**

- a. **Credit Appraisal Standards:** The processes relating to the sanction, disbursements, collection and MIS are governed by the Standard Operating Procedure (SOP). Sanction memorandums prepared are as per the format prescribed in SOP. The parameters for appraisal and sanction includes compliance of the basic eligibility criteria and key financial parameters.
- b. **Exposure Limits:** Counterparty exposure norms are determined based on internal ratings of the counterparty and maximum exposure limit is arrived as per the Risk Management Policy of the Bank. Exposure norms have been prescribed for various categories of PLIs viz; HFCs, SCBs, RRBs etc. in the Risk Management Policy.
- c. **Sanctioning Powers:** Sanctioning powers are defined in the Risk Management Policy of the Bank through various Committees.

### **Credit Monitoring mechanism:**

Credit monitoring is an on-going process. With a view to ensure effective loan monitoring, the Bank has put in place a pre & post disbursement monitoring mechanism. The Bank has a system to conduct regular analysis of portfolio to ensure ongoing control of credit.

Credit Inspections: Pre-disbursement credit inspections are conducted for effective credit monitoring. Periodical credit inspections are also carried out based on ratings of the institutions.

Monitoring of Special Watch Accounts: The objective of SWA classification is to identify loan accounts showing sign of weakness and for initiating necessary action to stop further deterioration in asset quality as per SWA norms of the Bank based on certain parameters. Bank has also defined set of Early warning signals and monitors them on periodic basis to identify for any sign of weakness. Bank has also put in place system to identify Special Mention Accounts as per RBI guidelines.

Annual Loan review of all outstanding loan accounts: Loan Review Mechanism is one of the tools for credit risk management. It is an effective tool for constantly evaluating the quality of loan book and to bring about improvements in credit administration. Bank has put in a mechanism to review all outstanding loan accounts on an annual basis.

### **3. Eligible Collateral**

Bank uses a number of techniques to mitigate the credit risks to which it is exposed. For example, exposures may be collateralized by first priority claims, guaranteed by a third party etc.

Credit Risk Mitigation (CRM) implies reduction of credit risk in exposure by way of creating a safety net of tangible and realizable securities including third party guarantee and assuming the status of secured creditor in the event of bankruptcy/insolvency/liquidation of the obligor.

At present, the below mentioned instruments/collaterals accepted by NHB, are eligible for Credit Risk Mitigation (CRM) under BASEL III guidelines issued by RBI:

- Bank Guarantee(s)
- Corporate Guarantee of parent institution
- Government guarantees issued by Central/State Governments

### **(ii) Quantitative Disclosures**

#### **a. Total Gross Credit Risk Exposure**

<b>Particulars</b>	<b>Amount (in Crores) as on June 30, 2025</b>
Fund Based Exposures	1,08,372.46
Non-fund Based Exposures	9,826.70
<b>Total Gross Credit Exposures*</b>	<b>1,18,199.16</b>

\* Gross Credit Exposures includes loans & advances (net of provisions for NPAs).

**b. Geographic Distribution of Exposures**

Exposures	Amount (in Crores) as on June 30, 2025		
	Fund Based Exposures	Non-fund Based Exposures	Total
Domestic operations	1,08,372.46	9,826.70	1,18,199.16
Overseas operations	-	-	-
<b>Total</b>	<b>1,08,372.46</b>	<b>9,826.70</b>	<b>1,18,199.16</b>

**c. Industry Type Distribution of Exposures**

INDUSTRY	Amount (in Crores) as on June 30, 2025	
	Fund Based Exposures	Non-Fund Based Exposures
Housing Finance Companies	85,784.15	2,554.60
Scheduled Commercial Banks	21,472.89	874.00
Urban Infrastructure Development	1,063.41	6,398.10
Project Finance	52.02	-
TREPS lending	-	-
<b>Total</b>	<b>1,08,372.46</b>	<b>9,826.70</b>

**d. Credit Exposure of industries where outstanding exposure is more than 5% of the Total Gross Credit Exposure of the Bank is as follows:**

*As on Jun 30, 2025*

Industry	Total Exposure (in Crores)	% Of Total Gross Credit Exposure
Housing Finance Companies	88,338.75	74.74%
Scheduled Commercial Banks	22,346.89	18.91%

**e. Residual Contractual Maturity Breakdown of Assets**

Maturity Pattern	Amount (in Crores) as on June 30, 2025			
	Investments	Loans & advances	Foreign Currency Assets	Total
1 to 7 days	1,403.00	7,130.12	-	8,533.12
8 to 14 days	-	-	-	0.00
15 to 28 days	1,872.10	-	-	1,872.10
29 days to 3 months	14.50	1.23	9.52	25.25
Over 3 months to 6 months	2,347.95	5,690.82	-	8,038.77
Over 6 months to 1 year	1,055.55	10,252.47	-	11,308.02
Over 1 year to 2 years	713.44	18,741.32	-	19,454.76

Over 2 years to 3 years	90.94	16,592.04	-	16,682.98
Over 3 years to 5 years	126.86	25,481.53	-	25,608.39
Over 5 years to 7 years	990.92	15,097.67	-	16,088.59
Over 7 years to 10 years	23.7	9,385.26	-	9,408.96
Over 10 years	37.4	0	-	37.40
<b>Total</b>	<b>8,676.36</b>	<b>1,08,372.46</b>	<b>9.52</b>	<b>1,17,058.34</b>

**f. Amount of Non-Performing Assets (NPA)**

		Amount (in Crores)
S. No.	Items	June 30, 2025
	<b>Gross NPAs</b>	
a)	• Sub-Standard	11.81
	• Doubtful 1	-
	• Doubtful 2	-
	• Doubtful 3	644.60
	• Loss	-
b)	<b>Net NPAs</b>	-
c)	NPA Ratios	-
	• Gross NPAs to Gross Advances (%)	0.60%
	• Net NPAs to Net Advances (%)	0.00%
d)	<b>Movement of NPAs (Gross)</b>	
	• Opening balance	705.75
	• Additions	11.81
	• Reductions	61.15
	• Closing Balance	656.41
e)	<b>Movement of Provisions for NPAs</b>	
	• Opening Balance	705.75
	• Provisions made during the period	11.81
	• Write-off	-
	• Write back of excess provisions	61.15
	• Any Other Adjustments, including transfers between provisions	-
	• Closing Balance	656.41
f)	Amount of Non-Performing Investments	0.53
g)	Amount of Provisions held for Non-Performing Investments	0.53
h)	Movement of Provisions for Depreciation on Investments	
	• Opening Balance	59.49
	• Provisions made during the period	1.55
	• Write-off	
	• Write Back of excess Provisions	-
	• Closing Balance	61.04

**g. By major Industry or Counter party type**

Industry / counterparty	Gross NPA	Past Due Loans	Provisions	Write offs during the current period
Housing Finance	644.60	Doubtful-3	644.60	-
	11.81	Sub-Standard	11.81	
Total	656.41		656.41	-

## **DF-4 - CREDIT RISK DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH**

### **(i) Qualitative Disclosures:**

#### **Credit Risk: Use of Rating Agency under the Standardized Approach**

The Bank shall be guided by the following framework regarding application of external rating in capital computation process. As stipulated by RBI, the risk weights for domestic exposures shall be assessed based on the external ratings assigned by domestic ECAIs (External Credit Assessment Institutions).

The Bank has identified the following Domestic Credit Rating Agencies for the purpose of risk weighting domestic exposures for capital adequacy computation:

- ACUITE Ratings & Research Ltd. (Acuité)
- Credit Analysis and Research Limited (CARE)
- CRISIL Ratings Limited
- ICRA Limited
- India Ratings and Research Private Limited (India Ratings)
- INFOMERICS Valuation and Rating Pvt Ltd. (INFOMERICS)

The Bank has identified the following International Credit Rating Agencies for the purpose of risk weighting their claims for capital adequacy computation:

- Fitch
- Moody's
- Standard & Poor's

The Bank shall neither make any discrimination among ratings assigned by these agencies nor will restrict their usage to any particular type of exposure.

The bank shall ensure consistency and conservatism while making use of external credit rating assessment. Bank will use the chosen credit rating agencies and their ratings consistently for each type of claim, for both risk weighting and risk management purposes. The Bank shall use only those ratings that have been solicited by the counterparty and are publicly available.

The Bank shall ensure that the external rating of the facility/borrower has been reviewed at least once by the rating agency during the previous 15 months and is in force on the date of its application.

For exposures with a contractual maturity of less than or equal to one-year, short-term ratings given by chosen credit rating agencies will be used. For other exposures which have a contractual maturity of more than one-year, long-term ratings accorded by the chosen credit rating agencies will be used.

As stipulated by RBI, cash credit exposures will be reckoned as long-term exposures and accordingly, the long-term ratings accorded by the chosen credit rating agencies will be assigned.

The Bank shall use long-term ratings of a counterparty as a proxy for an unrated short-term exposure on the same counterparty. As stipulated by RBI in the guidelines, the Bank shall adhere to the rating-risk weight mapping for short-term ratings of domestic credit rating agencies.

The RBI guidelines outline specific conditions for facilities that have multiple ratings. In this context, the lower rating, where there are two ratings and the second-lowest rating, where there are three or more ratings are used for a given facility.

All long term and short-term ratings assigned by the credit rating agencies specifically to the Bank's long-term and short-term exposures respectively will be considered by the Bank as issue specific ratings.

The unrated short-term claim on counterparty will attract a risk weight of at least one level higher than the risk weight applicable to the rated short-term claim on that counterparty.

If an issuer has a short term or long-term exposure with an external long-term rating that warrants a risk weight of 150 per cent, all unrated claims on the same counterparty, whether short-term or long-term, will also receive a 150 per cent risk weight, unless the Bank has used recognized credit risk mitigation techniques for such claims.

**(ii) Quantitative Disclosure:**

Amount of the Bank's Exposures - Gross Advances (Rated & Unrated) in Major Risk Buckets - under Standardized Approach:

Amount (in Crores) as on June 30, 2025			
S. No.	Particulars	Fund based Exposure Amount <sup>^</sup>	Non-Fund based Exposure Amount
1	Below 100% Risk Weight	1,07,683.77	9,719.20
2	100% Risk Weight	634.90	107.50
3	More than 100% Risk Weight	53.79	-
4	Deducted (Risk Mitigants)	-	-
	<b>Total</b>	<b>1,08,372.46</b>	<b>9,826.70</b>

<sup>^</sup>Gross Advances (Rated & Unrated) includes exposure to Housing Finance Companies, Scheduled Commercial Banks, State Governments under Urban Infrastructure Development Fund, Project Finance clients & TREPS lending.

## DF-5: CREDIT RISK MITIGATION: DISCLOSURES FOR STANDARDISED APPROACHES

### (i) Qualitative Disclosures:

Credit Risk Mitigation (CRM) implies reduction of credit risk in an exposure by a safety net of tangible and realizable securities including third party guarantee/insurance and assuming the status of secured creditor in the event of bankruptcy/insolvency/liquidation of the obligor.

#### 1. Collaterals accepted by NHB:

##### 1.1 Applicable under Regular Refinance scheme

Refinance facility shall be extended to HFCs on first exclusive charge on book debts with the minimum asset cover of 100% and up to 135%. Wherever the HFC is unable to provide exclusive charge on book debts and requests NHB to consider extending refinance on negative lien basis or on pari-passu charge basis after taking necessary approvals as per related policy. In the event, it is approved to accept/cede pari-passu charge over the earmarked loan assets, NHB, in order to maintain the adequate security coverage for refinance limit extended/to be extended, pari-passu basis or exclusive basis.

Additional Security, if required, in the form of one or more of:

- a. Bank Guarantee(s)
- b. Corporate Guarantee of parent institution
- c. Personal Guarantee(s) of promoter(s)

##### 1.2 Applicable under another Refinance scheme

For Scheduled Commercial Banks and Small Finance Banks, Scheduled Urban Cooperative Banks, Scheduled State Cooperative Banks and Regional Rural Banks an Irrevocable Letter of Authority (LoA) is obtained from them as in the event of default, NHB shall be authorized to debit their Current Account maintained with the Reserve Bank of India (RBI).

##### 1.3 Applicable under Project Finance

For Project Finance the extent of collateral for Public Sector Agencies / Joint Sector Agencies is a minimum 100% of the amount of loan.

As per the extant Project Finance Policy depending upon the nature of the Borrower, the Bank, may obtain any one or more of the following securities:

- a. Mortgage / charge over immovable property / charge over receivables / realisation;
- b. Bank guarantee
- c. Government guarantee
- d. Fixed Deposit Receipts of Scheduled Commercial Banks
- e. Corporate guarantee as a mandatory security in case of project finance extended to corporates for their employees' rental/ownership housing
- f. Any other security, as acceptable to NHB on a case-to-case basis.

Further, the Bank may consider obtaining Escrow accounts for monitoring disbursements and for ensuring proper receipt of project inflows.

2. Eligible Credit Risk Mitigation instruments for NHB:

At present, the below mentioned instruments/collaterals accepted by NHB, are eligible for Credit Risk Mitigation (CRM) under BASEL III guidelines issued by RBI:

- a. Bank Guarantee(s)
- b. Corporate Guarantee of parent institution
- c. Government guarantees issued by Central/State Governments

**(ii) Quantitative Disclosure:**

Currently, the Bank is not considering the available collateral for credit risk mitigation in Capital computation. However, eligible collateral accepted by the Bank are legally enforceable as CRM as and when required.

**DF-6: SECURITISATION EXPOSURES: DISCLOSURE FOR STANDARDISED APPROACH**

<b>Qualitative Disclosure</b>	
<b>Particulars</b>	<b>Details</b>
Objective	Bank invests in Pass Through Certificate (PTC) to diversify investment avenues, to support housing finance sector under promotional activity delegated by the NHB Act, 1987.
Nature of Risks	Risks associated are credit, market, prepayments.
Role of NHB in Existing PTC holding	Investor
Monitoring of Credit and Market Risks	Bank is regularly assessing the behaviour of underlying loan pool to gauge the impact of credit risks and market risk on monthly basis.
Policy Governing Risks	Bank has put in place a policy covering aspects of measuring risks associated with the investment.
Accounting Policy for Securitisation Exposure	Bank has invested in PTC instruments and has not originated and securitized any loan pool. For the purpose of accounting of PTCs invested, Bank is being guided by Basel 3 norms as the investment in PTC is being held as AFS under trading book.
Methods and key assumptions (including inputs) applied in valuing positions retained or purchased	Valuation of PTC is being derived through Yield-to-Maturity (YTM) rates, which is computed by adding corporate bond spread over G-Sec YTM relative to weighted average maturity of the paper. Rates published by Fixed Income Money Market and Derivatives Association(FIMMDA)/Financial Benchmark India Pvt Ltd (FBIL) have been considered.

<b>Banking Book - Quantitative Disclosure</b>		
<b>SN</b>	<b>Particulars</b>	<b>Details</b>
(a)	The total amount of exposures securitised by the AIFI;	Nil
(b)	For exposures securitised losses recognised by the AIFI during the current period broken by the exposure type (e.g. housing loans etc. detailed by underlying security)	
(c)	Amount of assets intended to be securitised within a year	
(d)	Of (f), amount of assets originated within a year before securitisation.	
(e)	The total amount of exposures securitised (by exposure type) and unrecognised gain or losses on sale by exposure type.	
(f)	Aggregate amount of: • on-balance sheet securitisation exposures retained or purchased broken down by exposure type and • off-balance sheet securitisation exposures broken down by exposure type	
(g)	(i) Aggregate amount of securitisation exposures retained or purchased and the associated capital charges, broken down between exposures and further broken down into different risk weight bands for each regulatory capital approach (ii) Exposures that have been deducted entirely from Tier 1 capital, credit enhancing I/Os deducted from total capital, and other exposures deducted from total capital (by exposure type).	

<b>Trading book</b>		
(h)	Aggregate amount of exposures securitised by the AIFI for which the AIFI has retained some exposures, and which is subject to the market risk approach, by exposure type.	Nil
(i)	Aggregate amount of:	
	• on-balance sheet securitisation exposures retained or purchased broken down by exposure type; and	₹ 100 crore (invested)* Type: individual housing loans
	• off-balance sheet securitisation exposures broken down by exposure type	Nil
(j)	<b>Aggregate amount of securitisation exposures retained or purchased separately for:</b>	
	• securitisation exposures retained or purchased subject to Comprehensive Risk Measure for specific risk; and	<b>Risk Band:</b> <100%. <b>Capital Charge Specific:</b> 1.81 cr
	• Securitisation exposures subject to the securitisation framework for specific risk broken down into different risk weight bands.	<b>Risk Band:</b> <100%. <b>Capital Charge General:</b> 0.03 cr
(k)	Aggregate amount of:	
	• the capital requirements for the securitisation exposures, subject to the securitisation framework broken down into different risk weight bands.	
	• securitisation exposures that are deducted entirely from Tier 1 capital, credit enhancing I/Os deducted from total capital, and other exposures deducted from total capital (by exposure type).	Nil

<b>*Additional Disclosure related to Investment in PTCs</b>	
<b>Particulars</b>	<b>Details</b>
Total Amount of investment	Series A PTCs aggregating up to Rs ₹ 100.00 crore
Investment in PTC held in	AFS (Available For Sale) - Trading Book
Valuation of PTC as on 30.06.2025	₹ 100.75 crore
Type of PTC	Secured by individual housing loan pool, Senior Tranche.
Pool Rating	Provisional rating of CRISIL AAA(SO) and CARE AAA(SO) for Series A PTCs subject to a certain level of credit enhancement.
Comfort available for NHB's investment in PTCs	1. 10.08% Investment by the Seller in Equity Tranche PTCs 2. Cash Reserve Fund, maximum amount equal to 5% of the initial aggregate principal outstanding of Receivables 3. Opening Overdues
Sponsorship of off-balance sheet vehicles	Nil related to above PTC issue.
Pipeline and warehousing risks with regard to securitisation exposures	Nil

## DF-7: MARKET RISK IN TRADING BOOK

### (i) Qualitative Disclosures:

The general qualitative disclosure requirement for market risk including the portfolios covered by the standardized approach.

Market Risk refers to the process of assessing and quantifying the potential losses that a financial institution may incur due to changes in market variables such as interest rates, exchange rates, commodity prices, equity prices. The Bank currently follows the standardized approach for computation of market risk capital on interest rate related instruments, equities and foreign exchange risk (including gold and other precious metals) in the trading book.

#### *Components of Market Risk-*

1. **Interest Rate Risk-** This risk arises from fluctuations in interest rates, affecting the value of fixed income securities, loans, and other interest- sensitive instruments. Banks, insurance companies, and other financial institutions with significant exposure to interest rate - sensitive assets and liabilities are particularly vulnerable to interest rate risk.
2. **Foreign Exchange Risk-** It stems from changes in exchange rates, impacting the value of assets and liabilities denominated in foreign currencies. Bank may suffer losses due to adverse exchange rate movements during the period in which it has open positions, either spot or forward, or a combination of the two.
3. **Equity Risk-** It refers to the potential losses resulting from fluctuations in equity prices. This can impact the profitability and cash flow of bank.
4. **Liquidity Risk-** It arises from the inability to buy or sell assets quickly and at a fair price without significantly increasing market prices. Illiquid markets or assets with limited trading volumes can expose financial institutions to liquidity risk, leading to difficulty in executing transactions or liquidating positions.

#### *Structure and Organization-*

The Risk Management Committee of the Board (RMCB), which is a board level committee is responsible for reviewing and implementing the risk management framework.

#### *Scope of Risk Reporting and measurement*

There are several methods used to measure market risk, and the bank uses Maturity Gap Analysis, Duration Gap analysis, and Mark to Market method, limit on size of the trading book and PV01 as prescribed under the Investment & Borrowing Policy. The Bank uses standardized method for calculating capital charge against market risks for minimum capital requirement of the Bank under Basel-III.

### Measures for Interest Rate Sensitive Products

- a. Modified Duration
- b. PV01
- c. Value at Risk (VaR)

### Policies and Processes for mitigating market risk

The bank has put its Asset Liability Management policy by setting various risk limits for effective management of market risk and ensuring that the operations are in line with bank's expectation of return to market risk through proper Asset Liability Management. The policies also deal with the reporting framework for effective monitoring of market risk.

#### (ii) Quantitative Disclosure:

		Amount (in Crore)
S. No.	Amount of capital required for	June 30, 2025
(a)	Interest Rate Risk	13.61
(b)	Equity Position Risk	352.36
(c)	Foreign Exchange Risk	12.02

## DF-8: OPERATIONAL RISK

### **The general qualitative disclosure requirement for operational risk.**

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or external events. Effectively managing operational risk is vital for banks to maintain stability and protect against financial and reputational harm. In practical terms, the organization accepts that their people, processes and systems are imperfect, and that losses will arise from errors and ineffective operations. The size of loss the organization is prepared to accept, because the cost of correcting the errors or improving the systems is disproportionate to the benefit they will receive, determines their appetite for operational risk. The objective of the bank is to strengthen internal control by developing appropriate policy, procedures and framework to minimize operational risk.

The bank has framed its operational risk management policy duly approved by the Board. Operational risk of the bank will be overseen by an Operational Risk Management Committee (ORMC) comprising of internal members of the bank. The ORMC shall report to the Risk Management Committee of the Board (RMCB).

The ORMC plays a crucial role in identifying, assessing, and mitigating operational risks. It oversees the development and implementation of controls to safeguard the bank's processes, systems, and reputation. The committee continuously monitors the risk landscape, ensures compliance with regulations, to take corrective actions for incident reports. Additionally, the ORMC ensures to maintain historical loss data, RCSA and KRI requirement as per internal policies and regulatory guidelines.

In line with the regulatory guidelines, the bank is adopting the Basic Indicator Approach (BIA) for computing capital charge for operational risk. As per the guidelines, the bank must hold capital for operational risk equal to 15% of its positive average annual gross income over the previous three years. The capital charge under BIA for the audited financial year 2024-25 is ₹ 359.66 crores.

## **DF-9: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)**

### **(i) Qualitative Disclosures:**

The general qualitative disclosure requirement including the nature of IRRBB and key assumptions, including assumptions regarding loan prepayments and behavior of non-maturity deposits, and frequency of IRRBB measurement.

Interest Rate Risk in Banking Book (IRRBB) refers to the risk of loss in earnings or economic value of the Bank's Banking Book because of movement in interest rates. The Bank computes IRRBB as part of its Internal Capital Adequacy Assessment Process (ICAAP) risk assessment, treating it as a quantitative risk, using the Economic Value of Equity (EVE) approach.

The Economic Value of Equity (EVE) is measured through Duration Gap Analysis (DGA), which involves computing the Modified Duration Gap (MDG) between Rate Sensitive Assets (RSA) and Rate Sensitive Liabilities (RSL), thereby determining the Modified Duration of Equity (DoE). The DoE measures the sensitivity of the market value of equity to changes in interest rates. Using the DoE, the Bank estimates the change in Economic Value of Equity (EVE) under 200 basis points upward and downward parallel rate shocks.

Interest rate risk in the banking book can be in the form of:

- a)** Yield curve risk is the risk of loss in earnings and economic value of the book caused by the change in the relative levels of interest rates for different tenors. Like re-pricing risk, this also arises from re-pricing mismatches between assets and liabilities. Yield curve risk arises when unanticipated shifts of the yield curve have adverse effects on a bank's income or underlying economic value.
- b)** Basis risk arises from gaps in the adjustment of the rates earned and paid on different instruments with otherwise similar re-pricing characteristics. When interest rates change, these differences can give rise to unexpected changes in the cash flows and earnings spread between assets and liabilities of similar maturities or re-pricing frequencies.
- c)** Gap analysis is being monitored by ALCO at monthly intervals by measuring mismatches between rate sensitive liabilities and rate sensitive assets for time buckets ranging from 1-28 days to over 10 years. Bank is conducting duration gap analysis from economic value of equity (EVE) perspective and the results are placed before the ALCO along with impact on economic value for 200 bps change in interest rate.

**(ii) Quantitative Disclosure:**

The increase (decline) in earnings and economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method for measuring IRRBB, broken down by currency (where the turnover is more than 5% of the total turnover).

Particulars	June 30, 2025	
	(+) 100 bps	(-) 100 bps
Impact on NII (in crores) with 100 bps increase change in interest rates	286.20	(286.20)
Impact on MVE as a percentage of Net Worth with 200 bps change in interest rates	16.34%	

## DF-10: GENERAL DISCLOSURE FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK

### (i) Qualitative Disclosures:

Counterparty Credit Risk refers to the risk that a counterparty in a financial transaction will default or fail to fulfill its contractual obligations. This risk is prevalent in various financial transactions, including derivatives, securities lending and other forms of credit exposure. An economic loss would occur if the transactions or portfolio of transactions with the counterparty has a positive economic value at the time of default.

Bank closely manage counterparty credit risk through credit analysis, collateral agreements and risk mitigation techniques like setting counter party limits, obtaining bank guarantees etc.

### Policies and Processes

The Bank has in-place derivative policy approved by the board which permits use of derivative products in line with business goals of the Bank. Counter party exposure limits are within the overall limits set for each counter party. The credit equivalent of derivative contracts are computed as per current exposure method as prescribed by RBI. The Bank uses financial derivative transactions predominantly for hedging its assets/liabilities and for reducing cost. The Bank currently deals only in plain vanilla over the counter (OTC) interest rate and currency derivatives, for managing interest rate risks. The interest exchanged on the swaps is accounted on an accrual basis.

### Valuation

Derivative contracts outstanding are valued on monthly/quarterly basis as per the requirements of the Bank and reported to ALCO on monthly basis.

### (ii) Quantitative Disclosure:

		June 30, 2025
S No.	Particulars	(Amount in crores)
1	Notional Principal	704.10
2	Potential Future Exposure	91.16
3	Replacement Cost	134.58
4	Credit Equivalent or EAD	225.74
5	RWA	45.15
6	Capital Charge	4.06

## DF-11: COMPOSITION OF CAPITAL

Amount (in Crores) as on June 30, 2025		
<b>Common Equity Tier 1 capital: instruments and reserves</b>		
1)	Directly issued qualifying common share capital plus related stock surplus (Share premium)	13,757.01
2)	Retained earnings	1,725.52
3)	Accumulated other comprehensive income (and other reserves)	-
4)	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-
5)	Common share capital issued by subsidiaries and held by third parties (Amount allowed in group CET1)	-
6)	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>15,482.53</b>
<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
7)	Prudential valuation adjustments	-
8)	Goodwill (net of related tax liability)	-
9)	Intangibles (net of related tax liability)	15.94
10)	Deferred tax assets	-
11)	Cash-flow hedge reserve	-
12)	Shortfall of provisions to expected losses	-
13)	Securitization gain on sale	-
14)	Gains and losses due to changes in own credit risk on fair valued liabilities	-
15)	Defined-benefit pension fund net assets	-
16)	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	-
17)	Reciprocal crossholdings in common equity	-
18)	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the AIFI does not own more than 10% of the issued share capital (amount above 10% threshold)	-
19)	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-
20)	Mortgage servicing rights (amount above 10% threshold)	-
21)	Deferred tax assets arising from temporary differences <sup>19</sup> (amount above 10% threshold, net of related tax liability)	-
22)	Amount exceeding the 15% threshold	-
23)	<i>of which:</i> significant investments in the common stock of financial entities	-

Amount (in Crores) as on June 30, 2025		
24)	<i>of which:</i> mortgage servicing rights	-
25)	<i>of which:</i> deferred tax assets arising from temporary differences	-
26)	National specific regulatory adjustments	-
27)	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-
28)	Total regulatory adjustments to Common equity Tier 1	15.94
29)	Common Equity Tier 1 capital (CET1)	15,466.59
<b>Additional Tier 1 capital: instruments</b>		
30)	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	-
31)	<i>of which:</i> classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-
32)	<i>of which:</i> classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	-
33)	Directly issued capital instruments subject to phase out from Additional Tier 1	-
34)	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-
35)	<i>of which:</i> instruments issued by subsidiaries subject to phase out	-
36)	Additional Tier 1 capital before regulatory adjustments	-
<b>Additional Tier 1 capital: regulatory adjustments</b>		
37)	Investments in own Additional Tier 1 instruments	-
38)	Reciprocal crossholdings in Additional Tier 1 instruments	-
39)	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the AIFI does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-
40)	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
41)	National specific regulatory adjustments (41a+41b)	-
41a)	<i>of which:</i> Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-
41b)	<i>of which:</i> Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the AIFI	-
42)	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-
43)	Total regulatory adjustments to Additional Tier 1 capital	-
44)	Additional Tier 1 capital (AT1)	-
45)	Tier 1 capital (T1 = CET1 + AT1) (29 + 44)	15,466.59
<b>Tier 2 capital: instruments and provisions</b>		
46)	Directly issued qualifying Tier 2 instruments plus related stock surplus	-

Amount (in Crores) as on June 30, 2025		
47)	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	-
48)	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-
49)	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-
50)	Provisions	339.65
51)	Tier 2 capital before regulatory adjustments	339.65
<b>Tier 2 capital: regulatory adjustments</b>		
52)	Investments in own Tier 2 instruments	-
53)	Reciprocal crossholdings in Tier 2 instruments	-
54)	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the AIFI does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-
55)	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
56)	National specific regulatory adjustments (56a+56b)	-
56a)	of which: Investments in the Tier 2 capital of unconsolidated insurance subsidiaries	-
56b)	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the AIFI	-
57)	Total regulatory adjustments to Tier 2 capital	-
58)	Tier 2 capital (T2)	339.65
59)	Total capital (TC = T1 + T2) (45 + 58)	<b>15,806.24</b>
60)	Total risk weighted assets (60a + 60b + 60c)	36,392.56
59a)	of which: total credit risk weighted assets	27,171.89
59b)	of which: total market risk weighted assets	4,724.96
59c)	of which: total operational risk weighted assets	4,495.71
<b>Capital ratios and buffers</b>		
61)	Common Equity Tier 1 (as a percentage of risk weighted assets)	42.49%
62)	Tier 1 (as a percentage of risk weighted assets)	42.49%
63)	Total capital (as a percentage of risk weighted assets)	43.43%
64)	NA	-
65)	NA	-
66)	NA	-
67)	NA	-
68)	NA	-
<b>National minima (if different from Basel III)</b>		
69)	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%
70)	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%
71)	National total capital minimum ratio (if different from Basel III minimum)	9.00%
<b>Amounts below the thresholds for deduction (before risk weighting)</b>		

Amount (in Crores) as on June 30, 2025		
72)	Non-significant investments in the capital of other financial entities	-
73)	Significant investments in the common stock of financial entities	-
74)	Mortgage servicing rights (net of related tax liability)	-
75)	Deferred tax assets arising from temporary differences (net of related tax liability)	-
<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
76)	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	1,322.74
77)	Cap on inclusion of provisions in Tier 2 under standardized approach	339.65
78)	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-
79)	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-
<b>Capital instruments subject to phase-out arrangements</b>		
80)	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	-
81)	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	-
82)	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	-
83)	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	-
84)	<i>Current cap on T2 instruments subject to phase out arrangements</i>	-
85)	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	-

**Notes to the Template**

Row No. of the template	Particular	(in crores)
50	Eligible Provisions included in Tier 2 capital	339.65
	Eligible Revaluation Reserves included in Tier 2 capital	-
	Total of row 50	339.65

**TABLE DF-12: COMPOSITION OF CAPITAL- RECONCILIATION REQUIREMENTS:**

		Amount in crores
		<b>Balance sheet as in financial statements</b>
		<b>As on reporting date June 30, 2025</b>
<b>A</b>	<b>Capital &amp; Liabilities</b>	
i	Paid-up Capital	1,450.00
	Reserves & Surplus	14,032.52
	Minority Interest	-
	<b>Total Capital</b>	<b>15,482.52</b>
ii	<b>Deposits</b>	<b>48,948.17</b>
	<i>of which:</i> Deposits from banks	48,948.17
	<i>of which:</i> Customer deposits	-
	<i>of which:</i> Other deposits	-
iii	<b>Borrowings</b>	<b>48,998.77</b>
	<i>of which:</i> From RBI	-
	<i>of which:</i> From Banks	1,500.00
	<i>of which:</i> From other institutions & agencies	863.65
	<i>of which:</i> Others (Bonds Other than Capital Instrument Bonds)	45,122.09
	<i>of which:</i> Others (TREP Borrowing)	1,513.03
	<i>of which:</i> Capital instruments	-
iv	<b>Other liabilities &amp; provisions</b>	<b>4,828.66</b>
	<i>of which:</i> DTL(Net)	431.01
	<i>of which:</i> Others	4,397.65
	<b>Total</b>	<b>1,18,258.12</b>
<b>B</b>	<b>Assets</b>	
i	<b>Cash and balances with Reserve Bank of India</b>	<b>0.004</b>
	<b>Balance with banks and money at call and short notice</b>	<b>277.85</b>
ii	Investments:	<b>8,676.36</b>
	<i>of which:</i> Government securities	749.77
	<i>of which:</i> Other approved securities	6,558.96
	<i>of which:</i> Shares	853.88
	<i>of which:</i> Debentures & Bonds	413.75
	<i>of which:</i> Subsidiaries / Joint Ventures / Associates	-
	<i>of which:</i> Others (PTCs, CPs, Mutual Funds etc.)	100.00
iii	<b>Loans and advances</b>	<b>1,08,372.47</b>

	<i>of which:</i> Loans and advances to banks	21,472.89
	<i>of which:</i> Loans and advances to Housing Finance Companies	85,784.15
	<i>of which:</i> Loans and advances to State Govts.	1,063.41
	<i>of which:</i> Loans and advances to Customers	-
	<i>of which:</i> Loans and advances to Housing Boards/Development Authorities	52.02
iv	<b>Fixed assets</b>	<b>58.34</b>
v	<b>Other assets</b>	<b>873.09</b>
	<i>of which:</i> Goodwill and intangible assets	-
	<i>of which:</i> Deferred Tax Assets	-
vi	Goodwill on consolidation	-
vii	Debit balance in Profit & Loss account	-
	<b>Total Assets</b>	<b>1,18,258.12</b>

## Step 2

		Balance sheet as in financial statements	
A	Capital & Liabilities	As on reporting date	Reference
i	Paid-up Capital	1,450.00	
	<i>of which:</i> Amount eligible for CET1	1,450.00	A1
	<i>of which:</i> Amount eligible for AT1		
	Reserves & Surplus	14,032.52	
	<i>of which:</i> Reserve Fund	9,722.66	B1
	<i>of which:</i> Special Reserve under 36 (i) (viii) of IT Act	2,584.34	B2
	<i>of which:</i> Balance in P&L Account	1,725.52	C1
	Minority Interest		
	<b>Total Capital</b>	<b>15,482.52</b>	
ii	<b>Deposits</b>	<b>48,948.17</b>	
	<i>of which:</i> Deposits from banks	48,948.17	
	<i>of which:</i> Customer deposits	-	
	<i>of which:</i> Other deposits (pl. specify)	-	
iii	<b>Borrowings</b>	<b>48,998.77</b>	
	<i>of which:</i> From RBI	-	
	<i>of which:</i> From banks	1,500.00	
	<i>of which:</i> From Other institutions & agencies	863.65	
	<i>of which:</i> Others (Bonds Other than Capital Instrument Bonds)	45,122.09	
	<i>of which:</i> Others (TREP Borrowing)	1,513.03	
	<i>of which:</i> Capital instruments	-	
iv	<b>Other liabilities &amp; provisions</b>	<b>4,828.66</b>	
	<i>of which:</i> DTLs related to goodwill		
	<i>of which:</i> DTLs related to intangible assets		

	<b>Total</b>	<b>1,18,258.12</b>	
<b>B</b>	<b>Assets</b>		
i	<b>Cash and balances with Reserve Bank of India</b>	<b>0.004</b>	
	<b>Balance with banks and money at call and short notice</b>	<b>277.85</b>	
ii	<b>Investments</b>	<b>8,676.36</b>	
	<i>of which:</i> Government securities	749.77	
	<i>of which:</i> Other approved securities	6,558.96	
	<i>of which:</i> Shares	853.88	
	<i>of which:</i> Debentures & Bonds	413.75	
	<i>of which:</i> Others (PTCs, CPs, Mutual Funds etc.)	100.00	
iii	<b>Loans and advances</b>	<b>1,08,372.47</b>	
	<i>of which:</i> Loans and advances to Banks	21,472.89	
	<i>of which:</i> Loans and advances to Housing Finance Companies	85,784.15	
	<i>of which:</i> Loans and advances to State Govts.	1,063.41	
	<i>of which:</i> Loans and advances to Housing Boards/Development Authorities	52.02	
	<i>of which:</i> Loans and advances to Customers	-	
iv	<b>Fixed assets</b>	<b>58.34</b>	
v	<b>Other assets</b>	<b>873.09</b>	
	<i>of which:</i> Goodwill and intangible assets	-	
	<i>out of which:</i>	-	
	Goodwill	-	
	Other intangibles (excluding MSRs)	-	
	Deferred Tax Assets	-	
vi	Goodwill on consolidation	-	
vii	Debit balance in Profit & Loss account	-	
	<b>Total</b>	<b>1,18,258.12</b>	

**Step 3:**

<b>Common Equity Tier 1 capital: instruments and reserves</b>			
		<b>Component of regulatory capital reported by AIFI</b>	<b>Reference as provided in Step 2</b>
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	13,757.01	A1+B1+B2
2	Retained earnings	1,725.52	C1
3	Accumulated other comprehensive income (and other reserves)		
4	Directly issued capital subject to phase out from CET1 (only applicable to non- joint stock companies)		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		
6	Common Equity Tier 1 capital before regulatory adjustments	15,482.53	
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)		

**TABLE DF-13: MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS**

As on date of reporting, this DF is not applicable to National Housing Bank

**TABLE DF-14: FULL TERMS AND CONDITIONS OF REGULATORY CAPITAL  
INSTRUMENTS**

As on date of reporting, this DF is not applicable to National Housing Bank

**TABLE DF-15: DISCLOSURE REQUIREMENTS FOR REMUNERATION**

As on date of reporting, this DF is not applicable to National Housing Bank

## TABLE DF-16: EQUITIES - DISCLOSURE FOR BANKING BOOK POSITIONS

The Bank's investments are classified as Held for Trading ('HFT'), Available for Sale ('AFS'), and Held to Maturity ('HTM') at the time of purchase in accordance with RBI guideline on prudential norms for classification, valuation and operation of investment portfolio.

As per the Master Guidelines, Investments that the Bank intends to hold till maturity shall be classified under the HTM category. The securities acquired by the banks with the intention to trade by taking advantage of short-term price / interest rate movements shall be classified under 'Held for Trading (HFT)' category and the securities which do not fall within the above two categories shall be classified under 'Available for Sale (AFS)' category.

Investments in the equity of subsidiaries/joint ventures are categorized as HTM in accordance with the RBI guidelines. All other investments are classified as AFS securities. The Bank does not have any equity investments under the Banking Book. Hence, as on date of reporting, this DF is not applicable to National Housing Bank.

**DF-17: SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO  
EXPOSURE MEASURE**

<b>S. No.</b>	<b>Item</b>	<b>(Amount in Crores) as on June 30, 2025</b>
1	Total consolidated assets as per published financial statements	1,18,258.12
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	225.74
5	Adjustment for securities financing transactions (i.e., repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e., conversion to credit equivalent amounts of off- balance sheet exposures)	3,884.77
7	Other adjustments	(15.94)
<b>8</b>	<b>Leverage ratio exposure</b>	<b>1,22,352.69</b>

**DF-18: LEVERAGE RATIO COMMON DISCLOSURE (As on June 30, 2025)**

(Rs. In Crore)

Item		Leverage ratio framework
<b>On-balance sheet exposures</b>		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	1,18,258.12
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(15.94)
3	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of lines 1 and 2)	1,18,242.18
<b>Derivative exposures</b>		
4	Replacement cost associated with all <i>derivatives</i> transactions (i.e., net of eligible cash variation margin)	134.57
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	91.16
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	225.74
<b>Securities financing transaction exposures</b>		
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	-
15	Agent transaction exposures	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	-
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposure at gross notional amount	9,826.70
18	(Adjustments for conversion to credit equivalent amounts)	(5,941.93)
19	Off-balance sheet items (sum of lines 17 and 18)	3,884.77

<b>Capital and total exposures</b>		
20	<b>Tier 1 capital</b>	15,466.59
21	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	1,22,352.69
<b>Leverage ratio</b>		
22	<b>Basel III leverage ratio</b>	12.64%