

May 14, 2026

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 31st March, 2026 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 May 14, 2026 (which commenced at 11:00 am and concluded at 17:50 pm) has approved the Financial Results of the Bank for the quarter ended 31st March, 2026.

The Board of Directors has also revised annual budget for 2025-26 including fund raising from Bonds/ Commercial paper/ Term Loan / etc. upto Rs. 40,000 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 and material deviation in the use of proceeds as per Regulation-52 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

We have reviewed the accompanying statements of unaudited financial results of National Housing Bank (the Bank) for the Quarter/Nine months ended on 31st March 2026. These financial results are the responsibility of the Bank's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results along with notes thereon, has not been prepared in accordance with Accounting Standards (IGAAP) and other recognized accounting practices & policies, has not disclosed the information required to be disclosed in terms of clause 29 of the listing agreement for debt securities including the manner in which it is to be disclosed or that it contains any material misstatement.

For Raj Har Gopal & Co
Chartered Accountants,
FRN:002074N


(CA Gopal Krishan)
Partner

Membership No. 081085
UDIN: 26081085EYSVWE5378
Place: New Delhi
Date: 14.05.2026



राष्ट्रीय आवास बैंक

अनुलग्नक IB

31 मार्च, 2026 को समाप्त अवधि के लिए वित्तीय परिणाम

(₹ लाख में)

विवरण	31.03.2026 को समाप्त तिमाही	31.03.2025 को समाप्त तिमाही	31.12.2025 को समाप्त तिमाही	31.03.2026 को समाप्त नौ माह	31.03.2025 को समाप्त नौ माह	30.06.2025 को समाप्त वित्त वर्ष
	अलेखापरीक्षित	अलेखापरीक्षित	अलेखापरीक्षित	अलेखापरीक्षित	अलेखापरीक्षित	लेखापरीक्षित
1. परिचालन से कुल आय*	1,88,312	1,96,600	1,86,667	5,72,286	5,66,945	7,69,221
2. अवधि हेतु निवल लाभ/(हानि) (कर पूर्व, असाधारण और/या असामान्य मद#)	50,362	69,519	55,444	1,70,804	1,92,632	2,54,844
3. अवधि हेतु कर पूर्व निवल लाभ/(हानि), (असाधारण और/या असामान्य मदों के पश्चात#)	50,362	69,519	55,444	1,70,804	1,92,632	2,54,844
4. अवधि हेतु कर पश्चात निवल लाभ/(हानि) (असाधारण और/या असामान्य मदों के पश्चात#)	33,562	50,552	41,334	1,23,874	1,42,229	1,90,941
5. अवधि हेतु कुल व्यापक आय [अवधि के लिए शामिल लाभ/(हानि) (कर के पश्चात) और अन्य व्यापक आय (कर के पश्चात)]	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
6. इक्विटी शेयर पूंजी	1,45,000	1,45,000	1,45,000	1,45,000	1,45,000	1,45,000
7. पिछले वर्ष के लेखापरीक्षित तुलन पत्र में दर्शाए अनुसार आरक्षित निधियाँ (पुनर्मूल्यांकन आरक्षित निधि को छोड़कर)\$	15,11,587	13,20,077	15,11,587	15,11,587	13,20,077	15,11,587
8. प्रति शेयर आय (ईपीएस)	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
(क) मूल	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
(ख) डाइल्यूटेड	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं

* परिचालन से आय में अग्रिम, बैंक जमा और निवेश पर व्याज आय शामिल है।

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

\$ समाप्त तिमाही/नौ माह के लिए पिछले वित्तीय वर्ष के लेखापरीक्षित तुलन पत्र के अनुसार लिया गया है।

टिप्पणियाँ:

क) उपरोक्त परिणामों की लेखापरीक्षा समिति द्वारा समीक्षा की गई है और निदेशक मंडल द्वारा दिनांक 14 मई, 2026 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 में 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) बाध्यताएँ और प्रकटीकरण अपेक्षाएँ 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: 14 मई, 2026



कृते निदेशक मंडल

संजय शुक्ला

संजय शुक्ला

प्रबंध निदेशक

National Housing Bank

Annexure IB

Financial Results for the Period Ended March 31,2026

(₹ in lakhs)

Particulars	Quarter Ended 31.03.2026	Quarter Ended 31.03.2025	Quarter Ended 31.12.2025	9M Ended 31.03.2026	9M Ended 31.03.2025	FY Ended 30.06.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Total Income from operations ^{6c}	1,88,312	1,96,600	1,86,667	5,72,286	5,66,945	7,69,221
2. Net Profit/(Loss) for the period (before tax, Exceptional and /or Extraordinary items#)	50,362	69,519	55,444	1,70,804	1,92,632	2,54,844
3. Net Profit/(Loss) for the period before tax, (after Exceptional and /or Extraordinary items#)	50,362	69,519	55,444	1,70,804	1,92,632	2,54,844
4. Net Profit/(Loss) for the period after tax(after Exceptional and /or Extraordinary items#)	33,562	50,552	41,334	1,23,874	1,42,229	1,90,941
5. Total Comprehensive income for the period [comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income(after Tax)]	NA	NA	NA	NA	NA	NA
6. Equity Share Capital	1,45,000	1,45,000	1,45,000	1,45,000	1,45,000	1,45,000
7. Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year.\$	15,11,587	13,20,077	15,11,587	15,11,587	13,20,077	15,11,587
8. Earning Per Share (EPS)	NA	NA	NA	NA	NA	NA
(a) Basic	NA	NA	NA	NA	NA	NA
(b) Diluted	NA	NA	NA	NA	NA	NA

^{6c} 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.

\$ For the quarter/Nine Months ended taken as per audited balance sheet of last financial year

Notes :

- a) The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on May 14, 2026 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 SEBI (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 LODR 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: May 14, 2026

31 मार्च, 2026 को समाप्त अवधि के लिए वित्तीय परिणाम

(₹ लाख में)

विवरण	31.03.2026 को समाप्त तिमाही	31.03.2025 को समाप्त तिमाही	31.12.2025 को समाप्त तिमाही	31.03.2026 को समाप्त नौ माह	31.03.2025 को समाप्त नौ माह	30.06.2025 को समाप्त वित्त वर्ष
	अलेखापरीक्षित	अलेखापरीक्षित	अलेखापरीक्षित	अलेखापरीक्षित	अलेखापरीक्षित	लेखापरीक्षित
1. अर्जित ब्याज (क) + (ख) + (ग) + (घ)	1,88,312	1,96,600	1,86,667	5,72,286	5,66,945	7,69,221
(क) अग्रिमों पर ब्याज	1,81,431	1,80,996	1,78,950	5,47,935	5,18,852	7,05,425
(ख) निवेशों पर आय	3,947	15,582	6,922	19,958	47,959	63,648
(ग) बैंक जमाओं पर ब्याज	2,934	22	795	4,393	134	148
(घ) अन्य	-	-	-	-	-	-
2. अन्य आय	2,354	4,872	397	2,979	5,443	6,112
3. कुल आय (1+2)	1,90,666	2,01,472	1,87,064	5,75,265	5,72,388	7,75,333
4. ब्याज व्यय	1,31,887	1,25,962	1,25,005	3,83,722	3,60,802	4,90,303
5. परिचालन व्यय (i)+(ii)	3,770	4,201	3,456	10,739	11,589	14,460
(i) कर्मियों के लिए भुगतान एवं प्रावधान	2,041	2,569	1,747	5,738	6,310	7,253
(ii) अन्य परिचालन व्यय (क) + (ख) + (ग)	1,729	1,632	1,709	5,001	5,279	7,207
(क) ब्रोकरेज, गारंटी शुल्क एवं अन्य वित्त प्रभार	117	(416)	120	357	2	120
(ख) उधारों पर स्टॉप शुल्क	-	41	13	12	80	105
(ग) अन्य व्यय	1,612	2,007	1,576	4,632	5,197	6,982
6. विनिमय उतार-चढ़ाव के कारण (लाभ)/हानि	(507)	648	11	677	(85)	1,390
7. प्रावधान एवं आकस्मिक व्ययों के अतिरिक्त कुल व्यय (4+5+6)	1,35,150	1,30,811	1,28,472	3,95,138	3,72,306	5,06,153
8. प्रावधान एवं आकस्मिक व्ययों से पूर्व परिचालन लाभ (3-7)	55,516	70,661	58,592	1,80,127	2,00,082	2,69,180
9. कर एवं आकस्मिक व्यय के अतिरिक्त अन्य प्रावधान	5,154	1,142	3,148	9,323	7,450	14,336
10. असाधारण मदें (लाभ)/हानि	-	-	-	-	-	-
11. कर पूर्व सामान्य गतिविधियों से लाभ (+) / हानि (-) (8-9-10)	50,362	69,519	55,444	1,70,804	1,92,632	2,54,844
12. कर व्यय	16,800	18,967	14,110	46,930	50,403	63,903
13. कर के पश्चात सामान्य गतिविधियों से निवल लाभ (+) / हानि (-) (11-12)	33,562	50,552	41,334	1,23,874	1,42,229	1,90,941
14. असाधारण मदें (कर व्यय घटाकर)	-	-	-	-	-	-
15. अवधि हेतु निवल लाभ (+) / हानि (-) (13-14)	33,562	50,552	41,334	1,23,874	1,42,229	1,90,941
16. चक्रता पूंजी (भारत सरकार के संपूर्ण स्वामित्व में)	1,45,000	1,45,000	1,45,000	1,45,000	1,45,000	1,45,000
17. पुनर्मूल्यांकन आरक्षित को छोड़कर आरक्षित निधि ⁵	15,11,587	13,20,077	15,11,587	15,11,587	13,20,077	15,11,587
18. विश्लेषणात्मक अनुपात:						
(i) भारत सरकार द्वारा धारित शेयरों का प्रतिशत	100%	100%	100%	100%	100%	100%
(ii) पूंजीगत पर्याप्तता अनुपात	43.94%	40.78%	45.12%	43.94%	40.78%	43.43%
(iii) प्रति शेयर आय (ईपीएस)	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
(iv) एनपीए अनुपात						
क) सकल एनपीए की राशि	65,368	64,460	65,368	65,368	64,460	65,641
ख) निवल एनपीए की राशि	-	-	-	-	-	-
ग) सकल एनपीए का %	0.55%	0.62%	0.61%	0.55%	0.62%	0.60%
घ) निवल एनपीए का %	-	-	-	-	-	-
व) आस्तियों पर लाभ (वार्षिक)	1.13%	1.76%	1.47%	1.41%	1.69%	1.68%
vi) नेटवर्थ (₹ करोड़ में)	16,707	14,938	16,372	16,707	14,938	15,467
vii) बकाया प्रतिदेय वरीयता शेयर	शून्य	शून्य	शून्य	शून्य	शून्य	शून्य
viii) पूंजी मोचन आरक्षित निधियां	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
ix) डिबेंचर मोचन आरक्षित निधियां	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
x) ऋण - इक्विटी अनुपात *	5.79	5.91	5.17	5.79	5.91	5.91
xi) कुल आस्तियों के सापेक्ष कुल ऋण (%) *	82.09%	82.40%	80.21%	82.09%	82.40%	82.82%
xii) परिचालन मार्जिन (%)	1.86%	2.46%	2.09%	2.05%	2.38%	2.37%
xiii) निवल लाभ मार्जिन (%)	1.13%	1.76%	1.47%	1.41%	1.69%	1.68%

⁵ समाप्त तिमाही/नौ माह के लिए पिछले वित्तीय वर्ष के लेखापरीक्षित तुलना पर के अनुसार लिया गया है।

* ऋण कुल उधार को और इक्विटी पूंजी सहित आरक्षित निधि और अपिशेय को इंगित करती है।

टिप्पणियां:

- उपरोक्त परिणामों की लेखापरीक्षा समिति द्वारा समीक्षा की गई है और निदेशक मंडल द्वारा दिनांक 14 मई, 2026 को नई दिल्ली में आयोजित बैठक में अनुमोदित किया गया है।
- एचओम हाउसिंग फाइनेंस प्राइवेट लिमिटेड के खातों को राष्ट्रीय आवास बैंक द्वारा 30 जून, 2025 को एनपीए के रूप में वर्गीकृत किया गया, जिसके लिए ₹ 11.81 करोड़ का 100% प्रावधान किया गया था। इसके बाद, खाते को कपटपूर्ण घोषित कर दिया गया और राष्ट्रीय आवास बैंक ने एचओम इंडिया हाउसिंग फाइनेंस प्राइवेट लिमिटेड की बैंक गारंटी के माध्यम से ₹ 3.25 करोड़ की राशि वसूली है। इसे अतिरिक्त एवं अतिदेय ब्याज और मूलधन के सापेक्ष विनियोजित किया गया है। परिणामस्वरूप, उक्त ऋण के सापेक्ष रखे गए प्रावधान को ₹ 2.72 करोड़ की सीमा तक वापस ले लिया गया है और 31 मार्च, 2026 तक एनपीए की राशि घटकर ₹ 9.09 करोड़ रह गई है। इसके अतिरिक्त, बैंक द्वारा बकाया राशि के सापेक्ष 100% प्रावधान बनाए रखा गया है।
- 30 सितंबर, 2025 को बैंक ने ₹ 749.71 करोड़ के बही मूल्य वाली सरकारी प्रतिभूतियों को परिपक्वता तक धारित (एचटीएम) से बिक्री के लिए उपलब्ध (एएफएस) श्रेणी में स्थानांतरित कर दिया है। भारतीय रिजर्व बैंक के निर्देशानुसार इस स्थानांतरण पर कोई मूल्यहास नहीं लगाया गया।
- भारतीय रिजर्व बैंक ने 15 मई, 2019 के अपने पत्र के माध्यम से यह 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 छमाही आधार पर भारतीय रिजर्व बैंक को अपेक्षित ऋण हानि (ईसीएल) गणनाएँ निरंतर प्रस्तुत कर रहा है।
- भारतीय रिजर्व बैंक (परियोजना वित्त) निदेश, 2025 के अनुपालन में, 31 दिसंबर, 2025 और 31 मार्च, 2026 को समाप्त तिमाही के दौरान मैसर्स महाराष्ट्र हाउसिंग डेवलपमेंट लिमिटेड (एमएचडीसी) के मामले में ₹ 0.11 करोड़ की वाणिज्यिक परिचालन प्रारंभ होने की तारीख (डीसीसीओ) के स्थान के संबंध में 1% के लागू मानक परिसंपत्ति प्रावधान के अतिरिक्त 0.5625% का अतिरिक्त विशिष्ट प्रावधान प्रदान किया गया है।
- यूएसएआईडी के हाउसिंग गारंटी प्रोग्राम के तहत प्राप्त ऋण के संबंध में, यदि विदेशी ऋणदाताओं के प्रति भुगतान दायित्व विनिमय दर के उतार-चढ़ाव के कारण बैंक के दायित्व से अधिक हो जाता है, तो वह भारत सरकार द्वारा वहन किया जाएगा। समीक्षाधीन अवधि के दौरान, बैंक को ₹ 73.91 करोड़ (जिसमें ₹ 14.75 करोड़ का ब्याज शामिल है) की राशि प्राप्त हुई है।
- जहां आवश्यक था वहां पिछली अवधि के आंकड़ों को पुनः वर्गीकृत/पुनः व्यवस्थित किया गया है।

स्थान: नई दिल्ली

दिनांक: 14 मई, 2026

संजय शुक्ला

प्रबंध निदेशक



सम तिथि की हमारी संलग्न मूल्यांकन रिपोर्ट के अनुसार कृते राज हर गोपाल एंड कंपनी सनदी लेखाकार फर्म पंजीकरण संख्या 002074एन
 (सीए गोपाल कृष्ण) भागीदार सदस्यता संख्या 081085

National Housing Bank

Annexure IA

Financial Results for the Period Ended March 31, 2026

(₹ in lakhs)

Particulars	Quarter Ended	Quarter Ended	Quarter Ended	9M Ended	9M Ended	FY Ended
	31.03.2026	31.03.2025	31.12.2025	31.03.2026	31.03.2025	30.06.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited.
1. Interest Earned (a)+(b)+(c)+(d)	1,88,312	1,96,600	1,86,667	5,72,286	5,66,945	7,69,221
(a) Interest on advances	1,81,431	1,80,996	1,78,950	5,47,935	5,18,852	7,05,425
(b) Income on Investments	3,947	15,582	6,922	19,958	47,959	63,648
(c) Interest on bank deposits	2,934	22	795	4,393	134	148
(d) Others	-	-	-	-	-	-
2. Other Income	2,354	4,872	397	2,979	5,443	6,112
3. Total Income (1+2)	1,90,666	2,01,472	1,87,064	5,75,265	5,72,388	7,75,333
4. Interest Expended	1,31,887	1,25,962	1,25,005	3,83,722	3,60,802	4,90,303
5. Operating Expense (i)+(ii)	3,770	4,201	3,456	10,739	11,589	14,460
(i) Payments to and provisions for employees	2,041	2,569	1,747	5,738	6,310	7,253
(ii) Other operating Expense (a)+(b)+(c)	1,729	1,632	1,709	5,001	5,279	7,207
(a) Brokerage, Guarantee Fee and Other Finance Charges	117	(416)	120	357	2	120
(b) Stamp duty on Borrowings	-	41	13	12	80	105
(c) Other expenditures	1,612	2,007	1,576	4,632	5,197	6,982
6. (Gain)/ Loss on account of exchange fluctuations	(507)	648	11	677	(85)	1,390
7. Total Expenditure excluding Provisions and Contingencies (4+5+6)	1,35,150	1,30,811	1,28,472	3,95,138	3,72,306	5,06,153
8. Operating Profit before Provisions and Contingencies (3-7)	55,516	70,661	58,592	1,80,127	2,00,082	2,69,180
9. Provisions other than Tax and Contingencies	5,154	1,142	3,148	9,323	7,450	14,336
10. Exceptional Items (gain)/loss	-	-	-	-	-	-
11. Profit (+) / Loss (-) from Ordinary Activities before Tax (8-9-10)	50,362	69,519	55,444	1,70,804	1,92,632	2,54,844
12. Tax Expense	16,800	18,967	14,110	46,930	50,403	63,903
13. Net Profit (+)/Loss (-) from Ordinary Activities after Tax (11-12)	33,562	50,552	41,334	1,23,874	1,42,229	1,90,941
14. Extraordinary items (net of tax expense)	-	-	-	-	-	-
15. Net Profit (+)/Loss (-) for the period (13-14)	33,562	50,552	41,334	1,23,874	1,42,229	1,90,941
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	1,45,000
17. Reserves excluding Revaluation Reserves ⁵	15,11,587	13,20,077	15,11,587	15,11,587	13,20,077	15,11,587
18. Analytical Ratios:						
(i) Percentage of shares held by Government of India	100%	100%	100%	100%	100%	100%
(ii) Capital Adequacy Ratio	43.94%	40.78%	45.12%	43.94%	40.78%	43.43%
(iii) Earning Per Share (EPS)	NA	NA	NA	NA	NA	NA
(iv) NPA Ratios						
a) Amount of Gross NPA	65,368	64,460	65,368	65,368	64,460	65,641
b) Amount of Net NPA	-	-	-	-	-	-
c) % of Gross NPA	0.55%	0.62%	0.61%	0.55%	0.62%	0.60%
d) % of Net NPA	-	-	-	-	-	-
v) Return on Assets (Annualized)	1.13%	1.76%	1.47%	1.41%	1.69%	1.68%
vi) Net Worth (₹ in Cr)	16,707	14,938	16,372	16,707	14,938	15,467
vii) Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil	Nil	Nil
viii) Capital Redemption Reserve	NA	NA	NA	NA	NA	NA
ix) Debenture Redemption Reserve	NA	NA	NA	NA	NA	NA
x) Debt - Equity Ratio *	5.79	5.91	5.17	5.79	5.91	5.91
xi) Total Debts to Total Assets (%) *	82.09%	82.40%	80.21%	82.09%	82.40%	82.82%
xii) Operating Margin(%)	1.86%	2.46%	2.09%	2.05%	2.38%	2.37%
xiii) Net profit Margin(%)	1.13%	1.76%	1.47%	1.41%	1.69%	1.68%

⁵ For the quarter/Nine Months 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 May 14, 2026 at New Delhi.
- Accounts of Aviom India Housing Finance Pvt Ltd have been classified as NPA by NHB as on June 30, 2025, for which 100% provision amounting to ₹ 11.81 crore was made. Subsequently, the account was declared fraud and NHB has invoked the Bank guarantees submitted by the company aggregating to ₹ 3.25 Crore. The same has been appropriated against additional & overdue interest and principal. Consequently, provision held against the said loan has been reversed to the extent of ₹ 2.72 Crore and NPA amount has reduced to ₹ 9.09 Crore as on 31st March 2026. Further, 100% provision has been maintained by the Bank against the outstanding balance.
- Bank has shifted Government Securities having book value of ₹ 749.71 Crore from Held to Maturity (HTM) to Available for Sale (AFS) category on September 30, 2025. No depreciation to be provided on such shifting, as per Reserve Bank of India Directives.
- The Reserve Bank of India vide its letter dated May 15, 2019, has advised that implementation of Indian Accounting Standards (IND- AS) 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 Reserve Bank of India on half-yearly basis.
- In compliance with Reserve Bank of India (Project Finance) Directions, 2025, an additional specific provision of 0.5625% has been provided over and above the applicable standard asset provision of 1% in respect of Deferment of Date of Commencement of Commercial Operations (DCCO) amounting to ₹ 0.11 Crore in case of M/s Maharashtra Housing Development Ltd. (MHDC) during the quarter ended December 31, 2025 and March 31, 2026.
- In respect of loan raised under Housing Guarantee Programme of USAID, if the payment obligation to foreign lenders exceeds the Bank's obligation due to exchange rate fluctuations, the same will be borne by the Government of India. During the period under review, a sum of ₹73.91 crore (including interest of ₹14.75 Crore) has been received by the Bank.
- Previous period figures have been regrouped / rearranged wherever necessary.

Place: New Delhi

Date: May 14, 2026



Sanjay Shukla
Managing Director



As per our review report of even date attached
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 March 31,2026 under Regulation 52(4) of SEBI(LODR) Regulations, 2015

S.No	Category	Sub type	Quarter ended March 31,2026
1	Financial	Debt Equity Ratio	5.79
Debt Service Coverage Ratio ¹		Not Applicable	
Interest Service Coverage Ratio ¹		Not Applicable	
Outstanding redeemable preference shares (quantity and value) ³		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)	
Net worth		16707 Crores	
Net profit after tax		₹336 Crores	
Earnings per share ²		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.	
Long term debt to working capital ³		Not Applicable	
Current liability Ratio ³		Not Applicable	
Total debts to total Assets (%)		84.84%	
Debtors turnover ³		Not Applicable	
Inventory Turnover ³		Not Applicable	
Operating margin percent		1.86%	
Net profit margin percent		1.13%	
Sector specific equivalent ratios, as applicable			
a. CRAR		43.94%	
b. GNPA		₹654 Crores	
c. NNPA		NIL	
Net Debt to EBITA		56.58	
Gross Debt to EBITA		58.48	
Debt Cap		NA	
Debt/Tangible Net Worth		6.17	
Asset Liability Mismatch		Gap as per ALM statement to RBI is within the regulatory norms prescribed by RBI.	
PAR 90 and write off		₹ 654 Cr and Write offs: Nil	
Tangible Net Worth		₹ 16,707	
Dividend ratio (Dividend/PAT)		There is no Dividend declared in the period. (Jan 2026-Mar 2026)	
Liquidity		6.26%. Calculated as available cash and bank balance and investments being liquid and maturing within one year as percentage of Total Assets.	
Payment of Interest on due dates		Yes	
Payment of principal on due dates		Yes	
		Norm	
Ratio of Short-Term Borrowing to total working funds	Maximum	14.05%	
	25.00%		
Ratio of short-term borrowings to short term assets	Maximum	55.54%	
	100.00%		
Ratio of liquid assets to total assets	5% - 15%	6.26%	
	Maximum		
Ratio of external liabilities maturing in next 12 months to aggregate of liquid assets and loans	1:1	0.45	
Outstanding guarantees to total assets	Maximum	0.00	
	5%		



Ratio of Term Deposits to Total Assets	Maximum 8 %	1.60%
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/Debt Redemption Reserve, Current Ratio, Long term debt to working capital, Bad debts to Account receivable Ratio, Current liability Ratio, Debtor's turnover, and Inventory		
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.		
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 has complied with all the covenants applicable to it with respect to period ended 31.03.2026.		


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

(CA Gopal Krishna)
(Partner)

Membership No. 081095

UDIN: 26081005816899377

Place: New Delhi
Date: 14-05-2026


Name - Sanjay Bose
Designation - Company Secretary



End Utilisation Certificate for quarter ended 31st March 2026

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 quarter ended 31st March, 2026 are as under: -

Instrument	ISIN Number	Allotment Date	Maturity Date	Coupon rate/ Discount rate	Amount Outstanding as on 31.03.2026 (in ₹ Crs)	Amount utilised as on 31.03.2026 (in ₹ Crs)
Nil						

On the basis of books of accounts, records and documents, 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 Nil funds in the quarter ended 31.03.2026.

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 National Housing Bank

Sanjay Bose

(Sanjay Bose)

Regional Manager/Company Secretary



Place: New Delhi

Date: 14-05-2026

Statement of utilization of issue proceeds for quarter ended 31.03.2026

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
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	NA
Type of instrument	NA
Date of Raising Funds	NA
Amount Raised	NA
Report filed for quarter ended	31.03.2026
Is there a Deviation / Variation in use of funds raised?	NA
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, 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 Nil fund in the quarter ended 31.03.2026.

For National Housing Bank

Sanjay Bose



(Sanjay Bose)

Regional Manager/Company Secretary

Place: New Delhi

Date: 14-05-2026

Security Cover Certificate for the QE 31.03.2026 as per Regulation 54(3) of SEBI(LODR) Regulations, 2015

All amount is in ₹ Crores															
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Particulars	Description of asset for which this certificate relate	Exclusi ve Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Eliminati on (amount in negative)	Debt not backed by any assets offered as security (applicable only for liability side)	(Total C to J)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance,DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainabl e or applicable (For Eg. Bank	Total Value(=L+M+N+O)			
		Book Value	Book Value	Yes/ No	Book Value	Book Value					Relating to Column F				
ASSETS															
Property,Plant and Equipment							57.76			57.76					
Capital Work-in- Progress															
Right of Use Assets															
Goodwill															
Intangible Assets							3.4			3.4					
Intangible Assets under Development															
Investments							3,326.20			3326.2					
Loans	Refinanced Loan accounts (as per Annexure attached)	5,207.36					1,13,646.15			118853.51				5,207.36	5207.36
Inventories															
Trade Receivables															
Cash and Cash Equivalents															
Bank Balances other than Cash and Cash Equivalents*							11.16			11.16					
Others															





**Tax Free Bonds issued by National Housing Bank
and details of Assets hypothecated as on 31.03.2026**

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 March 31, 2026 (in ₹ crore)
100004789	Tata Capital Housing Finance Limited	65.05
100004507	Tata Capital Housing Finance Limited	34.69
100004793	PNB Housing Finance Limited	48.88
100006066	PNB Housing Finance Limited	155.97
100005771	Can Fin Homes Limited	207.66
100005515	Ujjivan Small Finance Bank Limited	47.64
100006203	Aditya Birla Housing Finance Limited	232.65
100006580	SMFG India Home Finance Company Limited	100.00
100006572	Can Fin Homes Limited	278.14
Total		1,170.68

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 March 31, 2026 (in ₹ crore)
100004773	IIFL Home Finance Limited	48.71
100005291	Tata Capital Housing Finance Limited	88.62
100006157	Tata Capital Housing Finance Limited	73.59
100006078	Tata Capital Housing Finance Limited	41.86
100006254	Vastu Housing Finance Corporation Ltd.	53.03
100005275	Vastu Housing Finance Corporation Ltd.	39.85
100005644	Aditya Birla Housing Finance Limited	83.38
100005752	Aadhar Housing Finance Ltd	61.18
100004787	Can Fin Homes Limited	179.89
100005701	Aptus Value Housing Finance India	57.12
100005316	Aditya Birla Housing Finance Limited	96.35
100005400	Can Fin Homes Limited	112.79
100006587	PNB Housing Finance Limited	578.83
100004759	Tata Capital Housing Finance Limited	20.55
100005869	Aadhar Housing Finance Ltd	46.60
100006100	Aavas Financiers Limited	64.58
100005911	Hero Housing Finance Limited	83.92
100006119	PNB Housing Finance Limited	122.74
100004563	Tata Capital Housing Finance Limited	37.93
100004849	PNB Housing Finance Limited	30.62
100004880	Can Fin Homes Limited	56.49
100006099	Aavas Financiers Limited	59.15
100004795	PNB Housing Finance Limited	254.17
100005365	Tata Capital Housing Finance Limited	46.53
100006307	Capri Global Housing Finance Limited	50.90
100006582	Home First Finance Company India Limited	214.76
Total		2604.17

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 March 31, 2026 (in ₹ crore)
100004907	Repco Home Finance Limited	40.99
100004584	Tata Capital Housing Finance Limited	50.13
100005786	India Shelter Finance Corporation Ltd	36.15
100006102	Aavas Financiers Limited	102.15
100005379	Aavas Financiers Limited	38.43
100006029	SMFG India Home Finance Company Limited	35.88
100005619	Aditya Birla Housing Finance Limited	48.08
100006579	SMFG India Home Finance Company Limited	290.84
100005998	Aavas Financiers Limited	59.88
100006017	Aadhar Housing Finance Ltd	67.20
100006298	PNB Housing Finance Limited	89.22
100004598	Tata Capital Housing Finance Limited	34.91
100004790	Tata Capital Housing Finance Limited	62.25
100006126	Grihum Housing Finance Limited	35.21
100005521	Aavas Financiers Limited	45.37
100006142	Aditya Birla Housing Finance Limited	56.65
100006570	Aditya Birla Housing Finance Limited	261.89
100005272	Sundaram Home Finance Limited	36.86
100006046	Aditya Birla Housing Finance Limited	40.43
Total		1,432.52

Summary:

Particulars	Amount (In ₹ crore)
Total Tax-Free Bonds (Secured) issued by National Housing Bank	3,631.55
Total Assets hypothecated for aforementioned Bonds as on 31.03.2026	5,207.36



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