

August 08, 2026

To,

National Stock Exchange of India Ltd,
Exchange Plaza,
Bandra Kurla Complex,
Bandra (East), Mumbai- 400051

Subject: Intimation of outcome of Board Meeting for the period ended 30th June, 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 August 08, 2026 (which commenced at 12:00 pm and concluded at 07.35 pm) has approved the Financial Results of the Bank for the period ended 30th June, 2026.

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

The Board of Directors has also approved the annual budget for 2026-27 including fund raising from Bonds/ Commercial paper/ Term Loan/foreign borrowing etc. upto Rs. 66,000 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 as per Regulation-52(7) of the SEBI (LODR) Regulations, 2015 forms part of the said financial results.

The Statement of material deviation in the use of proceeds as per Regulation- 52(7A) of the SEBI (LODR) Regulations, 2015 forms part of the said financial results.

Please take the above information on record.

Thanking You.

Yours sincerely,

for National Housing Bank

Sanjay Bose
RM/ Company Secretary

To
The President of India
Report on the Audit of the Standalone Financial Statements

Opinion

We have audited the standalone Financial Statements of National Housing Bank ("the Bank"), which comprise the Balance Sheet as of 30th June 2025, the Profit and Loss Account, and Cash Flows Statement for the year ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Standalone Financial Statements give the information required by the National Housing Bank Act, 1987 in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Bank as at 30th June 2025, profit and its cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (the ICAI). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. In our professional judgement, we have decided the following to be the key audit matters to be communicated in our report.



S. No.	Key Audit Matter	Auditor's Response
1.	Identification of non-performing advances and provisioning of advances: Advances constitute a significant portion of the Bank's assets, and the quality of these advances is measured in terms of ratio of Non-Performing Advances ("NPA") to the gross advances of the Bank. The Bank's net advances constitute 91.64% (Previous year 90.56%) of the total assets and the gross NPA ratio of the Bank is 0.60 % (Previous year 0.69%) as at 30th June 2025. The Reserve Bank of India's ("RBI") guidelines on Income recognition and asset classification ("IRAC") prescribe the prudential norms for identification and classification of NPAs and the minimum provision required for such assets. The Bank is also required to apply its judgment to determine the identification and provision required against NPAs by applying quantitative as well as qualitative factors. The risk of identification of NPAs is affected by factors like stress and liquidity concerns in certain sectors. The provisioning for identified NPAs is estimated based on ageing and classification of NPAs, recovery estimates, value of security and other qualitative factors and is subject to the minimum provisioning norms specified by RBI. The Bank has detailed its accounting policy in this regard in Schedule XVIII Significant accounting policies under note 5 Loans/Advances and Provision thereon. Since the identification of NPAs and provisioning for advances require significant level of estimation and given its significance to the overall audit, we have ascertained identification and provisioning for NPAs as a key audit matter.	Our audit approach towards advances with reference to the IRAC norms and other related circulars / directives issued by RBI and internal policies and procedures of the Bank includes the testing of the following: • Understanding, evaluating and testing the design and operating effectiveness of key controls (including application controls) around the identification of impaired accounts based on the extant guidelines on IRAC. • Performing other procedures including substantive audit procedures covering the identification of NPAs by the Bank. These procedures included: ○ Considering the accounts reported by the Bank and other Banks as Special Mention Accounts ("SMA") to identify stressed assets. ○ Performing inquiries with the credit and risk departments to ascertain if there were indicators of stress or an occurrence of an event of default in a particular loan account or any product category which need to be considered as NPA. ○ Gained an understanding of the Bank's process for provisioning of advances.
2.	Information Technology (IT) and controls impacting financial Reporting The Bank's key financial accounting and reporting processes are highly dependent on information systems including automated controls in systems, such that there exists a risk that gaps in the IT control environment could result in the financial accounting and reporting records being materially misstated. Due to the pervasive nature and complexity of the IT environment as well as its importance in relation to accurate and timely financial reporting, we have identified this area as a Key Audit Matter.	As a part of our audit procedures for review of the Bank's IT systems and related controls for financial reporting: - We tested the design and operating effectiveness of the Bank's IT systems and controls that are critical to financial reporting. - The Bank has a system in place for getting application software audits for identified Application Systems at reasonable intervals. Information System (IS) Audit is done by Bank at reasonable intervals.



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

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

Information Other than the Financial Statements and Auditor's Report Thereon

The Bank's Board of Directors is responsible for the other information. The other information comprises the information included in the Management Discussion and Analysis, Board Report including Annexures to the Board's Report, Business Responsibility Report, Corporate Governance and Shareholder's information, but does not include the consolidate financial statements, standalone financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Management's Responsibility for the Standalone Financial Statements

The Management and Board of Directors are responsible for the preparation and fair presentation of these standalone financial statements that give a true and fair view of the financial position, financial performance, and cash flows of the Bank in accordance with the National Housing Bank Act, 1987 ('the Act') and the Regulations framed there under for General Fund and for special fund in accordance with the provisions of National Housing Bank (Slum Improvements and Low Cost Housing Fund) Regulation, 1993, the accounting principles generally accepted in India, including the applicable Accounting Standards issued by The Institute of Chartered Accountants of India and applicable RBI guidelines as issued from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable



assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the standalone financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatement in the standalone financial statements that, individually or in aggregate, makes it probable that the economic decisions of reasonably knowledgeable users of the standalone financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of audit work and in evaluating the results of our works; and (ii) to evaluate the effect of any identified misstatement in the financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.



Report on Other Legal and Regulatory Requirements

- a) The Balance Sheet and the Profit and Loss Account and cash flow have been drawn up in accordance with the National Housing Bank Act, 1987 as amended ('the Act'), and the Regulations framed there under for General Fund and for special fund in accordance with the provisions of National Housing Bank (Slum Improvements and Low-Cost Housing Fund) Regulation, 1993.
- b) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
- c) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books.
- d) The Balance Sheet, the Statement of Profit and Loss, and the Cash Flow Statement dealt with by this Report are in agreement with the books of account.
- e) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
- f) In our opinion, the aforesaid financial statements dealt with by this report comply with the applicable Accounting Standards.

For Raj Har Gopal & Co.
Chartered Accountants
Firm Reg. No. 0002074N


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

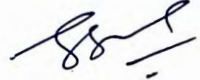


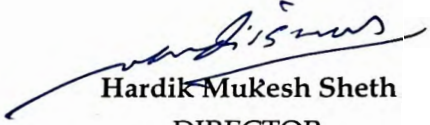
National Housing Bank

Balance Sheet			
As on June 30,2025			As on June 30,2026
₹	Liabilities	Schedules	₹
14,50,00,00,000	1. Capital	I	14,50,00,00,000
1,33,90,35,39,633	2. Reserves	II	1,42,18,86,36,993
17,25,51,52,943	3. Profit and Loss Account	III	26,02,38,93,634
4,51,22,09,40,567	4. Bonds and Debentures	IV	4,08,41,65,10,535
4,89,48,16,74,700	5. Deposits	V	3,67,90,36,46,700
38,76,67,64,514	6. Borrowings	VI	3,30,66,74,97,279
4,31,01,65,191	7. Deferred Tax Liability (net)		5,00,81,65,191
33,14,29,24,036	8. Current Liabilities and Provisions	VII	34,36,09,47,539
11,82,58,11,61,584	TOTAL		13,29,06,92,97,871


Chander Mohan Singh
CHIEF FINANCIAL OFFICER

Amarendra Kumar
EXECUTIVE DIRECTOR


Sanjay Shukla
MANAGING DIRECTOR


Hardik Mukesh Sheth
DIRECTOR

Mumbai August 08, 2026



As at 30th June, 2026

As on June 30,2025	Assets	Schedules	As on June 30,2026
₹			₹
2,77,85,25,565	1. Cash and Bank Balances	VIII	28,83,09,38,338
86,76,36,37,670	2. Investments	IX	32,22,71,05,258
10,83,72,46,04,965	3. Loans and Advances	X	12,60,48,14,52,225
58,34,49,730	4. Fixed Assets	XI	60,96,64,487
8,73,09,43,654	5. Other Assets	XII	6,92,01,37,563
11,82,58,11,61,584	TOTAL		13,29,06,92,97,871

15,81,30,73,198	Contingent Liability	XIII	8,17,06,60,013
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Schedules I to XVII form an integral part of accounts

As per our attached Report of even date

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



(Signature)

(CA Gopal Krishan)

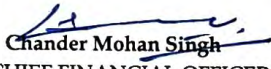
Partner

Membership No. 081085

National Housing Bank

Profit & Loss Account

For FY ended June 30,2025 ₹	Expenditure		Schedules	For FY ended June 30,2026 ₹
49,03,02,82,057	1. Interest			53,57,31,23,606
72,52,96,020	2. Staff Salaries, Allowances etc. and Terminal Benefits			75,27,75,044
11,79,600	3. Directors' and Committee Members Fees and Expenses			10,91,656
18,19,460	4. Audit Fees			17,94,461
4,78,14,357	5. Rent, Taxes, Electricity and Insurance			5,67,97,682
59,60,945	6. Postage, Telegrams, Telex and Telephones			12,07,876
52,53,187	7. Law Charges			38,03,067
-	8. Stationery, Printing, Advertisement, etc.			-
71,15,935	(i) Stationery and Printing	45,74,457		57,95,349
26,87,634	(ii) Advertisement	12,20,892		9,68,25,105
10,56,38,687	9. Depreciation on Fixed Assets			4,86,31,098
2,25,13,405	10. Brokerage, Guarantee Fee and Other Exp on Borrowings			54,40,46,869
65,96,77,710	11. Other Expenditure			1,69,95,85,436
1,43,35,78,684	12. Provision and Contingencies		XIV	
	13. Provision for Tax:			
98,03,38,000	a) Deferred Tax	69,80,00,000		
5,40,99,87,000	b) Income Tax	4,75,20,00,000		
(47,99,24,080)	c) Income Tax Adjustment for earlier years	(63,27,33,942)		4,81,72,66,058
19,09,41,37,996	14. Profit carried to Balance Sheet (Refer Schedule III)			17,00,15,73,051
77,05,33,56,597	TOTAL			78,60,43,16,358


Chander Mohan Singh
CHIEF FINANCIAL OFFICER

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Sanjay Shukla
MANAGING DIRECTOR


Hardik Makesh Sheth
DIRECTOR

Mumbai August 08, 2026



for the year ended 30th June, 2026

For FY ended June 30, 2025 ₹	Income	Schedules	For FY ended June 30, 2026 ₹
70,55,72,79,849	1. Interest & Discount	XV	75,68,24,94,767
6,36,48,16,268	2. Income from Investments		2,38,58,84,439
-	3. Commission, Brokerage & Fees		-
13,12,60,480	4. Other Income	XVI	53,59,37,152
77,05,33,56,597	TOTAL		78,60,43,16,358

Schedules I to XVII form an integral part of accounts

As per our attached Report of even date

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



(CA Gopal Krishan)
Partner
Membership No. 081085



50 (a) Cash Flow Statement for the year ended 30 th June 2026	2024-25	2025-26
	(Amount in ₹ Crore)	(Amount in ₹ Crore)
A) CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit as per Profit & Loss Account	1,909.41	1,700.16
Adjustments for:		
Provision for Tax	541.00	475.20
Income Tax - earlier years	47.99	(63.27)
Provision for Deferred Tax	98.03	69.80
Depreciation on fixed assets	10.56	9.68
Depreciation on investments & amortisation expense	1.55	0.18
Provision for Standards Assets	27.28	70.42
Provision for Non-Performing Assets/Restructured Accounts	11.81	18.31
(Gain)/Loss on revaluation of Forward Exchange Contracts	0.91	0.17
Provision for Bad Debts u/s 36(1) (vii)(c) of Income Tax Act, 1961	102.72	81.05
(Profit)/Loss on sale of Fixed Assets	(0.07)	(0.10)
(Gain)/Loss on revaluation of Foreign Deposits & Borrowings	7.92	4.41
Provisions no longer required written back	1.31	(0.28)
Premium on Forward Exchange Contract	(0.98)	(0.06)
Income from Investments	(636.47)	(238.59)
Profit on purchase and sale of Mutual Funds	0.00	(2.55)
Profit on Sale of Investments	0.00	(0.42)
Dividend on Equity of Housing Finance Companies	0.00	(5.20)
Operating Profit before working capital changes	2122.97	2,118.91
Adjustments for Working Capital		
(Increase)/Decrease in Deposits with Banks	133.52	(2,566.55)
(Increase)/Decrease in Loans & Advances	(6,824.54)	(17,693.99)
(Increase)/Decrease in Other Assets	(501.68)	269.77
Increase/(Decrease) in Current Liabilities	(170.91)	(441.25)
Net cash from operating activities before taxes paid	(5,240.64)	(18,313.12)
Less : Income Taxes Paid	(345.78)	88.69
NET CASH FLOW FROM OPERATING ACTIVITIES BEFORE EXTRAORDINARY ITEMS	(4,894.86)	(18,401.81)
Extraordinary Items	0.00	0.00
NET CASH FLOW FROM OPERATING ACTIVITIES AFTER EXTRAORDINARY ITEMS (A)	(4,894.86)	(18,401.81)
B) CASH FLOW FROM INVESTING ACTIVITIES BEFORE EXTRAORDINARY ITEMS		
(Increase) / Decrease in Fixed Assets	(10.41)	(12.21)
(Increase)/Decrease in Investments	736.34	5,453.47
Income from Investments	636.48	238.59
(Loss)/Gain on Sale of Investments	0.00	0.42
Profit on purchase and sale of Mutual Funds	0.00	2.55



(Loss)/Gain on revaluation of Forward Exchange Contracts	(0.91)	(0.17)
Dividend on Equity of Housing Finance Companies	0.00	5.20
NET CASH GENERATED FROM INVESTING ACTIVITIES BEFORE EXTRAORDINARY ITEMS	1,361.50	5,687.86
Receipts from sale of equity of HFCs	0.00	0.00
NET CASH GENERATED FROM INVESTING ACTIVITIES AFTER EXTRAORDINARY ITEMS (B)	1,361.50	5,687.86
C) CASH FLOW FROM FINANCING ACTIVITIES		
Increase in share capital	0.00	0.00
Net income under Staff Benevolent Fund	5.69	5.23
Increase / (Decrease) in Bonds & Debentures	11,329.85	(4,280.44)
Increase / (Decrease) in Deposits	(1,489.53)	(12,157.80)
Increase/(Decrease) in Borrowings	(6,296.29)	29,190.07
NET CASH GENERATED FROM FINANCING ACTIVITIES (C)	3,549.72	12,757.06
Net increase in cash and cash equivalents (A+B+C)	16.36	43.11
Cash and cash equivalents at the beginning of the year	12.40	28.76
Cash and cash equivalents at the end of the year	28.76	71.87

50 (b) Schedule to Cash & Cash Equivalents

Particulars	2024-25	2025-26
	(Amount in ₹ Crore)	(Amount in ₹ Crore)
Cash in hand	0.00	0.00
Balances with Reserve Bank of India	0.03	0.05
Balance with banks-Current Account	28.73	71.81
Cash and cash equivalent before exchange rate adjustments	28.76	71.87
Effect of exchange rate changes-unrealised gains	0.00	0.00
Cash and cash equivalent after exchange rate adjustments	28.76	71.87


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DIRECTOR

Mumbai , August 08, 2026

As per our attached Report of even date



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

(CA Gopal Krishan)
Partner
Membership No. 081085



30 जून, 2026 को समाप्त वर्ष के लिए वित्तीय परिणाम

(₹ लाख में)

विवरण	30.06.2026 को समाप्त तिमाही	30.06.2025 को समाप्त तिमाही	31.03.2026 को समाप्त तिमाही	30.06.2026 को समाप्त वित्त वर्ष	30.06.2025 को समाप्त वित्त वर्ष
	लेखापरीक्षित	लेखापरीक्षित	अलेखापरीक्षित	लेखापरीक्षित	लेखापरीक्षित
1. परिचालन से कुल आय ¹	2,08,397	2,02,276	1,88,312	7,80,684	7,69,221
2. अवधि हेतु निवल लाभ/(हानि) (कर पूर्व, असाधारण और/या असामान्य मद#)	47,385	62,111	50,057	2,18,188	2,50,045
3. अवधि हेतु कर पूर्व निवल लाभ/(हानि), (असाधारण और/या असामान्य मदों के पश्चात#)	47,385	62,111	50,057	2,18,188	2,50,045
4. अवधि हेतु कर पश्चात निवल लाभ/(हानि) (असाधारण और/या असामान्य मदों के पश्चात#)	46,142	48,713	33,562	1,70,015	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
6. इक्विटी शेयर पूंजी	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)\$	16,82,125	15,11,587	15,11,587	16,82,125	15,11,587
8. प्रति शेयर आय (ईपीएस)	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
(क) मूल	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
(ख) डाइल्यूटेड	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं

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

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

\$ समाप्त तिमाही/छमाही 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 08 अगस्त, 2026 को मुंबई 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) विनियम के विनियम 52(4) में संदर्भित अन्य लाइन मद के लिए, बीएसई और एनएसई को प्रासंगिक प्रकटीकरण किए गए हैं और इन्हें यूआरएल (www.bseindia.com और www.nseindia.com) पर देखा जा सकता है।

घ) लेखा नीतियों में परिवर्तन (नों) के कारण निवल लाभ/हानि, कुल व्यापक आय या किसी अन्य प्रासंगिक वित्तीय मदों पर प्रभाव का प्रकटीकरण फुटनोट के माध्यम से किया जाएगा। शून्य

कृते निदेशक मंडल

25/08/26

स्थान: मुंबई

दिनांक: 08 अगस्त, 2026

संजय शुक्ला
प्रबंध निदेशक

Financial Results for the Year Ended June 30, 2026

(₹ in lakhs)

Particulars	Quarter Ended 30.06.2026	Quarter Ended 30.06.2025	Quarter Ended 31.03.2026	FY Ended 30.06.2026	FY Ended 30.06.2025
	Audited	Audited	Unaudited	Audited	Audited
1. Total Income from operations ^{&}	2,08,397	2,02,276	1,88,312	7,80,684	7,69,221
2. Net Profit/(Loss) for the period (before tax, Exceptional and /or Extraordinary items#)	47,385	62,111	50,057	2,18,188	2,50,045
3. Net Profit/(Loss) for the period before tax, (after Exceptional and /or Extraordinary items#)	47,385	62,111	50,057	2,18,188	2,50,045
4. Net Profit/(Loss) for the period after tax(after Exceptional and /or Extraordinary items#)	46,142	48,713	33,562	1,70,015	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
6. Equity Share Capital	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.\$	16,82,125	15,11,587	15,11,587	16,82,125	15,11,587
8. Earning Per Share (EPS)	NA	NA	NA	NA	NA
(a) Basic	NA	NA	NA	NA	NA
(b) Diluted	NA	NA	NA	NA	NA

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

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

\$ For the quarter/half-year 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 August 08, 2026 at Mumbai.
- b) The above is an extract of the detailed format of quarterly /yearly financial results filed with the Stock Exchange(s) under regulation 52 of the LODR Regulations, 2015. The full format of the quarterly/yearly financial results is available on the websites of the BSE and NSE (www.bseindia.com/www.nseindia.com) and the Bank's Website (www.nhb.org.in).
- c) For the other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to the BSE and NSE and can be accessed on the URL (www.nseindia.com and www.bseindia.com).
- d) The impact on net profit/loss, total comprehensive income or any other relevant financial items(s) due to change(s) in accounting policies shall be disclosed by means of a footnote. NIL

For and on behalf of the Board of Directors

Place: Mumbai

Date: August 08, 2026



Sanjay Shukla
Managing Director

30 जून, 2026 को समाप्त वर्ष के लिए वित्तीय परिणाम

विवरण	30.06.2026 को समाप्त वित्त वर्ष	30.06.2025 को समाप्त वित्त वर्ष	30.06.2026 को समाप्त तिमाही	30.06.2025 को समाप्त तिमाही	31.03.2026 को समाप्त तिमाही
	लेखापरीक्षित	लेखापरीक्षित	लेखापरीक्षित	लेखापरीक्षित	अलेखापरीक्षित
1. अजित ब्याज (क) + (ख) + (ग) + (घ)	7,80,684	7,69,221	2,08,397	2,02,276	1,80,312
(क) अग्रणी पर ब्याज	7,48,596	7,05,425	2,00,660	1,86,573	1,81,431
(ख) निवेशों पर ब्याज	23,859	63,648	3,901	15,689	3,947
(ग) बैंक ब्याजों पर ब्याज	8,229	148	3,836	14	2,934
(घ) अन्य	-	-	-	-	-
2. अन्य आय	5,359	1,313	2,381	567	2,049
3. कुल आय (1+2)	7,86,043	7,70,534	2,10,778	2,02,843	1,90,361
4. ब्याज व्यय	5,35,731	4,90,303	1,52,009	1,29,501	1,31,887
5. परिचालन व्यय (I+II)	14,390	14,460	3,650	2,870	3,770
(i) कार्यों के लिए भुगतान एवं प्रावधान	7,528	7,253	1,790	943	2,041
(ii) अन्य परिचालन व्यय (क) + (ख) + (ग)	6,862	7,207	1,860	1,927	1,729
(क) ब्रोकरेज, गारंटी शुल्क एवं अन्य वित्त प्रभार	469	120	112	117	117
(ख) उधारी पर स्टाप शुल्क	18	105	5	25	-
(ग) अन्य व्यय	6,375	6,982	1,743	1,785	1,612
6. विनियम उधार-चढ़ाव के कारण (लाभ)/हानि	738	1,390	61	1,475	(507)
7. प्रावधान एवं आकस्मिक व्ययों के अतिरिक्त कुल व्यय (4+5+6)	5,50,859	5,06,153	1,55,720	1,33,846	1,35,150
8. प्रावधान एवं आकस्मिक व्ययों से पूर्व परिचालन लाभ (3-7)	2,35,184	2,64,381	55,058	68,997	55,211
9. कर एवं आकस्मिक व्यय के अतिरिक्त अन्य प्रावधान	16,996	14,336	7,673	6,886	5,154
10. असाधारण मर्दे (लाभ)/हानि	-	-	-	-	-
11. कर पूर्व सामान्य गतिविधियों से लाभ (+) / हानि (-) (8-9-10)	2,18,188	2,50,045	47,385	62,111	50,057
12. कर व्यय	48,173	59,104	1,243	13,398	16,495
13. कर के पश्चात सामान्य गतिविधियों से निवल लाभ (+) / हानि (-) (11-12)	1,70,015	1,90,941	46,142	48,713	33,562
14. असाधारण मर्दे (कर व्यय घटाकर)	-	-	-	-	-
15. अबाधित निवल लाभ (+) / हानि (-) (13-14)	1,70,015	1,90,941	46,142	48,713	33,562
16. चुकता पूंजी (भारत सरकार के संपूर्ण स्वामित्व में)	1,45,000	1,45,000	1,45,000	1,45,000	1,45,000
17. पुनर्मुल्यांकन आरक्षित को छोड़कर आरक्षित निधि ⁵	16,82,125	15,11,587	16,82,125	15,11,587	15,11,587
18. विस्लेषणात्मक अनुपात:					
(i) भारत सरकार द्वारा धारित शेयरों का प्रतिशत	100%	100%	100%	100%	100%
(ii) पूंजीगत पर्याप्तता अनुपात	43.53%	43.43%	43.53%	43.43%	43.94%
(iii) प्रति शेयर आय (इपीएस)	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
(iv) एनपाए अनुपात					
क) सकल एनपाए की राशि	73,781	65,641	73,781	65,641	65,368
ख) निवल एनपाए की राशि	6,309	-	6,309	-	-
ग) सकल एनपाए का %	0.58%	0.60%	0.58%	0.60%	0.55%
घ) निवल एनपाए का %	0.05%	-	0.05%	-	-
v) आस्तियों पर लाभ (वार्षिक)	1.40%	1.66%	1.43%	1.67%	1.13%
vi) नेटवर्क (र करोड़ में)	17,579	15,467	17,579	15,467	16,707
vii) बकाया प्रतिदेय बरायता शेयर	शून्य	शून्य	शून्य	शून्य	शून्य
viii) पूंजी मोचन आरक्षित निधिया	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
ix) डिबेंचर मोचन आरक्षित निधिया	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
x) ऋण - इक्विटी अनुपात *	6.06	5.91	6.06	5.91	5.79
xi) कुल आस्तियों के सापेक्ष कुल ऋण (%) *	83.29%	82.82%	83.29%	82.82%	82.09%
xii) परिचालन मार्जिन (%)	1.94%	2.30%	1.71%	2.36%	1.85%
xiii) निवल लाभ मार्जिन (%)	1.40%	1.66%	1.43%	1.67%	1.13%

5. समाप्त तिमाही/छमाही के लिए पिछले लेखा वर्ष के लेखापरीक्षित तुलन पत्र के अनुसार लिया गया

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

टिप्पणियाँ:

1. उपरोक्त परिणामों की लेखापरीक्षा समिति द्वारा समीक्षा की गई है और निदेशक मंडल द्वारा दिनांक 08 अगस्त, 2026 को मुंबई में आयोजित बैठक में अनुमोदित किया गया है।

2. एचओएम 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 एचओएम इंडिया हाउसिंग फाइनेंस प्राइवेट लिमिटेड की बैंक गारंटी के माध्यम से ₹ 2.25 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 बापस ले लिया गया है और 30 जून, 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।

3. 30 सितंबर, 2025 को बैंक ने ₹ 749.71 करोड़ के बही मूल्य वाली सरकारी प्रतिभूतियों को परिपक्वता तक धारित (एवटीएफ) से बिक्री के लिए उपलब्ध (एएफएस) श्रेणी में स्थानांतरित कर दिया है। भारतीय रिजर्व बैंक के निर्देशानुसार इस स्थानांतरण पर कोई मूल्यह्रास नहीं लगाया गया।

4. महागुप्त हाउसिंग डेवलपमेंट लिमिटेड (एमएचडीसी) के लिए वाणिज्यिक परिचालन प्रारंभ करने की तिथि (डीसीसीओ) के स्थान के संबंध में भारतीय रिजर्व बैंक परीक्षण वित्त निदेश, 2025 के अनुप्रस्थ में, वित्त वर्ष 2025-26 के दौरान तीन तिमाहियों के लिए 1.00% (₹ 0.07 करोड़) के लागू मानक परिसंपत्ति प्रावधान के अतिरिक्त तिमाही आधार पर 0.5625% (₹ 0.11 करोड़) का अतिरिक्त विशिष्ट प्रावधान प्रदान किया गया है।

5. यूएसएआईडी के हाउसिंग गारंटी प्रोग्राम के तहत प्राप्त ऋण के संबंध में, यदि विदेशी ऋणदाताओं के प्रति भुगतान दायित्व विनियम दर के उधार-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।

6. स्टार हाउसिंग फाइनेंस लिमिटेड राष्ट्रीय आवास बैंक के पुनर्वित्त ग्राहकों में से एक है। दिनांक 30.06.2026 को उक्त आवास वित्त कंपनी की बकाया राशि ₹ 84.12 करोड़ थी। स्टार हाउसिंग फाइनेंस लिमिटेड के कामकाज में अनियमितताओं के कारण, बैंक ने दिनांक 24.07.2026 को ऋण खाते को कपटपूर्ण घोषित कर दिया। जून 2026 से शुरू होने वाली बार तिमाही किस्तों पर उक्त खाते पर 100% प्रावधान किया जाना है। तदनुसार, जून 2026 को समाप्त होने वाली तिमाही के दौरान ₹ 21.03 करोड़ की राशि प्रदान की गई है और शेष ₹ 63.09 करोड़ की राशि भारतीय रिजर्व बैंक द्वारा निर्देशों के अनुसार बाब की तिमाहियों में प्रदान की जाएगी।

7. बैंक को आकस्मिक वर्ष 2003-04 के लिए आयकर अपीलीय अधिकरण (आईटीएटी) से मिली राहत के कारण ₹ 60 करोड़ (जिसमें ₹ 26 करोड़ का ब्याज शामिल है) का आयकर रिफंड प्राप्त हुआ है। इसके अलावा, पिछले वर्षों से संबंधित ₹ 63 करोड़ का अतिरिक्त आयकर प्रावधान भी बही में वापिस किया गया है।

8. निवेश उधार-चढ़ाव आरक्षित निधि (आईएफआर) बनाए रखने के संबंध में भारतीय रिजर्व बैंक के निर्देशों के मॉडल, आईएफआर के तहत बकाया ₹ 458.00 करोड़ की राशि आरक्षित निधि में स्थानांतरित कर दी गई है। इसके अलावा, भारतीय रिजर्व बैंक के निर्देशों के अनुसार बैंक ने वित्त वर्ष 2025-26 के दौरान निवेश आरक्षित निधि खाता (आईआरए) बनाया है और 30.06.2026 को बकाया शेष शून्य है।

9. भारतीय रिजर्व बैंक ने 15 मई, 2019 के अपने पत्र के माध्यम से यह सूचित किया है कि अधिल 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) गणनाएं निरंतर प्रस्तुत कर रहा है।

10. बहाल अवकाश या बहाल पिछली अवधि के आंकड़ों को पुनः वर्गीकृत/पुनः व्यवस्थित किया गया है। इसके अलावा, पिछली अवधि से संबंधित अनुपातों को वर्तमान भारतीय रिजर्व बैंक निर्देशों के साथ पुनः संरेखित किया गया है।

स्थान: मुंबई

दिनांक: 08 अगस्त, 2026



कांजीप

संजय शुक्ला
प्रबंध निदेशक

हमारी संलग्न मूल्यांकन रिपोर्ट के अनुसार कृते राज हर गोपाल एंड कंपनी सनवी लेखाकार फर्म पंजीकरण संख्या 002074एन सीएफए (सीए गोपाल कुमार) भागीदार सवस्थता संख्या 081085

National Housing Bank

Annexure 1A

Financial Results for the Year Ended June 30, 2026

(₹ in lakhs)

Particulars	FY Ended 30.06.2026	FY Ended 30.06.2025	Quarter Ended 30.06.2026	Quarter Ended 30.06.2025	Quarter Ended 31.03.2026
	Audited	Audited	Audited	Audited	Unaudited
1. Interest Earned (a)+(b)+(c)+(d)	7,80,684	7,69,221	2,08,397	2,02,276	1,88,312
(a) Interest on advances	7,48,996	7,09,425	2,00,660	1,86,573	1,81,431
(b) Income on Investments	23,859	63,648	3,901	15,689	3,947
(c) Interest on bank deposits	8,229	148	3,836	14	2,934
(d) Others	-	-	-	-	-
2. Other Income	5,359	1,313	2,361	967	2,049
3. Total Income (1+2)	7,86,043	7,70,534	2,10,778	2,02,843	1,90,361
4. Interest Expended	5,35,731	4,90,303	1,52,009	1,29,501	1,31,887
5. Operating Expense (i)+(ii)	14,390	14,460	3,650	2,870	3,770
(i) Payments to and provisions for employees	7,528	7,253	1,790	943	2,041
(ii) Other operating Expense (a)+(b)+(c)	6,862	7,207	1,860	1,927	1,729
(a) Brokerage, Guarantee Fee and Other Finance Charges	469	120	112	117	117
(b) Stamp duty on Borrowings	18	105	5	25	-
(c) Other expenditures	6,375	6,982	1,743	1,785	1,612
6. (Gain)/ Loss on account of exchange fluctuations	738	1,390	61	1,475	(507)
7. Total Expenditure excluding Provisions and Contingencies (4+5+6)	5,50,859	5,06,153	1,55,720	1,33,846	1,35,150
8. Operating Profit before Provisions and Contingencies (3-7)	2,35,184	2,64,381	55,058	68,997	55,211
9. Provisions other than Tax and Contingencies	16,996	14,336	7,673	6,886	5,154
10. Exceptional Items (gain)/loss	-	-	-	-	-
11. Profit (+) / Loss (-) from Ordinary Activities before Tax (8-9-10)	2,18,188	2,50,045	47,385	62,111	50,057
12. Tax Expense	48,173	59,104	1,243	13,398	16,495
13. Net Profit (+)/Loss (-) from Ordinary Activities after Tax (11-12)	1,70,015	1,90,941	46,142	48,713	33,562
14. Extraordinary items (net of tax expense)	-	-	-	-	-
15. Net Profit (+)/Loss (-) for the period (13-14)	1,70,015	1,90,941	46,142	48,713	33,562
16. Paid-up capital (wholly owned by Government of India)	1,45,000	1,45,000	1,45,000	1,45,000	1,45,000
17. Reserves excluding Revaluation Reserves [§]	16,82,125	15,11,587	16,82,125	15,11,587	15,11,587
18. Analytical Ratios:					
(i) Percentage of shares held by Government of India	100%	100%	100%	100%	100%
(ii) Capital Adequacy Ratio	43.53%	43.43%	43.53%	43.43%	43.94%
(iii) Earning Per Share (EPS)	NA	NA	NA	NA	NA
(iv) NPA Ratios					
a) Amount of Gross NPA	73,781	65,641	73,781	65,641	65,368
b) Amount of Net NPA	6,309	-	6,309	-	-
c) % of Gross NPA	0.58%	0.60%	0.58%	0.60%	0.55%
d) % of Net NPA	0.05%	-	0.05%	-	-
v) Return on Assets (Annualized)	1.40%	1.66%	1.43%	1.67%	1.13%
vi) Net Worth (₹ in Cr)	17,579	15,467	17,579	15,467	16,707
vii) Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil	Nil
viii) Capital Redemption Reserve	NA	NA	NA	NA	NA
ix) Debenture Redemption Reserve	NA	NA	NA	NA	NA
x) Debt - Equity Ratio *	6.06	5.91	6.06	5.91	5.79
xi) Total Debts to Total Assets (%) *	83.29%	82.82%	83.29%	82.82%	82.09%
xii) Operating Margin(%)	1.94%	2.30%	1.71%	2.36%	1.85%
xiii) Net profit Margin(%)	1.40%	1.66%	1.43%	1.67%	1.13%

§ For the quarter-half year ended taken as per audited balance sheet of last financial year

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

Notes:

- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on August 08, 2026 at Mumbai.
- Accounts of Avian 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 30th June 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.
- In compliance with RBI Project Finance Directions, 2025 in respect of Deferment of Date of Commencement of Commercial Operations (DCCO), an additional specific provision of 0.5625% quarterly basis (₹ 0.11 crore) over and above the applicable standard asset provision of 1.00% (₹ 0.07 crore) for Maharashtra Housing Development Ltd. (MHDC) has been maintained for three quarters during FY 2025-26.
- 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.
- Star Housing Finance Limited is one of the refinance clients of NHB. The outstanding of the said HFC as on 30.06.2026 stood at ₹ 84.12 crore. Owing to the irregularities in the conduct of Star Housing Finance Limited, the Bank declared the loan account as fraud on 24.07.2026. 100% Provision on the said account is to be created on four quarterly installments starting from June 2026. Accordingly, a sum of ₹ 21.03 crore has been provided during quarter ending June 2026 and the remaining amount of ₹ 63.09 crore will be provided in the subsequent quarters, as per RBI guidelines.
- Bank has received an income tax refund of ₹ 60 crore (including interest ₹ 26 crore) on account of relief granted by ITAT for AY 2003-04. Further, excess income tax provision made in the books has also been reversed to the tune of ₹ 63 crore pertaining to earlier years.
- In view of the direction issued by RBI in respect of maintenance of Investment Fluctuation Reserve (IFR), ₹ 458.00 crore is outstanding under IFR, has been transferred to Reserve Fund. Further, in terms of RBI directions Bank has created Investment Reserve Account (IRA) during FY 2025-26 and the balance outstanding as on 30.06.2026 is Nil.
- 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.
- Previous period figures have been regrouped / rearranged wherever necessary. Further, Ratios pertaining to previous period have been realigned with the current RBI Directions.

Place: Mumbai

Date: August 08, 2026



Sanjay Shukla
Sanjay Shukla
Managing Director



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 June 30, 2026 under Regulation 52(4) of SEBI (LODR) Regulations, 2015

(Amt in ₹ Crores)

S.No	Category	Sub type	Quarter ended June 30, 2026	Year ended June 30, 2026
1		Debt Equity Ratio	6.06	6.06
		Debt Service Coverage Ratio ¹	Not Applicable	Not Applicable
		Interest Service Coverage Ratio ¹	Not Applicable	Not Applicable
		Outstanding redeemable preference shares (quantity and value) ³	Not Applicable	Not Applicable
		Capital Redemption Reserve / Debenture Redemption Reserve	No amount has been reserved under the said funds. However, ₹25,00,000/- has been deposited by the Bank under Recovery Expense Fund (REF) with National Stock Exchange Ltd. (NSE)	No amount has been reserved under the said funds. However, ₹25,00,000/- has been deposited by the Bank under Recovery Expense Fund (REF) with National Stock Exchange Ltd. (NSE)
		Net worth	17579 Crores	17579 Crores
		Net profit after tax	₹461 Crores	₹1700 Crores
		Earnings per share ²	Not Applicable	Not Applicable
		Current Ratio ³	National Housing Bank is a Public Financial Institution and a Statutory Body wholly owned by Government of India established under National Housing Bank Act 1987 and not under Companies Act, 1956 / 2013. NHB has not issued any Preference Share Capital. Further, the Financial Statements of the NHB are made as per Format given and mandated by the NHB Act, 1987, which does not require determination of Current Assets and Current Liabilities, therefore, in absence of Current Assets and Current Liabilities, this ratio can not be calculated.	National Housing Bank is a Public Financial Institution and a Statutory Body wholly owned by Government of India established under National Housing Bank Act 1987 and not under Companies Act, 1956 / 2013. NHB has not issued any Preference Share Capital. Further, the Financial Statements of the NHB are made as per Format given and mandated by the NHB Act, 1987, which does not require determination of Current Assets and Current Liabilities, therefore, in absence of Current Assets and Current Liabilities, this ratio can not be calculated.
		Long term debt to working capital ³	Not Applicable	Not Applicable
		Current liability Ratio ³	Not Applicable	Not Applicable
		Total debts to total Assets (%)	85.46%	85.46%
		Debtors turnover ³	Not Applicable	Not Applicable
		Inventory Turnover ³	Not Applicable	Not Applicable
		Operating margin percent	1.71%	1.94%
		Net profit margin percent	1.43%	1.40%
		Sector specific equivalent ratios, as applicable		
		a. CRAR	43.53%	43.53%
		b. GNPA	₹738 Crores	₹738 Crores
		c. NNPA	63 Crores	63 Crores
		Net Debt to EBITA	55.52	14.68
		Gross Debt to EBITA	56.96	15.07
		Debt Cap	NA	NA
		Debt/Tangible Net Worth	6.30	6.30
Financial		Asset Liability Mismatch	Gap as per ALM statement to RBI is within the regulatory norms prescribed by RBI.	Gap as per ALM statement to RBI is within the regulatory norms prescribed by RBI.
		PAR 90 and write off	₹ 738 Cr and Write off: Nil	₹ 738 Cr and Write off: Nil
		Tangible Net Worth	₹ 17,579	₹ 17,579
		Dividend ratio (Dividend/PAT)	There is no Dividend declared in the period. (F.Y. being 1st July to 30th June)	There is no Dividend declared in the period. (F.Y. being 1st July to 30th June)
		Liquidity	3.25%. Calculated as available cash and bank balance and investments being liquid and maturing within one year as percentage of Total Assets.	3.25%. 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	Yes
		Payment of principal on due dates	Yes	Yes
		Norm		
		Ratio of Short-Term Borrowing to total working funds	Maximum 25.00%	14.98%
		Ratio of short-term borrowings to short term assets	Maximum 100.00%	54.89%
		Ratio of liquid assets to total assets	5% - 15%	3.25%
		Ratio of external liabilities maturing in next 12 months to aggregate of liquid assets and loans	Maximum 1:1	0.28
		Outstanding guarantees to total assets	Maximum 5%	0.00
		Ratio of Term Deposits to Total Assets	Maximum 8%	1.89%



	¹ National Housing Bank (NHB) is a Public Financial Institution and a Statutory Body wholly owned by Government of India established under National Housing Bank Act 1987, and not a Company registered under Companies Act. DSCR and ISCR are not applicable under Industry specific norms. There is no preference share capital with the Bank. Hence, maintenance of Capital Redemption Reserve/ Debenture Redemption Reserve, Current Ratio, Long term debt to working capital, Bad debts to Account receivable Ratio, Current liability Ratio, Debtor's turnover, and Inventory turnover, are not applicable.
	² Earnings per share is not applicable 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 30.06.2026.



(CA Gopal Krishan)
(Partner)
Membership No. - 081085
UDIN: 26081085UWMQLV2882

Place: Mumbai
Date: 08-08-2026

Name - Sanjay Bose
Designation - Company Secretary



End Utilisation Certificate for Year ended 30th June 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.

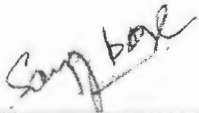
Under sub-regulation 56(1)(a) of SEBI LODR (Listing Obligations and Disclosure Requirement Regulations, 2015, the entity with listed debt may submit a copy of certificate from the listed entity's Statutory auditors to Debenture Trustee in respect of utilisation of funds, at the end of each financial 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 Year ended 30th June, 2026 are as under: -

Instrument	ISIN Number	Allotment Date	Maturity Date	Coupon rate/ Discount rate	Amount Outstanding as on 30.06.2026 (in ₹ Crs)	Amount utilised as on 30.06.2026 (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 Year ended 30.06.2026.

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  	For Raj Har Gopal & Co. Chartered Accountants Firm Reg No. - 002074N 
(Sanjay Bose) Regional Manager/Company Secretary	(CA Gopal Krishan) (Partner) Membership No. 081085 UDIN: 26081085HBJAY06818

Place: Mumbai

Date: 08-08-2026 भारत सरकार के अंतर्गत सांविधिक निकाय
कोर 5ए, तीसरा से पांचवा तल, इंडिया हबिटेड सेंटर, लोधी रोड, नई दिल्ली-110003
दूरभाष : 011-3918 7000 फैक्स : 011-2464 9030
वेबसाईट : www.nhb.org.in ई-मेल : ho@nhb.org.in

Statutory Body under the Government of India
Core 5A, 3rd to 5th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003
Phone : 011-3918 7000 Fax : 011-2464 9030
Website : www.nhb.org.in E-mail: ho@nhb.org.in

“बैंक हिन्दी में पत्राचार का स्वागत करता है”

Statement of utilization of issue proceeds for Year ended 30.06.2026

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									

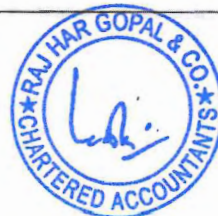


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B. Statement of deviation/ variation in use of Issue proceeds:

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 Year ended	30.06.2026
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



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

Deviation could mean:

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

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

On the basis of books of accounts, records and documents, 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 Year ended 30.06.2026.

For National Housing Bank  	For Raj Har Gopal & Co. Chartered Accountants Firm Reg No. - 002074N 
(Sanjay Bose) Regional Manager/Company Secretary	(CA Gopal Krishan) (Partner) Membership No. 081085 UDIN: 260820854BJAY06898

Place: Mumbai

Date: 08-08-2026



Security Cover Certificate for the QE 30.06.2026 as per Regulation 54(3) of SEBI (LODR) Regulations, 2015

All amount in ₹ Crores															
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Particulars		Exclusi ve Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Eliminati on (amount in negative)	Debt not backed by any assets offered as security (applicable only for liability side)	(Total C to J)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate				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 ⁱⁱⁱ	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)
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued										Relating to Column F	
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment							58.22			58.22					
Capital Work-in- Progress															
Right of Use Assets															
Goodwill															
Intangible Assets							2.74			2.74					
Intangible Assets under Development															
Investments							3,222.71			3222.71					
Loans	Refinanced Loan accounts (as per Annexure attached)	5,223.45					1,21,499.41			126722.86				5,223.45	5223.45
Inventories															
Trade Receivables															
Cash and Cash Equivalents															
Bank Balances other than Cash and Cash Equivalents*							71.87			71.87					
Others															



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LIABILITIES														
Debt securities to which this certificate pertains	NHB Tax-Free Bonds as per attached Annexure (including interest payable)				3631.55				37210.10	40841.65			3631.55	3631.55
Other debt sharing pari-passu charge with above debt		not to be filled												
Other Debt														
Subordinated debt														
Borrowings									33068.75	33068.75				
Bank														
Debt Securities														
Others									36790.36	36790.36				
Trade payables														
Lease Liabilities														
Provisions														
Others							20067.19			20067.19307				
Total		0			3631.55		20067.19		107067.21	130765.95			8855.00	8855.00
Cover on Book Value														
Cover on Market Value ¹														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio		1.44							

*Only balance in Current Account and balance with Reserve Bank of India has been considered.

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

(CA Gopal Krishan)

Partner

Membership No. 081085

UDIN No. 26081085V4LCHD2564

Place: Mumbai

Date: 08.08-2026



(Sanjay Bose)

Regional Manager (Company Secretary)

National Housing Bank



**Tax Free Bonds issued by National Housing Bank
and details of Assets hypothecated as on 30.06.2026**

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 June 30, 2026 (in ₹ crore)
100004789	Tata Capital Housing Finance Limited	66.27
100004507	Tata Capital Housing Finance Limited	35.37
100004793	PNB Housing Finance Limited	49.81
100006066	PNB Housing Finance Limited	158.12
100005771	Can Fin Homes Limited	211.70
100005515	Ujjivan Small Finance Bank Limited	48.56
100006203	Aditya Birla Housing Finance Limited	234.70
100006580	SMFG India Home Finance Company Limited	101.13
100006572	Can Fin Homes Limited	268.12
Total		1,173.77

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

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Details of Hypothecated Assets for above Bonds series:

Contract No.	Name of Borrower	Value of secured assets as on June 30, 2026 (in ₹ crore)
100004773	IIFL Home Finance Limited	49.66
100005291	Tata Capital Housing Finance Limited	90.29
100006157	Tata Capital Housing Finance Limited	74.60
100006078	Tata Capital Housing Finance Limited	41.24
100006254	Vastu Housing Finance Corporation Ltd.	53.79
100005275	Vastu Housing Finance Corporation Ltd.	40.62
100005644	Aditya Birla Housing Finance Limited	85.00
100005752	Aadhar Housing Finance Ltd	62.33
100004787	Can Fin Homes Limited	183.39
100005701	Aptus Value Housing Finance India	57.80
100005316	Aditya Birla Housing Finance Limited	98.36
100005400	Can Fin Homes Limited	114.94
100006587	PNB Housing Finance Limited	573.30
100004759	Tata Capital Housing Finance Limited	20.97
100005869	Aadhar Housing Finance Ltd	47.53
100006100	Aavas Financiers Limited	64.99
100005911	Hero Housing Finance Limited	85.03
100006119	PNB Housing Finance Limited	124.43
100004563	Tata Capital Housing Finance Limited	38.66
100004849	PNB Housing Finance Limited	31.21
100004880	Can Fin Homes Limited	57.61
100006099	Aavas Financiers Limited	58.95
100004795	PNB Housing Finance Limited	259.15
100005365	Tata Capital Housing Finance Limited	47.44
100006307	Capri Global Housing Finance Limited	48.72
100006582	Home First Finance Company India Limited	208.55
Total		2,618.57

b) Bonds having Date of Allotment: March 24, 2014

Bond Series	Maturity Date	Face Value (₹ crore)
8.68% NHB Tax-free Bonds 2013-14 Series 2A	March 24, 2029	421.99
8.65% NHB Tax-free Bonds 2013-14 Series 3A	March 24, 2034	73.56
8.93% NHB Tax-free Bonds 2013-14 Series 2B	March 24, 2029	332.61
8.90% NHB Tax-free Bonds 2013-14 Series 3B	March 24, 2034	48.35
Total		876.51

Details of Hypothecated Assets for above Bonds series:

Contract No.	Name of Borrower	Value of secured assets as on June 30, 2026 (in ₹ crore)
100004907	Repco Home Finance Limited	41.07
100004584	Tata Capital Housing Finance Limited	51.13
100005786	India Shelter Finance Corporation Ltd	36.48
100006102	Aavas Financiers Limited	103.56
100005379	Aavas Financiers Limited	39.16
100006029	SMFG India Home Finance Company Limited	36.55
100005619	Aditya Birla Housing Finance Limited	49.02
100006579	SMFG India Home Finance Company Limited	281.65
100005998	Aavas Financiers Limited	57.74
100006017	Aadhar Housing Finance Ltd	67.62
100006298	PNB Housing Finance Limited	90.50
100004598	Tata Capital Housing Finance Limited	35.63
100004790	Tata Capital Housing Finance Limited	63.46
100006126	Grihum Housing Finance Limited	35.14
100005521	Aavas Financiers Limited	46.30
100006142	Aditya Birla Housing Finance Limited	57.72
100006570	Aditya Birla Housing Finance Limited	259.63
100005272	Sundaram Home Finance Limited	37.57
100006046	Aditya Birla Housing Finance Limited	41.18
Total		1,431.11

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 30.06.2026	5,223.45



disclosure of related party transactions January- June 2026

										Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.								
S. No	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction (see Note 5)	Value of the related party transaction as approved by the audit committee (see Note 6a)	Value of transaction during the reporting period (see Note 6b)	In case monies are due to either party as a result of the transaction (see Note 1)		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost (see Note 7)	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
1	NHB	AABC N2600 H	RMBS Development Company Limited (RDCL)	AANC R430S D	Associate Company	Rent and Utility Charges from RDCL	Rs. 0.18 crore	Rs. 0.18 crore										
						Contribution for Partnering Event	Rs. 0.20 crore	Rs. 0.20 crore										
2	NHB	AABC N2600 H	Sh. Sanjay Shukla	*	Managing Director	Remuneration & perquisites	Rs.0. 0.62 crore	Rs.0. 0.62 crore										

*PAN is not mentioned for display in website.

Sanjay Shukla

NHB/ND/RMMD/2026
July 29, 2026

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

Initial Disclosures as a Large corporate

Sl. No	Particulars	Details
1	Name of Company Entity	National Housing Bank
2	CIN	N.A (As NHB is not a company)
3	Un-audited Outstanding borrowing as on 30 th June 2026 (in Rs Crore)	Rs. 1,10,702 50 /-
4	Highest credit rating during previous FY along with name of the CRA	AAA/STABLE
5	Name of Stock Exchange in which the fine shall be paid, in case of shortfall in the required borrowing under framework.	National Stock Exchange

We confirm that we are a Large Corporate as per the applicability criteria given under the SEBI Operational Circular dated October 19, 2023.

Sanjay Bose
Sanjay Bose
Company Secretary
Contact Details: 9968212798



Chander Mohan Singh
Chander Mohan Singh
Chief Financial Officer
Contact Details: 011:39187442

भारत सरकार के अंतर्गत सांविधिक निकाय
कोर 5-ए, तीसरे से पांचवां तल, इंडिया हैबिटेट सेंटर, लोधी रोड, नई दिल्ली-110003
दूरभाष : 011-3918 7000 फैक्स : 011-2464 9030
वेबसाइट : www.nhb.org.in ई.मेल : ho@nhb.org.in

Statutory Body under the Government of India
Core 5-A, 3rd to 5th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003
Phone : 011-3918 7000 Fax : 011-2464 9030
Website : www.nhb.org.in E-mail : ho@nhb.org.in

“बैंक हिन्दी में पत्राचार का स्वागत करता है”

National Stock Exchange of India Ltd,
Exchange Plaza,
Bandra Kurla Complex,
Bandra (East), Mumbai- 400051

Bombay Stock Exchange Ltd,
Phiroze Jeejeebhoy Towers,
Dalal Street Mumbai- 400001.

Dear Sir,

Annual Disclosures as a Large corporate

1. Name of ~~Company~~ Entity: National Housing Bank
2. CIN : N.A (As NHB is not a company)
3. Report Filed for FY : 2025-26
4. Details of current block (all figures in Rs. Crore)

Sl.No	Particulars	Details
1.	3- Year block period	FY 2024-25, 2025-26, 2026-27
2.	Incremental borrowing done in above block	21, 010 +12450
3.	Mandatory borrowing to be done through debt securities (b) = (25% of a)	8365
4.	Actual borrowing done through debt securities in above block (c)	21, 010
5.	Shortfall in borrowing through debt securities, if any for FY - 2024-2025 carried forward to FY 2025-26 (d)	NIL
6.	Quantum of (d), which has been met from (c) (e)	NIL
7.	Shortfall , if any, in the mandatory borrowing through debt securities for FY 2025-26	NIL

5. Details of Penalty to be paid, if any in respect to previous block (all figures in Rs Crore.)- Nil


Sanjay Bose

Company Secretary

Contact Details: 9968212798




Chander Mohan Singh
Chief Financial Officer
Contact Details: 011:39187442