

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		Exclusive Charge	Exclusive Charge	Part- Passu Charge	Part- Passu Charge	Part- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	Debt not backed by any assets offered as security (applicable only for liability side)	(Total C to J)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by part passu debt holder (Includes debt for which this certificate is issued & other debt with part-passu charge)	Other assets on which there is part-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus part 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 Part passu charge Assets ^{vi}	Carrying value/book value for part passu charge assets where market value is not ascertainable 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							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															



Say 1 box



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	130766.95			8855.00	8855.00
Cover on Book Value														
Cover on Market Value ¹														
		Exclusive Security Cover Ratio			Part-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. 26081085VYLCHD2564

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

b

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