राष्ट्रीय आवास बैंक
NATIONAL HOUSING BANK

S.No	Category	Sub type	Norm	Quarter ended June 30,2026	Year ended June 30,2026
		Covenant Compliance certificate for the period ended on June 30,2026 under Regulation 52(4) of SEBI(LODR) Regulations, 2015			*(Amt in ₹ Crores)*
1	Financial	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
		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 offs: Nil	₹ 738 Cr and Write offs: 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%	14.98%
		Ratio of short-term borrowings to short term assets	Maximum 100.00%	54.89%	54.89%
		Ratio of liquid assets to total assets	5% - 15%	3.25%	3.25%
		Ratio of external liabilities maturing in next 12 months to aggregate of liquid assets and loans	Maximum 1:1	0.28	0.28
		Outstanding guarantees to total assets	Maximum 5%	0.00	0.00
		Ratio of Term Deposits to Total Assets	Maximum 8 %	1.89%	1.89%

RAJ HAR GOPAL & CO. ★ CHARTERED ACCOUNTANTS ★

राष्ट्रीय आवास बैंक National Housing Bank New Delhi नई दिल्ली

		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.[1]
		Earnings per share is not applicable to it as NHB has not issued equity/preference shares to the public. NationalHousing 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.[2]
		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.[3]
		National Housing Bank has complied with all the covenants applicable to it with respect to period ended 30.06.2026.

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

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

Place: Mumbai
Date: 08-08-2026

Name - Sanjay Bose
Designation - Company Secretary

राष्ट्रीय आवास बैंक
National Housing Bank
New Delhi
नई दिल्ली