राष्ट्रीय आवास बैंक
NATIONAL HOUSING BANK

November 09, 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 September, 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 November 09, 2026 (which commenced at 5:00 pm and concluded at 06.45 pm) has approved the Financial Results of the Bank for the period ended 30th September, 2026.

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 & material deviation in the use of proceeds as per Regulation-52(7) & 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

राष्ट्रीय आवास बैंक, नई दिल्ली ★ NATIONAL HOUSING BANK ★ नई दिल्ली New Delhi

Sanjay Bose

RM/ Company Secretary

RAJ HAR GOPAL & CO.
CHARTERED ACCOUNTANTS

To
The Board of Directors,
National Housing Bank,
New Delhi

We have reviewed the accompanying statements of unaudited financial results of National Housing Bank (the Bank) for the Quarter ended on 30th September 2026. These financial results are the responsibility of the Bank's Management and have 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

RAJ HAR GOPAL & CO. Chartered Accountants

(CA Gopal Krishan)
Partner
Membership No. 081085

UDIN: 26081085FZIMHE7309
Place: New Delhi
Date: 9-11-2026

Head Office : Upper Ground Floor, Nirmal Tower, 26 Barakhamba Road, New Delhi-110001
Mob. : 9810133967, 9818088316, Email : gkg@rhgco.in, info@rhgco.in
Website : www.rajhargopal.com

**National Housing Bank**

Annexure IA

**Financial Results for the Quarter Ended Sept 30, 2026** (₹ in lakhs)

| Particulars | Quarter Ended 30.09.2026 | Quarter Ended 30.09.2025 | Quarter Ended 30.06.2026 | FY Ended 30.06.2026 |
|---|---|---|---|---|
| | Unaudited | Unaudited | Audited | Audited |
| **1. Interest Earned (a)+(b)+(c)+(d)** | **2,17,961** | **1,97,308** | **2,08,397** | **7,80,684** |
| (a) Interest on advances | 2,08,225 | 1,87,555 | 2,00,660 | 7,48,596 |
| (b) Income on Investments | 3,849 | 9,090 | 3,901 | 23,859 |
| (c) Interest on bank deposits | 5,887 | 663 | 3,836 | 8,229 |
| (d) Others | - | - | - | - |
| **2. Other Income** | **1,281** | 228 | **2,381** | **5,359** |
| **3. Total Income (1+2)** | **2,19,242** | **1,97,536** | **2,10,778** | **7,86,043** |
| **4. Interest Expended** | **1,58,517** | **1,26,831** | **1,52,009** | **5,35,731** |
| **5. Operating Expense (i)+(ii)** | **2,704** | **3,514** | **3,650** | **14,390** |
| (i) Payments to and provisions for employees | 1,221 | 1,950 | 1,790 | 7,528 |
| (ii) Other operating Expense (a)+(b)+(c) | 1,483 | 1,564 | 1,860 | 6,862 |
| (a) Brokerage, Guarantee Fee and Other Finance Charges | 104 | 119 | 112 | 469 |
| (b) Stamp duty on Borrowings | - | - | 5 | 18 |
| (c) Other expenditures | 1,379 | 1,445 | 1,743 | 6,375 |
| **6. (Gain)/ Loss on account of exchange fluctuations** | **90** | **1,172** | **61** | **738** |
| **7. Total Expenditure excluding Provisions and Contingencies (4+5+6)** | **1,61,311** | **1,31,517** | **1,55,720** | **5,50,859** |
| **8. Operating Profit before Provisions and Contingencies (3-7)** | **57,931** | **66,019** | **55,058** | **2,35,184** |
| 9. Provisions other than Tax and Contingencies | 2,694 | 1,021 | 7,673 | 16,996 |
| 10. Exceptional Items (gain)/loss | - | - | - | - |
| **11. Profit (+) / Loss (-) from Ordinary Activities before Tax (8-9-10)** | **55,237** | **64,998** | **47,385** | **2,18,188** |
| 12. Tax Expense | 13,505 | 16,020 | 1,243 | 48,173 |
| **13. Net Profit (+)/Loss (-) from Ordinary Activities after Tax (11-12)** | **41,732** | **48,978** | **46,142** | **1,70,015** |
| **14. Extraordinary items (net of tax expense)** | - | - | - | - |
| **15. Net Profit (+)/Loss (-) for the period (13-14)** | **41,732** | **48,978** | **46,142** | **1,70,015** |
| 16. Paid-up capital (wholly owned by Government of India) | 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 | 16,82,125 |
| 18. Analytical Ratios: | | | | |
| (i) Percentage of shares held by Government of India | 100% | 100% | 100% | 100% |
| (ii) Capital Adequacy Ratio | 46.43% | 47.00% | 43.53% | 43.53% |
| (iii) Earning Per Share (EPS) | NA | NA | NA | NA |
| (iv) NPA Ratios | | | | |
| a) Amount of Gross NPA | 73,383 | 65,368 | 73,781 | 73,781 |
| b) Amount of Net NPA | 4,007 | - | 6,309 | 6,309 |
| c) % of Gross NPA | 0.58% | 0.62% | 0.58% | 0.58% |
| d) % of Net NPA | 0.03% | - | 0.05% | 0.05% |
| v) Return on Assets (Annualized) | 1.26% | 1.71% | 1.43% | 1.40% |
| vi) Net Worth (₹ in Cr) | 17,999 | 15,958 | 17,579 | 17,579 |
| vii) Outstanding Redeemable Preference Shares | Nil | Nil | Nil | Nil |
| viii) Capital Redemption Reserve | NA | NA | NA | NA |
| ix) Debenture Redemption Reserve | NA | NA | NA | NA |
| x) Debt - Equity Ratio * | 5.85 | 5.28 | 6.06 | 6.06 |
| xi) Total Debts to Total Assets (%) * | 82.52% | 80.65% | 83.29% | 83.29% |
| xii) Operating Margin(%) | 1.75% | 2.30% | 1.71% | 1.94% |
| xiii) Net profit Margin(%) | 1.26% | 1.71% | 1.43% | 1.40% |

*$ 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:

1. The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on November 09, 2026 at Delhi.
2. As on September 30, 2026, the Bank has continued to maintain a 100% provision of ₹9.09 Crore against the non-performing account of Aviom India Housing Finance Pvt Ltd, pending finalization of its corporate insolvency resolution process.
3. 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% per quarter (aggerating to ₹ 0.15 crore) over and above the applicable standard asset provision of 1% (₹ 0.07crore) for Maharashtra Housing Development Ltd. (MHDC) has been maintained starting from December 31, 2025, to September 30, 2026.
4. The Bank has declared the loan account, Star Housing Finance Limited, as fraud on 24.07.2026, due to irregularities in its conduct. As on September 30, 2026, the total outstanding balance for the said account stood at ₹ 80.15 crore. 100% Provision on the said account is to be created on four quarterly instalments starting from June 2026. Accordingly, a sum of ₹ 19.04 crore has been provided during quarter ended September 30, 2026, aggregating to ₹ 40.07 crore and the remaining amount of ₹ 40.08 crore will be provided in the subsequent quarters, as per RBI guidelines.
5. 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.
6. Previous period figures have been regrouped / rearranged wherever necessary. Further, Ratios pertaining to previous period have been realigned with the current RBI Directions.

राष्ट्रीय आवास बैंक National Housing Bank New Delhi नई दिल्ली

Place: Delhi
Date: November 09, 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

RAJ HAR GOPAL & CO. Chartered Accountants

(CA Gopal Krishan)
Membership No. 081085

## राष्ट्रीय आवास बैंक

अनुलग्नक IA

**30 सितंबर, 2026 को समाप्त तिमाही के लिए वित्तीय परिणाम** (₹ लाख में)

| विवरण | 30.09.2026 को समाप्त तिमाही | 30.09.2025 को समाप्त तिमाही | 30.06.2026 को समाप्त तिमाही | 30.06.2026 को समाप्त वित्त वर्ष |
|---|---|---|---|---|
| | अलेखापरीक्षित | अलेखापरीक्षित | लेखापरीक्षित | लेखापरीक्षित |
| **1. अर्जित ब्याज (क) + (ख) + (ग) + (घ)** | **2,17,961** | **1,97,308** | **2,08,397** | **7,80,684** |
| (क) अग्रिमों पर ब्याज | 2,08,225 | 1,87,555 | 2,00,660 | 7,48,596 |
| (ख) निवेशों पर आय | 3,849 | 9,090 | 3,901 | 23,859 |
| (ग) बैंक जमाओं पर ब्याज | 5,887 | 663 | 3,836 | 8,229 |
| (घ) अन्य | - | - | - | - |
| **2. अन्य आय** | **1,281** | 228 | **2,381** | **5,359** |
| **3. कुल आय (1+2)** | **2,19,242** | **1,97,536** | **2,10,778** | **7,86,043** |
| **4. ब्याज व्यय** | **1,58,517** | **1,26,831** | **1,52,009** | **5,35,731** |
| **5. परिचालन व्यय (i)+(ii)** | **2,704** | **3,514** | **3,650** | **14,390** |
| (i) कर्मियों के लिए भुगतान एवं प्रावधान | 1,221 | 1,950 | 1,790 | 7,528 |
| (ii) अन्य परिचालन व्यय (क) + (ख) + (ग) | 1,483 | 1,564 | 1,860 | 6,862 |
| (क) ब्रोकरेज, गारंटी शुल्क एवं अन्य वित्त प्रभार | 104 | 119 | 112 | 469 |
| (ख) उधारों पर स्टाप शुल्क | - | - | 5 | 18 |
| (ग) अन्य व्यय | 1,379 | 1,445 | 1,743 | 6,375 |
| **6. विनिमय उतार-चढ़ाव के कारण (लाभ)/हानि** | **90** | **1,172** | **61** | **738** |
| **7. प्रावधान एवं आकस्मिक व्ययों के अतिरिक्त कुल व्यय (4+5+6)** | **1,61,311** | **1,31,517** | **1,55,720** | **5,50,859** |
| **8. प्रावधान एवं आकस्मिक व्ययों से पूर्व परिचालन लाभ (3-7)** | **57,931** | **66,019** | **55,058** | **2,35,184** |
| 9. कर एवं आकस्मिक व्यय के अतिरिक्त अन्य प्रावधान | 2,694 | 1,021 | 7,673 | 16,996 |
| 10. असाधारण मदें (लाभ)/हानि | - | - | - | - |
| **11. कर पूर्व सामान्य गतिविधियों से लाभ (+) / हानि (-) (8-9-10)** | **55,237** | **64,998** | **47,385** | **2,18,188** |
| 12. कर व्यय | 13,505 | 16,020 | 1,243 | 48,173 |
| **13.कर के पश्चात सामान्य गतिविधियों से निवल लाभ (+) / हानि (-) (11-12)** | **41,732** | **48,978** | **46,142** | **1,70,015** |
| **14. असाधारण मदें (कर व्यय घटाकर)** | - | - | - | - |
| **15. अवधि हेतु निवल लाभ (+) / हानि (-) (13-14)** | **41,732** | **48,978** | **46,142** | **1,70,015** |
| 16. चुकता पूंजी (भारत सरकार के संपूर्ण स्वामित्व में) | 1,45,000 | 1,45,000 | 1,45,000 | 1,45,000 |
| 17. पुनर्मूल्यांकन आरक्षित को छोड़कर आरक्षित निधि[$] | 16,82,125 | 15,11,587 | 16,82,125 | 16,82,125 |
| 18. विश्लेषणात्मक अनुपात: | | | | |
| (i) भारत सरकार द्वारा धारित शेयरों का प्रतिशत | 100% | 100% | 100% | 100% |
| (ii) पूंजीगत पर्याप्तता अनुपात | 46.43% | 47.00% | 43.53% | 43.53% |
| (iii) प्रति शेयर आय (ईपीएस) | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं |
| (iv) एनपीए अनुपात | | | | |
| क) सकल एनपीए की राशि | 73,383 | 65,368 | 73,781 | 73,781 |
| ख) निवल एनपीए की राशि | 4,007 | - | 6,309 | 6,309 |
| ग) सकल एनपीए का % | 0.58% | 0.62% | 0.58% | 0.58% |
| घ) निवल एनपीए का % | 0.03% | - | 0.05% | 0.05% |
| v) आस्तियों पर लाभ (वार्षिक) | 1.26% | 1.71% | 1.43% | 1.40% |
| vi) नेटवर्थ (₹ करोड़ में) | 17,999 | 15,958 | 17,579 | 17,579 |
| vii) बकाया प्रतिदेय वरीयता शेयर | शून्य | शून्य | शून्य | शून्य |
| viii) पूंजी मोचन आरक्षित निधियां | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं |
| ix) डिबेंचर मोचन आरक्षित निधियां | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं |
| x) ऋण - इक्विटी अनुपात * | 5.85 | 5.28 | 6.06 | 6.06 |
| xi) कुल आस्तियों के सापेक्ष कुल ऋण (%) * | 82.52% | 80.65% | 83.29% | 83.29% |
| xii) परिचालन मार्जिन (%) | 1.75% | 2.30% | 1.71% | 1.94% |
| xiii) निवल लाभ मार्जिन (%) | 1.26% | 1.71% | 1.43% | 1.40% |

*$ 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 अधिशेष को इंगित करती है*

टिप्पणियां:

1. उपरोक्त परिणामों की लेखापरीक्षा समिति द्वारा समीक्षा की गई है और निदेशक मंडल द्वारा दिनांक 09 नवंबर, 2026 को दिल्ली में आयोजित बैठक में अनुमोदित किया गया है।

2. 30 सितंबर, 2026 तक, बैंक ने एविओम इंडिया हाउसिंग फाइनेंस प्राइवेट लिमिटेड के कॉर्पोरेट दिवाला समाधान प्रक्रिया को अंतिम रूप देने के लिए लंबित गैर-निष्पादित खाते के सापेक्ष ₹9.09 करोड़ का 100% प्रावधान बनाए रखा है।

3.महाराष्ट्र हाउसिंग डेवलपमेंट लिमिटेड (एमएचडीसी) के लिए वाणिज्यिक परिचालन प्रारंभ करने की तिथि (डीसीसीओ) के स्थगन के संबंध में भारतीय रिज़र्व बैंक परियोजना वित्त निर्देश, 2025 के अनुपालन में, 1% के लागू मानक परिसंपत्ति प्रावधान (₹ 0.07 करोड़) के अतिरिक्त 31 दिसंबर 2025 से 30 सितंबर 2026 तक की अवधि के लिए 0.5625% प्रति तिमाही (कुल ₹ 0.15 करोड़ ) का एक अतिरिक्त विशिष्ट प्रावधान बनाए रखा गया है।

4. बैंक ने 'स्टार हाउसिंग फाइनेंस लिमिटेड' के ऋण खाते को, उसमें पाई गई अनियमितताओं के कारण, 24.07.2026 को कपटपूर्ण घोषित कर दिया है। 30 सितंबर 2026 तक, इस खाते के लिए कुल बकाया राशि ₹ 80.15 करोड़ थी। इस खाते के लिए जून 2026 से शुरू होने वाली चार तिमाही किस्तों में 100% प्रावधान किया जाना है। इसके तहत, भारतीय रिज़र्व बैंक के दिशानिर्देशों के अनुसार, 30 सितंबर 2026 को समाप्त हुई तिमाही के दौरान ₹ 19.04 करोड़ का प्रावधान किया गया है, जिससे कुल प्रावधान राशि ₹ 40.07 करोड़ हो गई है। शेष ₹ 40.08 करोड़ की राशि का आने वाली तिमाहियों में प्रावधान किया जाएगा।

5.भारतीय रिज़र्व 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 रिज़र्व बैंक की सलाह के अनुसार, बैंक छमाही आधार पर भारतीय रिज़र्व बैंक को अपेक्षित ऋण हानि (ईसीएल) गणनाएँ निरंतर प्रस्तुत कर रहा है।

6. जहां आवश्यक था वहां पिछली अवधि के आंकड़ों को पुन: वर्गीकृत/पुन: व्यवस्थित किया गया है। इसके अलावा, पिछली अवधि से संबंधित अनुपातों को वर्तमान भारतीय रिज़र्व बैंक निर्देशों के साथ पुन: संरेखित किया गया है।

राष्ट्रीय आवास बैंक National Housing Bank New Delhi नई दिल्ली

संजय शुक्ला
प्रबंध निदेशक

स्थान: दिल्ली
दिनांक: 09 नवंबर, 2026

यह तिथि की हमारी संलग्न मूल्यांकन रिपोर्ट के अनुसार
कृते राज हर गोपाल एंड कंपनी
सनदी लेखाकार
फर्म पंजीकरण संख्या 002074एन

RAJ HAR GOPAL & Co. Chartered Accountants

(सीए गोपाल कृष्ण)
सदस्यता संख्या 081085

| National Housing Bank | | | | |
|---|---|---|---|---|
| | | | | Annexure IB |
| **Financial Results for the Quarter Ended Sept 30, 2026** | | | | (₹ in lakhs) |
| **Particulars** | **Quarter Ended 30.09.2026** | **Quarter Ended 30.09.2025** | **Quarter Ended 30.06.2026** | **FY Ended 30.06.2026** |
| | **Unaudited** | **Unaudited** | **Audited** | **Audited** |
| 1. Total Income from operations[&] | 2,17,961 | 1,97,308 | 2,08,397 | 7,80,684 |
| 2.Net Profit/(Loss) for the period (before tax, Exceptional and /or Extraordinary items#) | 55,237 | 64,998 | 47,385 | 2,18,188 |
| 3.Net Profit/(Loss) for the period before tax, (after Exceptional and /or Extraordinary items#) | 55,237 | 64,998 | 47,385 | 2,18,188 |
| 4. Net Profit/(Loss) for the period after tax(after Exceptional and /or Extraordinary items#) | 41,732 | 48,978 | 46,142 | 1,70,015 |
| 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 |
| 6. Equity Share Capital | 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 | 16,82,125 | 16,82,125 |
| 8.Earning Per Share (EPS) | NA | NA | NA | NA |
| (a) Basic | NA | NA | NA | NA |
| (b) Diluted | 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 November 09, 2026 at 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 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




Sanjay Shukla
Managing Director

Place: Delhi
Date: November 09, 2026

राष्ट्रीय आवास बैंक

अनुलग्नक IB

**30 सितंबर, 2026 को समाप्त तिमाही के लिए वित्तीय परिणाम** (₹ लाख में)

| विवरण | 30.09.2026 को समाप्त तिमाही | 30.09.2025 को समाप्त तिमाही | 30.06.2026 को समाप्त तिमाही | 30.06.2026 को समाप्त वित्त वर्ष |
|---|---|---|---|---|
| | अलेखापरीक्षित | अलेखापरीक्षित | लेखापरीक्षित | लेखापरीक्षित |
| 1. परिचालन से कुल आय[&] | 2,17,961 | 1,97,308 | 2,08,397 | 7,80,684 |
| 2.अवधि हेतु निवल लाभ/(हानि) (कर पूर्व, असाधारण और/या असामान्य मद#) | 55,237 | 64,998 | 47,385 | 2,18,188 |
| 3.अवधि हेतु कर पूर्व निवल लाभ/(हानि), (असाधारण और/या असामान्य मदों के पश्चात#) | 55,237 | 64,998 | 47,385 | 2,18,188 |
| 4. अवधि हेतु कर पश्चात निवल लाभ/(हानि) (असाधारण और/या असामान्य मदों के पश्चात#) | 41,732 | 48,978 | 46,142 | 1,70,015 |
| 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 |
| 6. इक्विटी शेयर पूंजी | 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 | 16,82,125 | 16,82,125 |
| 8.प्रति शेयर आय (ईपीएस) | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं |
| (क) मूल | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं |
| (ख) डाइल्यूटेड | लागू नहीं | लागू नहीं | लागू नहीं | लागू नहीं |

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

*# असाधारण और/या असामान्य मदों को इंडएएस नियमों/एएस 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।*

टिप्पणियां:

क) उपरोक्त परिणामों की लेखापरीक्षा समिति द्वारा समीक्षा की गई है और निदेशक मंडल द्वारा दिनांक 09 नवंबर, 2026 को 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) 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

राष्ट्रीय आवास बैंक National Housing Bank New Delhi नई दिल्ली

स्थान: दिल्ली
दिनांक: 09 नवंबर, 2026

संजय शुक्ला
प्रबंध निदेशक

राष्ट्रीय आवास बैंक
NATIONAL HOUSING BANK

**Covenant Compliance certificate for the period ended on Sept 30,2026 under Regulation 52(4) of SEBI(LODR) Regulations, 2015**

**(Amt in ₹ Crores)**

| S.No | Category | Sub type | Quarter ended Sept 30,2026 |
|---|---|---|---|
| 1 | Financial | Debt Equity Ratio | 5.85 |
| | | Debt Service Coverage Ratio[1] | Not Applicable |
| | | Interest Service Coverage Ratio[1] | Not Applicable |
| | | Outstanding redeemable preference shares (quantity and value) | 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 | 17999 Crores |
| | | Net profit after tax | ₹417 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 (%) | 85.36% |
| | | Debtors turnover[3] | Not Applicable |
| | | Inventory Turnover[3] | Not Applicable |
| | | Operating margin percent | 1.75% |
| | | Net profit margin percent | 1.26% |
| | | Sector specific equivalent ratios, as applicable | |
| | | a. CRAR | 46.43% |
| | | b. GNPA | ₹734 Crores |
| | | c. NNPA | 40 Crores |
| | | Net Debt to EBITA | 51.16 |
| | | Gross Debt to EBITA | 52.93 |
| | | Debt Cap | NA |
| | | Debt/Tangible Net Worth | 6.08 |
| | | Asset Liability Mismatch | Gap as per ALM statement to RBI is within the regulatory norms prescribed by RBI. |
| | | PAR 90 and write off | ₹ 734 Cr and Write offs: Nil |
| | | Tangible Net Worth | ₹ 17,999 |
| | | Dividend ratio (Dividend/PAT) | There is no Dividend declared in the period. (1st July to 30th Sept) |
| | | Liquidity | 3.62%. 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 |

RAJ HAR GOPAL & CO. Chartered Accountants

राष्ट्रीय आवास बैंक National Housing Bank New Delhi नई दिल्ली

| | | | |
|---|---|---|---|
| Payment of principal on due dates | | | Yes |
| | Norm | | |
| Ratio of Short-Term Borrowing to total working funds | Maximum | 25.00% | 13.08% |
| Ratio of short-term borrowings to short term assets | Maximum | 100.00% | 46.93% |
| Ratio of liquid assets to total assets | 5% - 15% | | 3.62% |
| Ratio of external liabilities maturing in next 12 months to aggregate of liquid assets and loans | Maximum | 1:1 | 0.29 |
| Outstanding guarantees to total assets | Maximum | 5% | 0.00 |
| Ratio of Term Deposits to Total Assets | Maximum 8 % | | 2.65% |
| [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. 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. | | | |
| [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 30.09.2026. | | | |

Sanjay Bose

Name - Sanjay Bose
Designation - Company Secretary

For Raj Har Gopal & Co.
Chattered Accountant
Firm Reg No. – 002074N

RAJ HAR GOPAL & CO. Chartered Accountants

(CA Gopal Krishan)
(Partner)
Membership No. 081085
UDIN: 26081085VJVAJK5365

राष्ट्रीय आवास बैंक National Housing Bank New Delhi नई दिल्ली

Place: New Delhi
Date: 09 -11-2026

राष्ट्रीय आवास बैंक
NATIONAL HOUSING BANK



**Security Cover Certificate for the QE 30.09.2026 as per Regulation 54(3) of SEBI(LODR) Regulations, 2015**

All amount is in ₹ Crores

| Column A | Column B | Colum C | Colum D | Colum E | Column F | Column G | Colum H | Column I | Colum J | Colum K | Column L | Column M | Column N | Column O | Column P |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Particulars | | Exclusive Charge | Exclusive Charge | Pari-Passu Charge | Pari- Passu Charge | Pari-Passu Charge | Assets not offered as Security | Elimination (amount in negative) | Debt not backed by any assests 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 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 ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable) | Total Value(=L+M+N+O) |
| | | | | | | | | | | | | | Relating to Column F | | |
| | | Book Value | Book Value | Yes/ No | Book Value | Book Value | | | | | | | | | |
| ASSETS | | | | | | | | | | | | | | | |
| Property,Plant and Equipment | | | | | | | 57.47 | | | 57.47 | | | | | |
| Capital Work-in-Progress | | | | | | | | | | | | | | | |
| Right of Use Assets | | | | | | | | | | | | | | | |

RAJ HARGOPAL & CO. ★ Chartered Accountants ★

राष्ट्रीय आवास बैंक
National Housing Bank
New Delhi
नई दिल्ली

| | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Goodwill | | | | | | | | | | | | | | | |
| Intangible Assets | | | | | | | 2.17 | | | 2.17 | | | | | |
| Intangible Assets under Development | | | | | | | | | | | | | | | |
| Investments | | | | | | | 2,644.40 | | | 2644.4 | | | | | |
| Loans | Refinanced Loan accounts (as per Annexure attached) | 4,834.82 | | | | | 1,21,213.55 | | | 126048.37 | | | | 4,834.82 | 4834.82 |
| Inventories | | | | | | | | | | | | | | | |
| Trade Receivables | | | | | | | | | | | | | | | |
| Cash and Cash Equivalents | | | | | | | | | | | | | | | |
| Bank Balances other than Cash and Cash Equivalents* | | | | | | | 29.09 | | | 29.09 | | | | | |
| Others | | | | | | | | | | | | | | | |
| **LIABILITIES** | | | | | | | | | | | | | | | |
| Debt securities to which this certificate pertains | NHB Tax-Free Bonds as per attached Annexure (including Interest payable) | | | | 3631.55 | | | | 33210.09 | 36841.64 | | | | 3631.55 | 3631.55 |
| Other debt sharing pari-passu charge with above debt | | | | | | | | | | | | | | | |
| Other Debt | | | | | | | | | | | | | | | |

RAJ HAR GOPAL & CO. ★ Chartered Accountants ★

राष्ट्रीय आवास बैंक
National Housing Bank
New Delhi
नई दिल्ली

| | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| *Subordinated debt* | | *not to be filled* | | | | | | | | | | | | | |
| *Borrowings* | | | | | | | | | 34547.10 | 34547.10 | | | | | |
| *Bank* | | | | | | | | | | | | | | | |
| *Debt Securities* | | | | | | | | | | | | | | | |
| *Others* | | | | | | | | | 37973.21 | 37973.21 | | | | | |
| *Trade payables* | | | | | | | | | | | | | | | |
| *Lease Liabilities* | | | | | | | | | | | | | | | |
| *Provisions* | | | | | | | | | | | | | | | |
| *Others* | | | | | | | 20659.86 | | | 20659.86 | | | | | |
| **Total** | | **0** | | | **3631.55** | | **20659.86** | | **105730.39** | **130021.80** | | | | **8466.37** | **8466.37** |
| **Cover on Book Value** | | | | | | | | | | | | | | | |
| **Cover on Market Value[ix]** | | | | | | | | | | | | | | | |
| | | **Exclusive Security Cover Ratio** | | | **Pari-Passu Security Cover Ratio** | 1.33 | | | | | | | | | |

*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

RAJ HAR GOPAL & CO. ★ Chartered Accountants ★

(CA Gopal Krishan)
Partner
Membership No. 081085
UDIN No. 26081085LNLYXT6210

Place: New Delhi
Date: 09.11-2026

Sanjay Bose

(Sanjay Bose)
Regional Manager (Company Secretary)
National Housing Bank

राष्ट्रीय आवास बैंक
National Housing Bank
New Delhi
नई दिल्ली

राष्ट्रीय आवास बैंक
NATIONAL HOUSING BANK

**Tax Free Bonds issued by National Housing Bank and details of Assets hypothecated as on 30.09.2026**

**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 September 30, 2026 (in ₹ crore) |
|---|---|---|
| 100004789 | Tata Capital Housing Finance Limited | 51.65 |
| 100004507 | Tata Capital Housing Finance Limited | 24.49 |
| 100004793 | PNB Housing Finance Limited | 44.62 |
| 100006066 | PNB Housing Finance Limited | 147.09 |
| 100005771 | Can Fin Homes Limited | 203.90 |
| 100005515 | Ujjivan Small Finance Bank Limited | 46.35 |
| 100006203 | Aditya Birla Housing Finance Limited | 224.24 |
| 100006580 | SMFG India Home Finance Company Limited | 98.89 |
| 100006572 | Can Fin Homes Limited | 259.36 |
| Total | | **1100.58** |

**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** |

राष्ट्रीय आवास बैंक National Housing Bank New Delhi नई दिल्ली

*Details of Hypothecated Assets for above Bonds series:*

| Contract No. | Name of Borrower | Value of secured assets as on September 30, 2026 (in ₹ crore) |
|---|---|---|
| 100004773 | IIFL Home Finance Limited | 43.96 |
| 100005291 | Tata Capital Housing Finance Limited | 74.96 |
| 100006157 | Tata Capital Housing Finance Limited | 66.17 |
| 100006078 | Tata Capital Housing Finance Limited | 34.12 |
| 100006254 | Vastu Housing Finance Corporation Ltd. | 51.13 |
| 100005275 | Vastu Housing Finance Corporation Ltd. | 37.70 |
| 100005644 | Aditya Birla Housing Finance Limited | 80.83 |
| 100005752 | Aadhar Housing Finance Ltd | 59.72 |
| 100004787 | Can Fin Homes Limited | 172.28 |
| 100005701 | Aptus Value Housing Finance India | 53.70 |
| 100005316 | Aditya Birla Housing Finance Limited | 86.55 |
| 100005400 | Can Fin Homes Limited | 109.74 |
| 100006587 | PNB Housing Finance Limited | 554.66 |
| 100004759 | Tata Capital Housing Finance Limited | 8.67 |
| 100005869 | Aadhar Housing Finance Ltd | 45.38 |
| 100006100 | Aavas Financiers Limited | 61.88 |
| 100005911 | Hero Housing Finance Limited | 81.14 |
| 100006119 | PNB Housing Finance Limited | 116.94 |
| 100004563 | Tata Capital Housing Finance Limited | 20.93 |
| 100004849 | PNB Housing Finance Limited | 25.15 |
| 100004880 | Can Fin Homes Limited | 52.09 |
| 100006099 | Aavas Financiers Limited | 56.19 |
| 100004795 | PNB Housing Finance Limited | 230.96 |
| 100005365 | Tata Capital Housing Finance Limited | 40.01 |
| 100006307 | Capri Global Housing Finance Limited | 46.31 |
| 100006582 | Home First Finance Company India Limited | 198.71 |
| **Total** | | **2,409.87** |

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 September 30, 2026 (in ₹ crore) |
|---|---|---|
| 100004907 | Repco Home Finance Limited | 38.64 |
| 100004584 | Tata Capital Housing Finance Limited | 36.53 |
| 100005786 | India Shelter Finance Corporation Ltd | 34.69 |
| 100006102 | Aavas Financiers Limited | 97.86 |
| 100005379 | Aavas Financiers Limited | 36.47 |
| 100006029 | SMFG India Home Finance Company Limited | 34.43 |
| 100005619 | Aditya Birla Housing Finance Limited | 44.45 |
| 100006579 | SMFG India Home Finance Company Limited | 265.35 |
| 100005998 | Aavas Financiers Limited | 55.11 |
| 100006017 | Aadhar Housing Finance Ltd | 64.21 |
| 100006298 | PNB Housing Finance Limited | 86.95 |
| 100004598 | Tata Capital Housing Finance Limited | 21.31 |
| 100004790 | Tata Capital Housing Finance Limited | 49.89 |
| 100006126 | Grihum Housing Finance Limited | 32.55 |
| 100005521 | Aavas Financiers Limited | 43.69 |
| 100006142 | Aditya Birla Housing Finance Limited | 54.69 |
| 100006570 | Aditya Birla Housing Finance Limited | 257.36 |
| 100005272 | Sundaram Home Finance Limited | 38.64 |
| 100006046 | Aditya Birla Housing Finance Limited | 36.53 |
| **Total** | | **1,324.36** |

**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 30.09.2026 | **4,834.82** |

राष्ट्रीय आवास बैंक
National Housing Bank
New Delhi
नई दिल्ली

राष्ट्रीय आवास बैंक
NATIONAL HOUSING BANK

## End Utilisation Certificate for quarter ended 30th September 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 30th September, 2026 are as under: -

| Instrument | ISIN Number | Allotment Date | Maturity Date | Coupon rate/ Discount rate | Amount Outstanding as on 30.09.2026 (in ₹ Crs) | Amount utilised as on 30.09.2026 (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 **30.09.2026**.

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

राष्ट्रीय आवास बैंक
National Housing Bank
New Delhi
नई दिल्ली

**(Sanjay Bose)**
**Regional Manager/Company Secretary**

Place: New Delhi
Date: 09-11-2026

| 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 30.09.2026.

**For National Housing Bank**

Sanjay Bose

राष्ट्रीय आवास बैंक National Housing Bank New Delhi नई दिल्ली

**(Sanjay Bose)**
**Regional Manager/Company Secretary**

Place: New Delhi

Date: 09-11-2026

**Statement of utilization of issue proceeds for quarter ended 30.09.2026**

**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** | | | | | | | | | |

राष्ट्रीय आवास बैंक
National Housing Bank
New Delhi
नई दिल्ली

**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 | 30.09.2026 |
| 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 |