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															

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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