

GIC HOUSING FINANCE LTD			
FINANCIAL HIGHLIGHTS AS ON 31ST DECEMBER 2019			
	Rs.in Crores)		
Particulars	Nine Months Ended 31-12-2019	Nine Months Ended 31-12-2018	Increase / (Decrease) (%)
Sanctions	1371	2665	-49
Disbursements	1389	2545	-45
Interest Income	933	899	4
Fees Income	1	0	0
Other Income	4	2	91
Total Income	938	901	4
Interest Expenses	716	635	13
Staff Expenses	27	25	10
Other Expenses & Deprn.	43	26	63
Provision for NPA and others	83	35	136
Total Expenses	869	722	20
Profit before Tax	69	179	-61
Provision for Tax & DTA/DTL	50	52	-4
Profit after Tax after DTL	19	127	-85
Other Comprehensive Income	-1	1	-200
Net Profit for the period	18	127	-86
Total Ind. Housing Loan Portfolio	13231	12537	6
Total Borrowing Portfolio	11707	11174	5
Particulars	Nine Months Ended 31-12-2019	Nine Months Ended 31-12-2018	Increase / (Decrease) (%)
Share Capital	54	54	0
Networth	1237	1210	2
Gross Margin % (NIM)	1.32	2.08	-37
Net Margin % (Spread)	0.14	1.17	-88
Individual NPA portfolio	730	587	24
Gross NPA % (Individual)	5.53	4.69	18
Net NPA Portfolio	371	307	21
Net NPA % (Individual)	2.81	2.45	15
RATIOS	Nine Months Ended 31-12-2019	Nine Months Ended 31-12-2018	Increase / (Decrease) (%)
Earning Per Share	3.56	23.56	-85
Cost to Income Ratio	68.77	32.54	111
Cost to Income Ratio (without NPA provision)	31.56	19.33	63
Yield On Advances	9.49	10.08	-6
Cost of Borrowed Funds %	8.17	8.01	2
Capital Adequacy %	16.77	16.40	2
Interest Service Coverage Ratio (Times)	1.22	1.34	-9
Debt Equity Ratio (Times)	9.46	9.24	2
Debt Service Coverage Ratio (Times)	0.27	0.35	-23
Return on Net worth	1.65	11.76	-86
Return on Total Assets (%)	0.14	1.02	-86
Price Earning Ratio	43.93	10.93	302
Book Value of Share	208.31	200.85	4
Credit Ratings- ICRA			
Short Term Loan of Rs.1000 Cr. (Rating)	[ICRA] A1 +		
Commercial Paper of Rs.1500 Cr.(Rating)	[ICRA] A1+		
Long Term Loan of Rs.12500 Cr. (Rating)	[ICRA] AA+(Negative)		
Non Convertible Debentures of Rs.550 Cr.	[ICRA] AA+(Negative)		
Credit Ratings- CRISIL			
Commercial Paper of Rs.1500 Cr.(Rating)	CRISIL A1 +		
Long Term Loan of Rs.100 Cr. (Rating)	CRISIL AA+ STABLE		
Non Convertible Debentures of Rs.505 Cr.	CRISIL AA+ STABLE		

