## GIC HOUSING FINANCE LTD.



GICHF/SEC/2019

000225

29th MAY 2019

The Manager
Listing Department
National Stock Exchange of India Limited
'Exchange Plaza', C-1, Block G,
Bandra-Kurla Complex,
Bandra (E),
MUMBAI - 400 051

Fax No.: 26598237/26598238 Scrip Code: GICHSGFIN

Dear Sir,

## Sub: FINANCIAL UPDATES FOR THE YEAR ENDED 31.03.2019.

We hereby forward you the financial updates for the Company for the year ended  $31^{\rm st}$  March, 2019.

This is for your information and record purpose.

Thanking you

Yours faithfully

S. Sridharan

Sr. Vice President & Company Secretary

Encl.: a/a

Regd. Office: National Insurance Building, 6th Floor, 14, Jamshedji Tata Road, Churchgate, Mumbai - 400 020.

CIN No.: L65922MH1989PLC054583 • Tel.: (022) 2285 1765 (3 Lines), 2285 3866

E-mail: corporate@gichf.com • Website: www.gichfindia.com

Particulars	YEAR ENDED 31- 03-19	YEAR ENDED 31- 03-18	(Decrease)
Sanctions	3,641.00	3,860.00	(%)
Disbursements	3,502.00	3,621.00	-6 -3
Interest Income	1,222.00	1,103.00	11
Fees Income	3.00	5.00	-40
Other Income	3.00	4.00	-25
Total Income	1,228.00	1,112.00	10
Interest Expenses	865.00	713.00	21
Staff Expenses	32.00	30.00	7
Other Expenses & Depn.	51.00	34.00	50
Provision for NPA and others	33.00	61.00	-46
Total Expenses	981.00	838.00	17
	301.00	838.00	1/
Profit before Tax	247.00	274.00	10
Provision for Tax & DTA/DTL	75.00	69.00	-10
Profit after Tax after DTL	172.00		9
Other Comprehencive Income		205.00	-16
TOTAL COMPREHENCIVE INCOME	(1.00)	1.00	-200
TOTAL COMPREHENCIVE INCOME	171.00	206.00	-17
Total lad Handral - D. C. II			
Total Ind. Housing Loan Portfolio	12,747.00	10,934.00	17
T			
Total Borrowing Portfolio	11,659.00	9,984.00	17
Particulars	YEAR ENDED 31- 03-19	YEAR ENDED 31- 03-18	Increase / (Decrease) (%)
Share Capital	54.00	54.00	0
Networth	1,133.00	1,001.00	13
Gross Margin % (NIM)	2.33		
Net Margin % (Spread)	1.25	3.29	-29
Individual NPA portfolio (excluding unamortised /	1.23	1.59	-21
Principal O/S unchanged)	335.00	263.00	27
Individual NPA portfolio (Unamortised)	6.00	7.00	
	6.00	7.00	-14
Individual NPA portfolio - Principal O/S Unchanged Total Gross Individual NPA (including unamortised /	9.00	-	0
Principal O/S)  Gross NPA % (Individual) (excluding unamortised /	350.00	270.00	- 30
Principal O/S unchanged)	2.56	2.34	9
Gross NPA % (Individual) (including unamortised / Principal O/S unchanged)	2.61	2.40	9
Net NPA Portfolio	74.00	24.00	208
Net NPA % (Individual)	0.56	0.21	167
	0.50	0.21	107
RATIOS	YEAR ENDED 31- 03-19	YEAR ENDED 31- 03-18	Increase / (Decrease) (%)
Earning Per Share	31.91	38.13	-16
Cost to Income Ratio	32.08	31.44	2
field On Avances	10.33	11.10	-7
	10.53		2
Cost of Borrowed Funds %	2 00		
	8.00 16.77	7.82	A
Capital Adequacy % (as per IGAAP)**	16.77	16.17	-10
Capital Adequacy % (as per IGAAP)** nterest Service Coverage Ratio	16.77 1.32	16.17 1.47	-10
Capital Adequacy % (as per IGAAP)** nterest Service Coverage Ratio Debt Equity Ratio	16.77 1.32 10.29	16.17 1.47 9.98	-10 3
Capital Adequacy % (as per IGAAP)** nterest Service Coverage Ratio Debt Equity Ratio Debt Service Coverage Ratio	16.77 1.32 10.29 0.11	16.17 1.47 9.98 0.13	-10 3 -15
Capital Adequacy % (as per IGAAP)** Interest Service Coverage Ratio Debt Equity Ratio Debt Service Coverage Ratio Return on Net worth	16.77 1.32 10.29 0.11 15.16	16.17 1.47 9.98 0.13 20.52	-10 3 -15 -26
Capital Adequacy % (as per IGAAP)** Interest Service Coverage Ratio Debt Equity Ratio Debt Service Coverage Ratio Return on Net worth Return on Total Assets (%)	16.77 1.32 10.29 0.11 15.16 1.32	16.17 1.47 9.98 0.13 20.52 1.54	-10 3 -15 -26
Capital Adequacy % (as per IGAAP)** Interest Service Coverage Ratio Debt Equity Ratio Debt Service Coverage Ratio Return on Net worth Return on Total Assets (%) Return on Equity Capital	16.77 1.32 10.29 0.11 15.16 1.32	16.17 1.47 9.98 0.13 20.52 1.54 18.36	-10 3 -15 -26 -14 -25
Capital Adequacy % (as per IGAAP)** Interest Service Coverage Ratio Debt Equity Ratio Debt Service Coverage Ratio Return on Net worth Return on Total Assets (%) Return on Equity Capital Price Earning Ratio	16.77 1.32 10.29 0.11 15.16 1.32	16.17 1.47 9.98 0.13 20.52 1.54	-10 3 -15 -26
Capital Adequacy % (as per IGAAP)** Interest Service Coverage Ratio Debt Equity Ratio Debt Service Coverage Ratio Return on Net worth Return on Total Assets (%) Return on Equity Capital Price Earning Ratio Book Value of Share	16.77 1.32 10.29 0.11 15.16 1.32 13.70 8.47	16.17 1.47 9.98 0.13 20.52 1.54 18.36 9.82	-10 3 -15 -26 -14 -25 -14
Capital Adequacy % (as per IGAAP)** Interest Service Coverage Ratio Debt Equity Ratio Debt Service Coverage Ratio Return on Net worth Return on Total Assets (%) Return on Equity Capital Price Earning Ratio Book Value of Share  Credit Ratings- ICRA	16.77 1.32 10.29 0.11 15.16 1.32 13.70 8.47	16.17 1.47 9.98 0.13 20.52 1.54 18.36 9.82 185.85	-10 3 -15 -26 -14 -25 -14
Capital Adequacy % (as per IGAAP)** Interest Service Coverage Ratio Debt Equity Ratio Debt Service Coverage Ratio Return on Net worth Return on Total Assets (%) Return on Equity Capital Price Earning Ratio Book Value of Share  Credit Ratings- ICRA Short Term Loan of Rs.500 Cr. (Rating)	16.77 1.32 10.29 0.11 15.16 1.32 13.70 8.47	16.17 1.47 9.98 0.13 20.52 1.54 18.36 9.82 185.85	-10 3 -15 -26 -14 -25 -14
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Cost of Borrowed Funds % Capital Adequacy % (as per IGAAP)** Interest Service Coverage Ratio Debt Equity Ratio Debt Service Coverage Ratio Return on Net worth Return on Total Assets (%) Return on Equity Capital Price Earning Ratio Book Value of Share  Credit Ratings- ICRA Short Term Loan of Rs.500 Cr. (Rating) Commercial Paper of Rs.1500 Cr. (Rating) Long Term Loan of Rs.12500 Cr. (Rating) Non Convertible Debentures of Rs.550 Cr.	16.77 1.32 10.29 0.11 15.16 1.32 13.70 8.47	16.17 1.47 9.98 0.13 20.52 1.54 18.36 9.82 185.85 [ICRA]A1 + [ICRA] A1+ [ICRA] A4+ Stabl	-10 3 -15 -26 -14 -25 -14 13
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