

# GIC HOUSING FINANCE LTD.



**GICHF/SEC/2020**

**13<sup>th</sup> November, 2020**

To,  
**National Stock Exchange of India Ltd,**  
Exchange Plaza , 5th Floor, Plot No. C/1,  
G Block, Bandra Kurla Complex,  
Bandra East, **Mumbai 400051.**

**Scrip Code : GICHSGFIN**

Dear Sir,

**Sub: Financial Highlights for the period ended on 30<sup>th</sup> September, 2020.**

Pursuant to regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby forward you the Financial Highlights for the period ended on 30<sup>th</sup> September, 2020.

This is for your information and record purpose.

Thanking You,

Yours faithfully,

**Nutan Singh**  
**Group Executive & Company Secretary**

<b>GIC HOUSING FINANCE LTD</b>			
<b>FINANCIAL HIGHLIGHTS AS ON 30-09-2020</b>			
(₹ in Crore)			
<b>Particulars</b>	<b>Half Year ended 30-09-2020</b>	<b>Half year ended 30-09-2019</b>	<b>Increase / (Decrease) (%)</b>
Sanctions	502	889	-44
Disbursements	510	922	-45
Interest Income	619	621	0
Fees & Commission Income	1	1	-10
Other Income	2	3	-41
<b>Total Income</b>	<b>622</b>	<b>625</b>	<b>0</b>
Interest Expenses	433	483	-10
Staff Expenses	22	19	16
Other Expenses & Depn.	28	25	10
Provision for NPA and others	191	52	267
<b>Total Expenses</b>	<b>673</b>	<b>579</b>	<b>16</b>
<b>Profit before Tax</b>	<b>-51</b>	<b>46</b>	<b>-211</b>
Provision for Tax & DTA/DTL	-16	41	-139
<b>Profit after Tax after DTL</b>	<b>-35</b>	<b>5</b>	<b>-806</b>
Other Comprehensive Income	0	0	
<b>Total Comprehensive Income</b>	<b>-35</b>	<b>5</b>	<b>-806</b>
<b>Total Ind. Housing Loan Portfolio</b>	<b>12755</b>	<b>12795</b>	<b>0</b>
<b>Total Borrowing Portfolio</b>	<b>11724</b>	<b>11743</b>	<b>0</b>
<b>Particulars</b>	<b>Quarter ended 30-09-2020</b>	<b>Quarter ended 30-09-2019</b>	<b>Increase / (Decrease) (%)</b>
Share Capital	54	54	0
Networth	1227	1223	0
Gross Margin % (NIM)	2.91	1.56	87
Individual NPA portfolio	728	693	5
Gross NPA % (Individual)	5.47	5.27	4
Net NPA Portfolio	368	365	1
Net NPA % (Individual)	2.76	2.77	0
<b>RATIOS</b>	<b>Quarter ended 30-09-2020</b>	<b>Quarter ended 30-09-2019</b>	<b>Increase / (Decrease) (%)</b>
Earning Per Share	-6.52	0.92	-809
Cost to Income Ratio	126.90	67.62	88
Cost to Income Ratio (without NPA provision)	26.18	31.18	-16
Yield On Advances	9.38	9.51	-1
Cost of Borrowed Funds %	7.37	8.26	-11
Interest Service Coverage Ratio (Times)	1.33	1.16	15
Debt Equity Ratio (Times)	9.55	9.30	3
Debt Service Coverage Ratio (Times)	0.20	0.25	-20
Return on Net worth	-2.87	0.38	-855
Return on Total Assets (%)	-0.27	0.04	-775
Price Earning Ratio	-14.35	155.22	-109
Book Value of Share	228.01	227.10	0
<b>Credit Ratings- ICRA</b>			
Short Term Loan of ₹ 1000 Cr. (Rating)	[ICRA] A1 +		
Commercial Paper of ₹ 1500 Cr.(Rating)	[ICRA] A1+		
Long Term Loan of ₹ 12500 Cr. (Rating)	[ICRA] AA+(Negative)		
Non Convertible Debentures of ₹ 550 Cr.	[ICRA] AA+(Negative)		
<b>Credit Ratings- CRISIL</b>			
Commercial Paper of ₹1500 Cr.(Rating)	CRISIL A1 +		
Long Term Loan of ₹ 100 Cr. (Rating)	CRISIL AA+ STABLE		
Non Convertible Debentures of ₹ 505 Cr.	CRISIL AA+ STABLE		
<b>FOR GIC HOUSING FINANCE LIMITED</b>			
Sd/-			
<b>B.RADHIKA</b>			
ASST. VICE PRESIDENT & CFO			