

GIC HOUSING FINANCE LTD			
FINANCIAL HIGHLIGHTS AS ON 31.03.2021			
Particulars	(₹ in Crore)		
	Year ended 31-03-2021	Year ended 31-03-2020	Increase / (Decrease) (%)
Sanctions	1247	1849	-33
Disbursements	1239	1790	-31
Interest Income	1218	1244	-2
Fees & Commission Income	2	3	-33
Other Income	20	8	150
Total Income	1240	1255	-1
Interest Expenses	823	945	-13
Staff Expenses	43	43	-
Other Expenses & Depn.	54	55	-2
Provision for NPA and others	185	100	85
Total Expenses	1105	1143	-3
Profit before Tax	135	112	21
Provision for Tax & DTA/DTL	29	66	-56
Profit after Tax after DTL	106	46	130
Other Comprehensive Income	-	-1	-100
Total Comprehensive Income	106	45	136
Total Ind. Housing Loan Portfolio	12339	12822	-4
Total Borrowing Portfolio	11210	11751	-5
Particulars	Year ended 31-03-2021	Year ended 31-03-2020	Increase / (Decrease) (%)
Share Capital	54	54	0
Networth	1358	1263	8
Gross Spread %	3.16	1.83	73
Net Margin % (NIM)	2.53	1.25	102
Individual NPA portfolio	946	706	34
Gross NPA % (Individual)	7.38	5.37	37
Net NPA Portfolio	602	396	52
Net NPA % (Individual)	4.70	3.01	56
RATIOS	Year ended 31-03-2021	Year ended 31-03-2020	Increase / (Decrease) (%)
Earning Per Share	19.60	8.47	131
Cost to Income Ratio	67.77	63.89	6
Cost to Income Ratio (without NPA provision)	23.41	31.82	-26
Yield On Advances	9.69	9.53	2
Cost of Borrowed Funds %	7.16	8.07	-11
Interest Service Coverage Ratio (Times)	1.39	1.16	20
Debt Equity Ratio (Times)	8.26	9.30	-11
Debt Service Coverage Ratio (Times)	0.22	0.25	-12
Return on Net worth	7.77	3.55	119
Return on Total Assets (%)	0.83	0.34	144
Price Earning Ratio	5.94	7.01	-15
Book Value of Share	252.14	234.55	7
Credit Ratings- ICRA			
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		
Credit Ratings- CRISIL			
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		
FOR GIC HOUSING FINANCE LIMITED			
SD/-			
B.RADHIKA			
ASST. VICE PRESIDENT & CFO			