

GIC HOUSING FINANCE LTD.



GICHFL/SEC/2021

12th AUGUST, 2021

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

Scrip Code: GICHSGFIN

Dear Sir,

Sub: Submission of Financial Highlights for the period ended on 30th June, 2021.

We hereby submit the Financial Highlights for the period ended on 30th June, 2021.

This is for information and record purpose.

Thanking you,

Yours faithfully,

Nutan Singh
Group Executive & Company Secretary

Encl. a/a.

GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS AS ON 30-06-2021

| (₹ in Crore) | | | |
|--|-----------------------------|-----------------------------|------------------------------|
| Particulars | Quarter ended 30-06-2021 | Quarter ended 30-06-2020 | Increase / (Decrease) (%) |
| Sanctions | 168 | 139 | 21 |
| Disbursements | 162 | 164 | -1 |
| Interest Income | 270 | 305 | -12 |
| Fees & Commission Income | 1 | 0 | 132 |
| Other Income | 3 | 1 | 398 |
| Total Income | 274 | 306 | -11 |
| Interest Expenses | 184 | 222 | -17 |
| Staff Expenses | 11 | 11 | 6 |
| Other Expenses & Depn. | 8 | 16 | -47 |
| Provision for NPA and others | 69 | 135 | -49 |
| Total Expenses | 273 | 384 | -29 |
| Profit before Tax | 1 | -78 | -101 |
| Provision for Tax & DTA/DTL | -2 | -22 | -91 |
| Profit after Tax after DTL | 3 | -56 | -105 |
| Other Comprehensive Income | 0 | 0 | -222 |
| Total Comprehensive Income | 3 | -56 | -106 |
| Total Ind. Housing Loan Portfolio | 12,045 | 12,781 | -6 |
| Total Borrowing Portfolio | 10,983 | 11,751 | -7 |
| Particulars | Quarter ended 30-06-2021 | Quarter ended 30-06-2020 | Increase / (Decrease) (%) |
| Share Capital | 54 | 54 | 0 |
| Networth | 1,361 | 1,207 | 13 |
| Gross Margin % (Spread) | 2.83 | 1.68 | 68 |
| Net Margin % (NIM) | 2.23 | 1.13 | 97 |
| Gross NPA portfolio | 1,436 | 742 | 94 |
| Gross NPA % (Individual) | 11.40 | 5.64 | 102 |
| Net NPA Portfolio | 990 | 400 | 147 |
| Net NPA % (Individual) | 7.86 | 3.05 | 158 |
| RATIOS | Quarter ended 30-06-2021 | Quarter ended 30-06-2020 | Increase / (Decrease) (%) |
| Earning Per Share | 0.52 | -10.35 | -105 |
| Cost to Income Ratio | 99.03 | 192.48 | -49 |
| Cost to Income Ratio (without NPA provision) | 21.84 | 31.26 | -30 |
| Yield On Advances | 8.87 | 8.70 | 2 |
| Cost of Borrowed Funds % | 6.64 | 7.57 | -12 |
| Interest Service Coverage Ratio (Times) | 1.39 | 1.26 | 10 |
| Debt Equity Ratio (Times) | 8.07 | 9.70 | -17 |
| Debt Service Coverage Ratio (Times) | 0.43 | 0.41 | 5 |
| Return on Net worth | 0.23 | -4.63 | -105 |
| Return on Total Assets (%) | 0.02 | -0.43 | -105 |
| Price Earning Ratio | 348.94 | -7.91 | -4,511 |
| Book Value of Share | 252.72 | 224.16 | 13 |
| 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 ₹ 1550 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 ₹ 1505 Cr. | | CRISIL AA+ /Stable | |
| FOR GIC HOUSING FINANCE LIMITED | | | |
| Sd/- | | | |
| B.RADHIKA | | | |
| ASST. VICE PRESIDENT & CFO | | | |