

GICHFL/SEC/2021

16th July, 2021

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

Scrp Code: GICHSGFIN

Dear Sir/Madam,

Sub.: Intimation under Reg. 30 of SEBI (LODR) Regulations, 2015 – Analyst Call - Outcome.
Ref. Our Letter GICHF/SEC/2021 dated 15th July, 2021 about Intimation for Schedule of Analyst Call.

With reference to captioned subject, we wish to inform that below said officers of the Company and Research Analyst attended the conference call arranged by M/s. Monarch Network Capital Ltd. today, i.e. on Friday, 16th July, 2021 from 2.30 PM to 4.00 PM.

The subject matter of discussion was to understand the trends in the housing sector, lending model of the Company, Future Outlook, Asset quality, return ratios etc. Copy of the presentation made to Analyst is enclosed and same is available on the website of the Company.

GIC Housing Finance Limited (Company)	Monarch Network Capital Ltd. (Research Analyst)
<ol style="list-style-type: none">1. Smt. Shobha Reddy (Managing Director & CEO),2. Smt. B. Radhika (Asst. Vice President & CFO),3. Shri Mahesh Ghagre (Senior Vice President- Accounts & Finance),4. Smt. Supriya Joshi (Vice President – Fund Mobilization).5. Nutan Singh (Gr. Executive & Company Secretary)	<ol style="list-style-type: none">1. Shri Aalok Shah (Sr. Vice President, Research).2. Mr. Dipankar Choudhary (Team Member - Research)3. Ms. Pooja Ahuja (Team Member - Research)

This is for your information and Record Purpose.

Thanking you,

Yours faithfully,

Nutan Singh
Group Executive & Company Secretary
Encl. a/a.

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

CIN No. : L65922MH1989PLC054583; Tel.:022-43041900

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



GIC HOUSING FINANCE LTD.

YOUR ROAD TO A DREAM HOME



Investor Presentation FY 20-21

About us



Legacy

- It was incorporated in the year 1989 with the name “GIC GRIH VITTA LIMITED” & later in 1993 got its present name “GIC Housing Finance Limited”.

Focus

- To provide Housing loans to Individuals in an Efficient & Professional manner, and to promote house ownership.

Reach

- GICHFL has 75 offices across the country with headquarters at Mumbai (Maharashtra). It has a strong marketing team which is further assisted by Direct Sales Associates(DSAs). It also has tie-ups with builders to provide finance to individual borrowers.

Vision

- GICHFL always believed that its success and growth depends on following fair and ethical lending policies that are customer friendly, while at the same time creating wealth for its stakeholders.

PRODUCTS

HOME LOANS:

Individual Housing Loans
Composite Loans
Balance Transfer
Repair and Renovation Loan
Home Extension Loans

Affordable Home Loans

Pradhan Mantri Awas
Yojana Housing (PMAY)

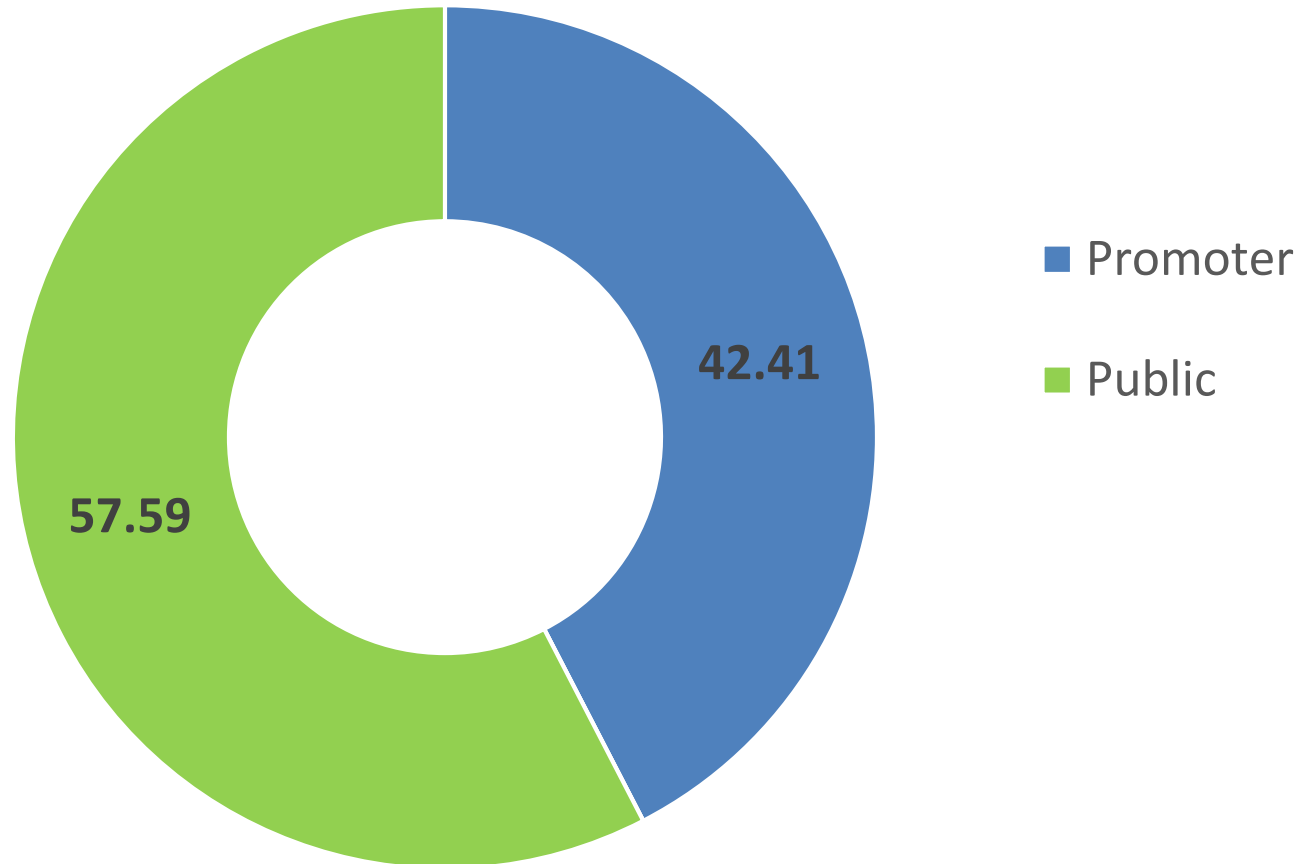
Non Housing Loans
Loan Against Housing Property
Commercial Loans

The screenshot shows the homepage of GIC Housing Finance Ltd. The header includes the company logo, navigation menu (HOME, ABOUT US, LOAN PRODUCTS, CALCULATORS, INVESTORS, MEDIA, POLICIES, CAREERS), and a search bar. Below the header is a 'BRANCH LOCATOR' section. The main banner features a tree on the left, a house being held in two hands in the center, and the text 'HOME LOANS STARTING FROM 7.95%'. A list of benefits is provided: Attractive Interest Rates, Free Property Insurance, Free Accidental Death Insurance, and Life Insurance (Optional Against One-time Premium). A 'Slide' indicator is visible at the bottom of the banner. The footer contains a navigation bar with icons for 'OUR PRODUCTS', 'INDIVIDUAL HOUSING LOAN', 'COMPOSITE LOAN', and 'BALANCE TRANSFER'.

The screenshot shows a promotional banner for the Pradhan Mantri Awas Yojana (Urban) Credit Linked Subsidy Scheme. The header includes the company logo, navigation menu, and search bar. The banner features the Ministry of Housing and Urban Affairs logo and the text 'Pradhan Mantri Awas Yojana (Urban) Credit Linked Subsidy Scheme'. A central message states 'Proud to be contributing to the vision of 'Housing for All'' and '4252 HAPPY BENEFICIARIES OF GICHL'. A large graphic on the right indicates '10 Lakh Beneficiaries and more...'. The footer contains a navigation bar with icons for 'OUR PRODUCTS', 'HOME EXTENSION LOANS', 'LOAN AGAINST PROPERTY', and 'COMMERCIAL LOANS'.

SHAREHOLDING PATTERN

As at 31.03.2021



Financial Highlights



Performance Highlights (Financial year 2020-2021)



(Rs.in Crores)

Parameter	FY21	FY20
Loan Disbursements	1,239	1,790
Housing Loan Portfolio	12,339	12,822
Networth	1,358	1,263
Total Income	1,240	1,255
PBT	135	112
PAT	106	45
Cost of Borrowed Funds (%)	7.16	8.07
Net Interest Margin (NIM) %	2.53	1.25
Return on Total Assets	0.83	0.34
Return on Net worth (%)	7.77	3.55
Net NPA (%)	4.70	3.01
Earning Per Share	19.60	8.47
Book Value Per Share	252.14	234.55

Credit Ratings



1. Details of Credit Rating

a) [CRISIL Limited](#)

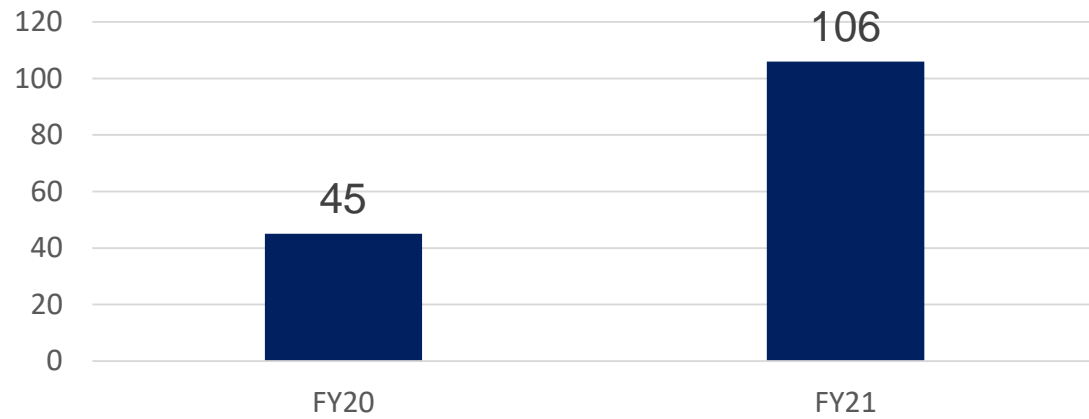
<ul style="list-style-type: none">• Rating for Secured Non-Convertible debentures Rs 505 crores.• Rating for Long Term Loan of Rs.100 Crore	❖ CRISIL AA+ (Stable)
<ul style="list-style-type: none">• Rating for Commercial Paper Rs 1500 crores.	❖ CRISIL A1+

b) [ICRA Limited](#)

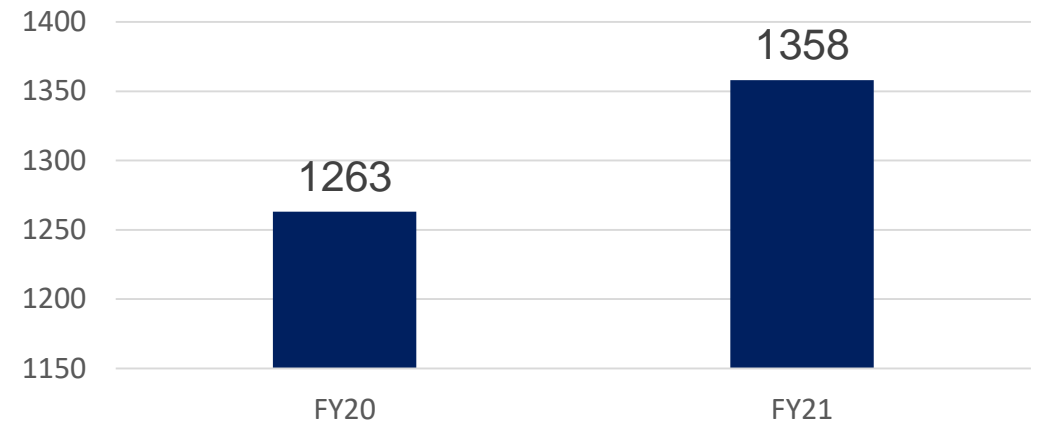
<ul style="list-style-type: none">• Rating for Secured Non-Convertible debentures Rs 550 crores.• Rating for Long Term Loan of Rs.12,500 Crore	❖ ICRA AA+ (Negative)
<ul style="list-style-type: none">• Rating for Commercial Paper Rs 1500 crores.• Rating for Short Term loan of Rs.1000 Crore	❖ ICRA A1+

FINANCIAL HIGHLIGHTS

Profit After Tax (Rs in Cr)



Networth (Rs in Cr)





Important Financial Ratios



Ratios (Financial year 2020-2021)

Leverage Ratios	FY21	FY20
Debt Equity Ratio (Times)	8.26	9.30
Debt service coverage Ratio (Times)	0.22	0.25
Interest Service Coverage Ratio (Times)	1.39	1.16
Price Earning Ratio	5.94	7.01
Return on Assets	0.83	0.34
Return on Net worth (%)	7.77	3.55



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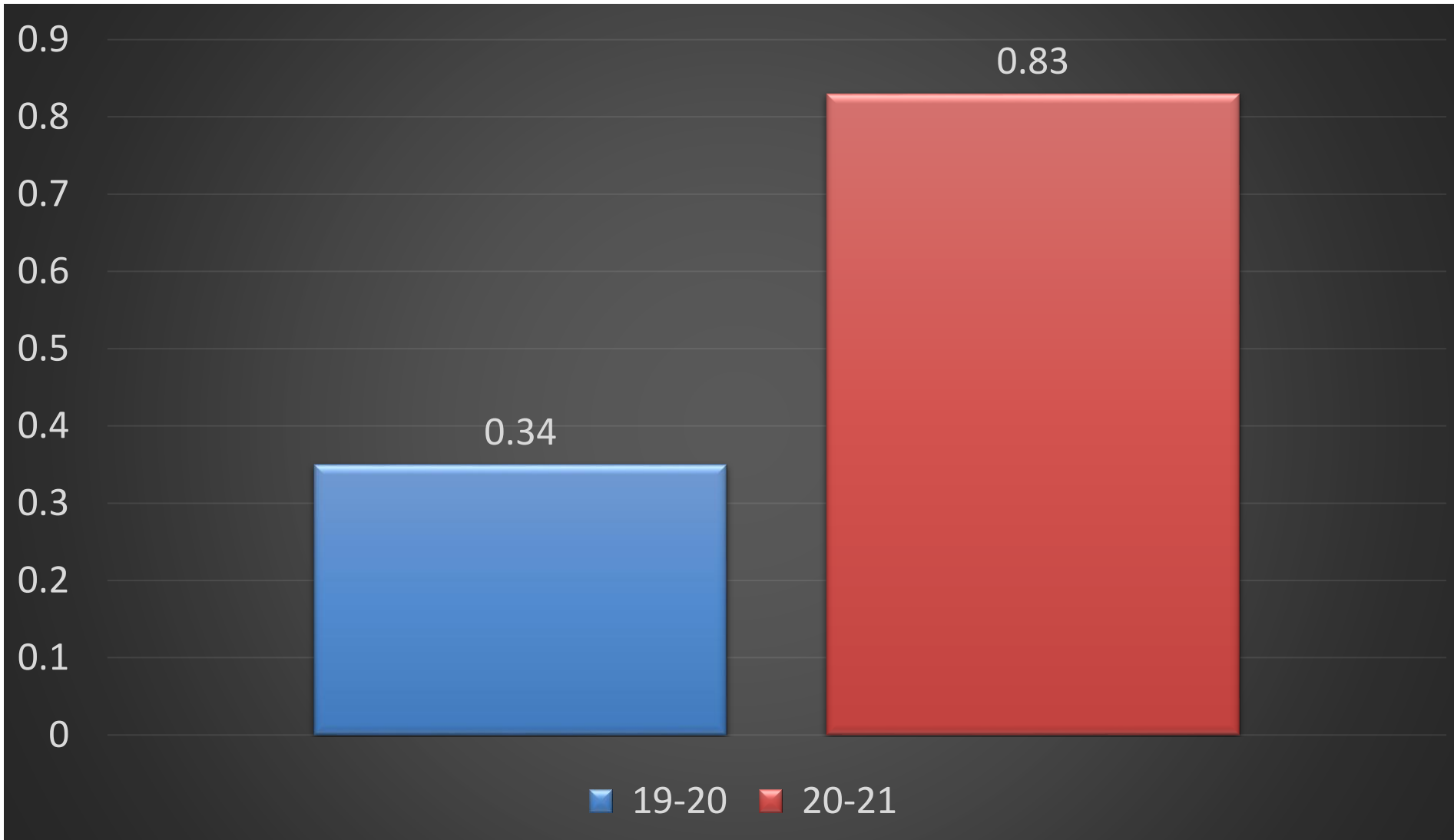
Return Ratios

Return on Assets



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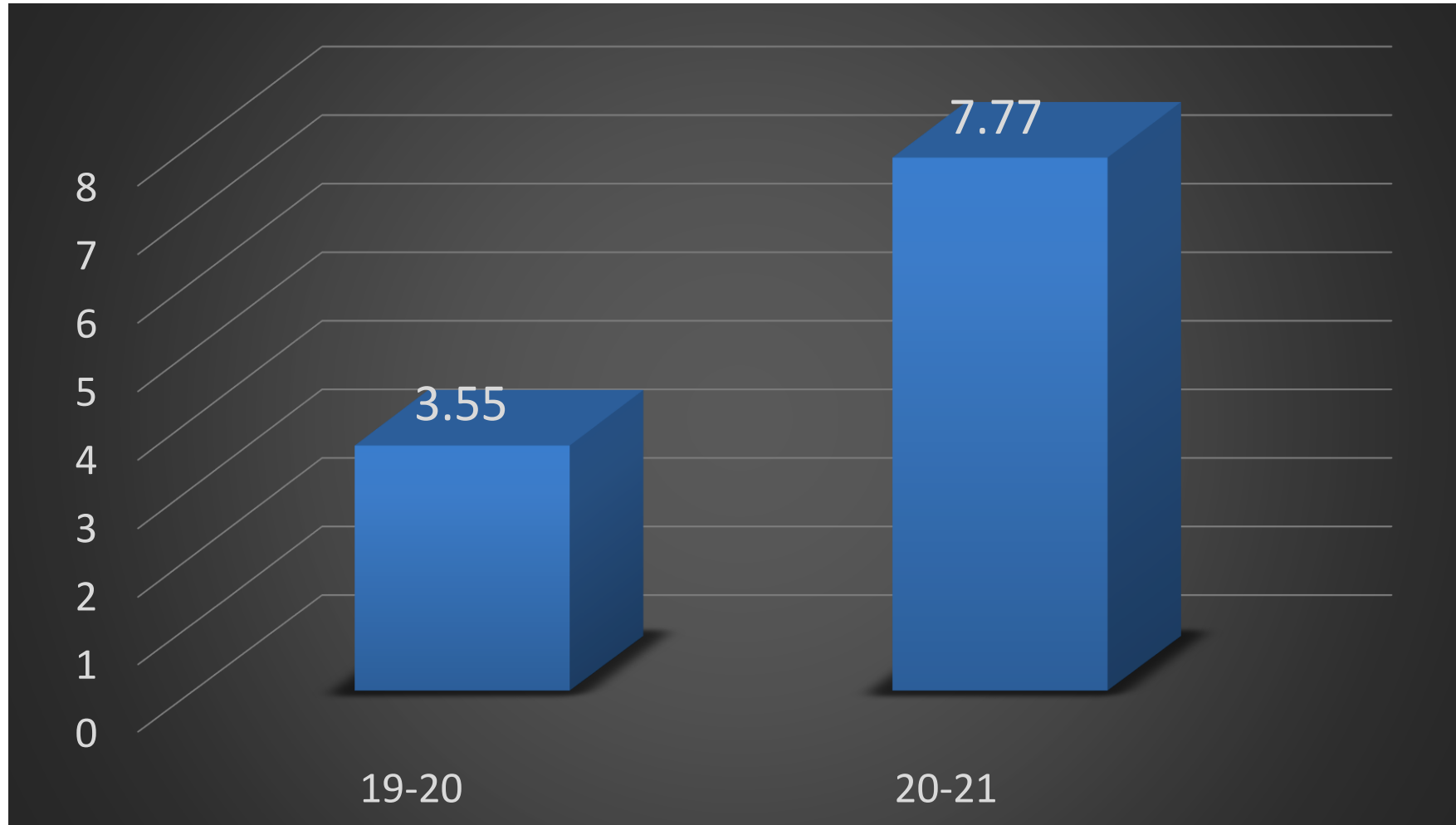


Return on Net worth



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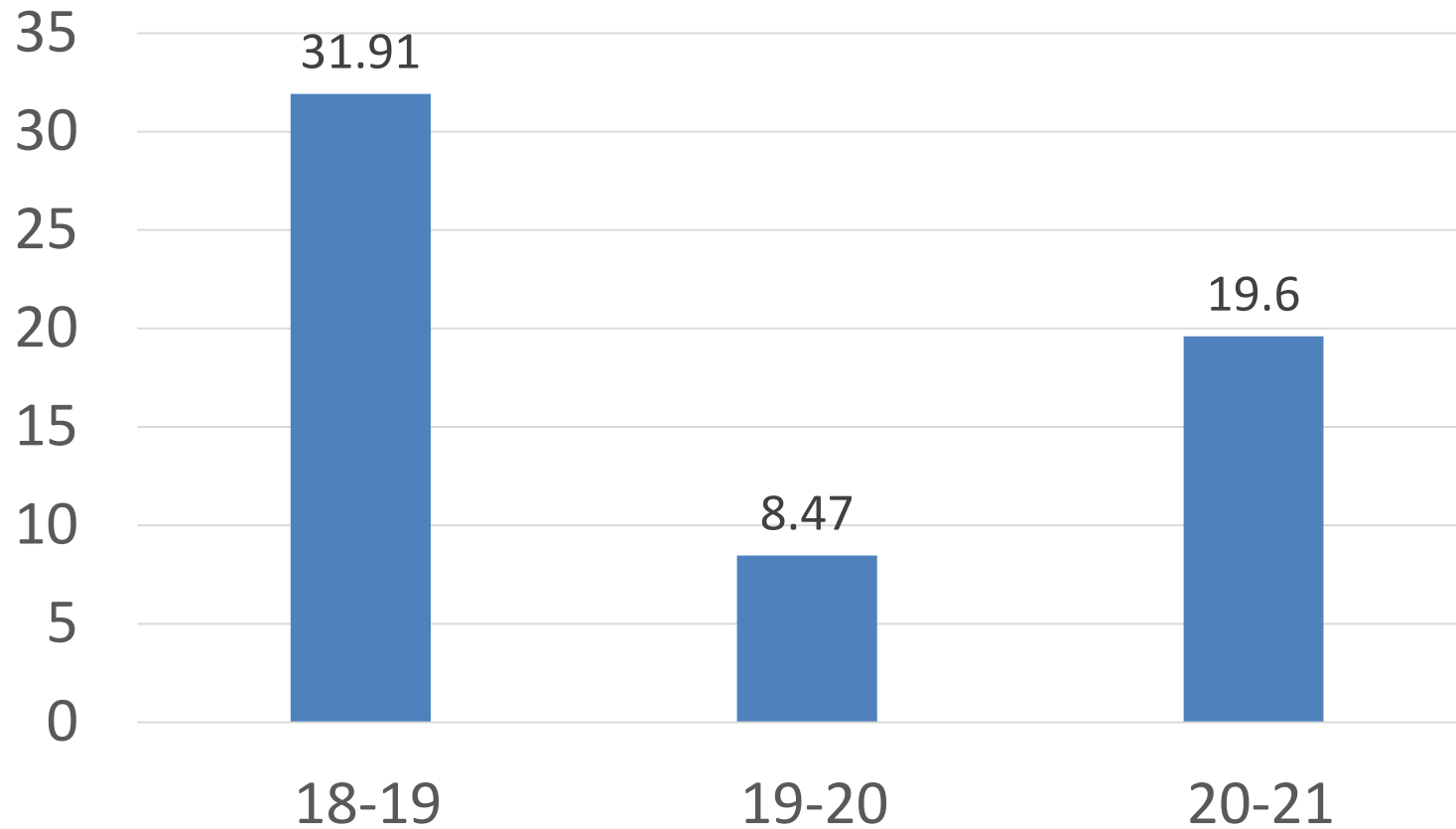


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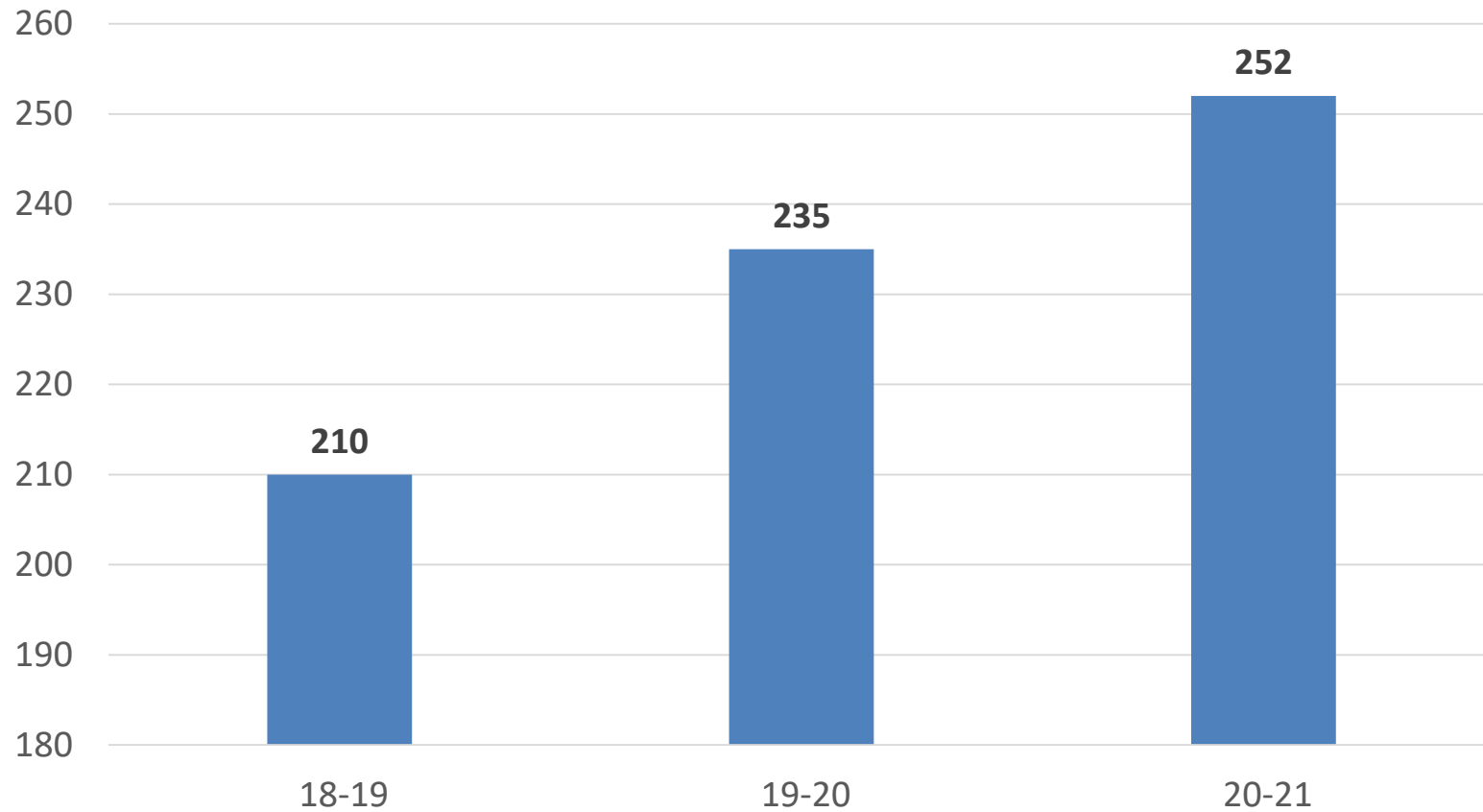
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Efficiency Ratios

Earnings Per Share



Book Value per Share

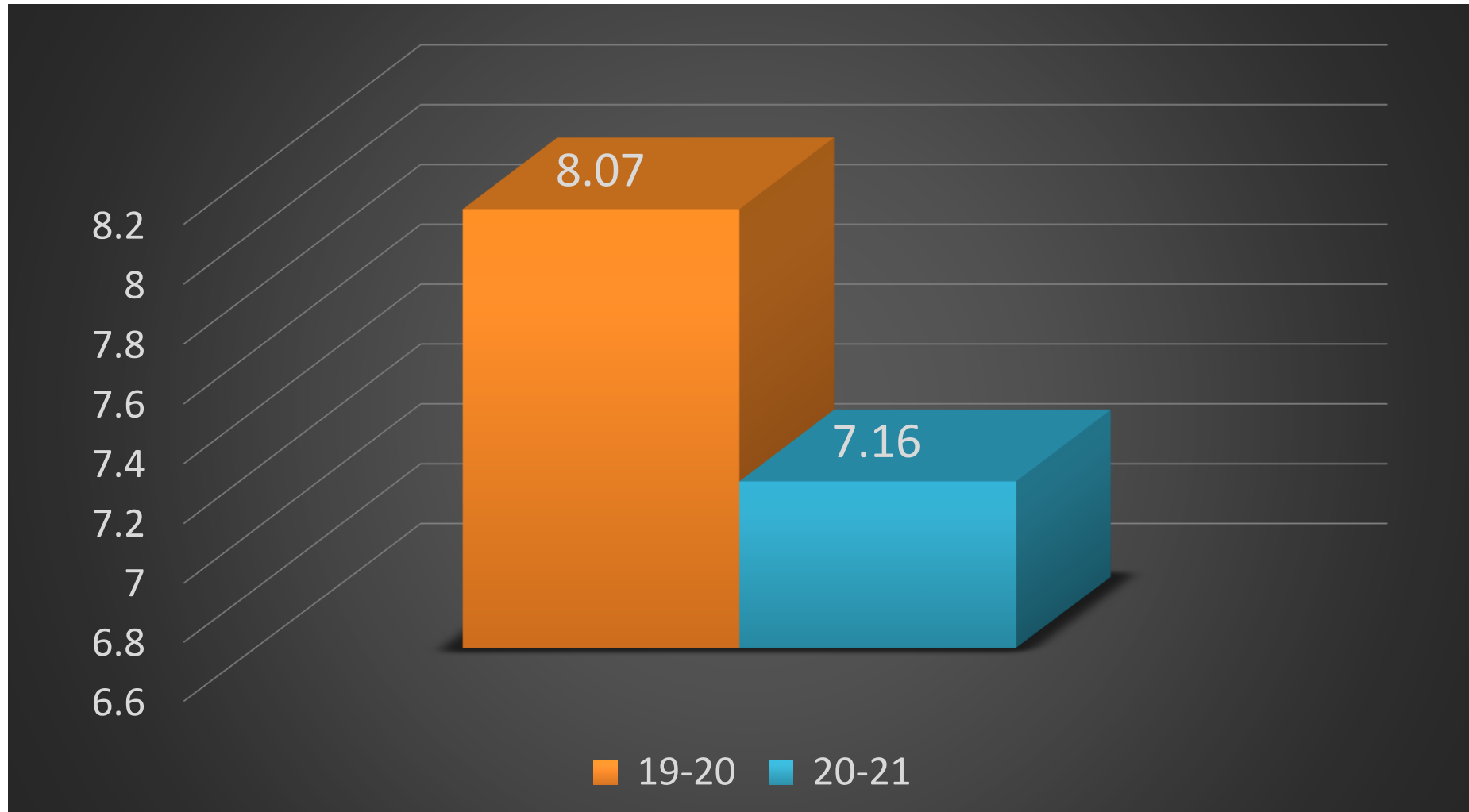


Cost of Borrowed Funds



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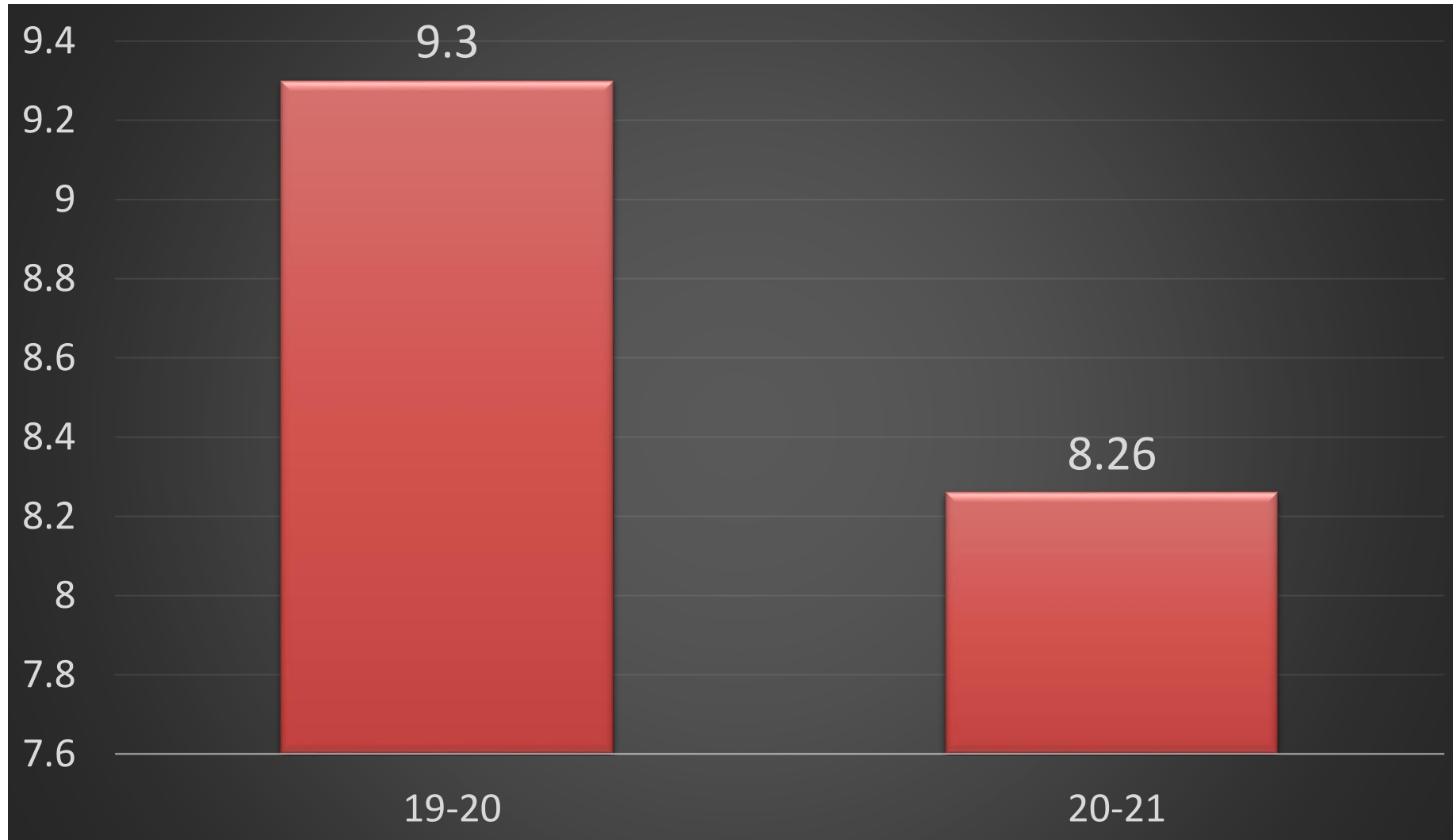
Solvency Ratios

Debt to Equity Ratio



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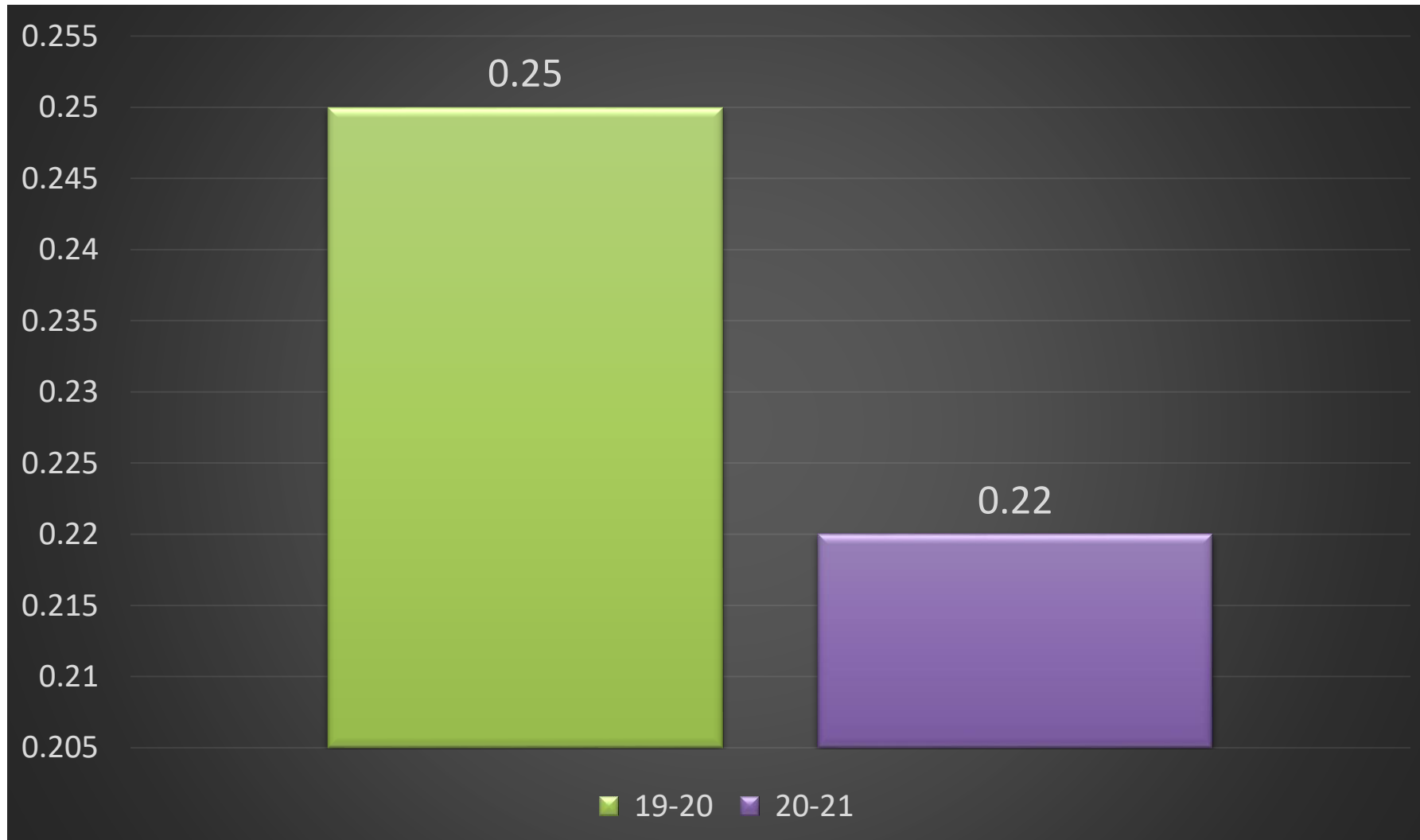


Debt Service Coverage Ratio

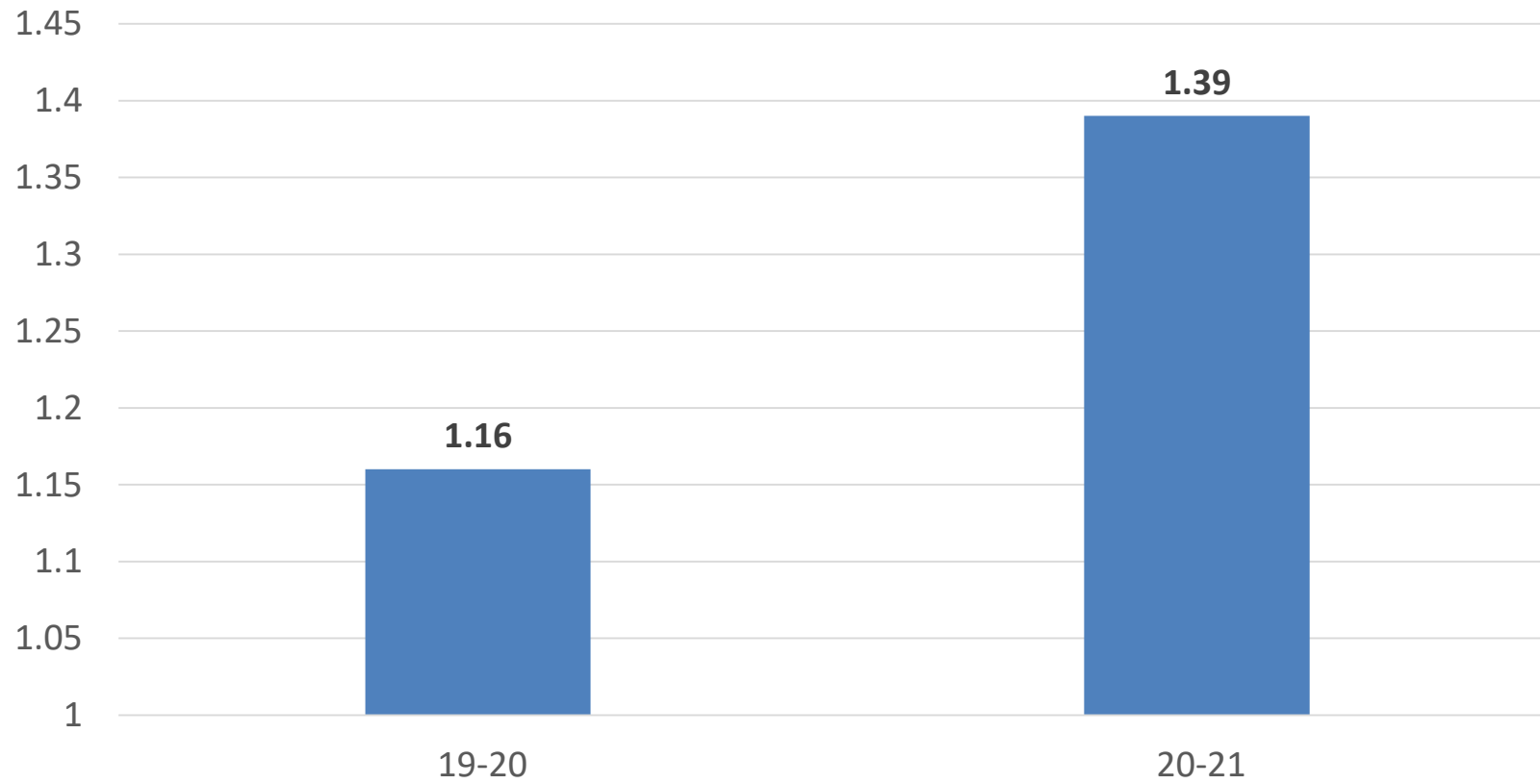


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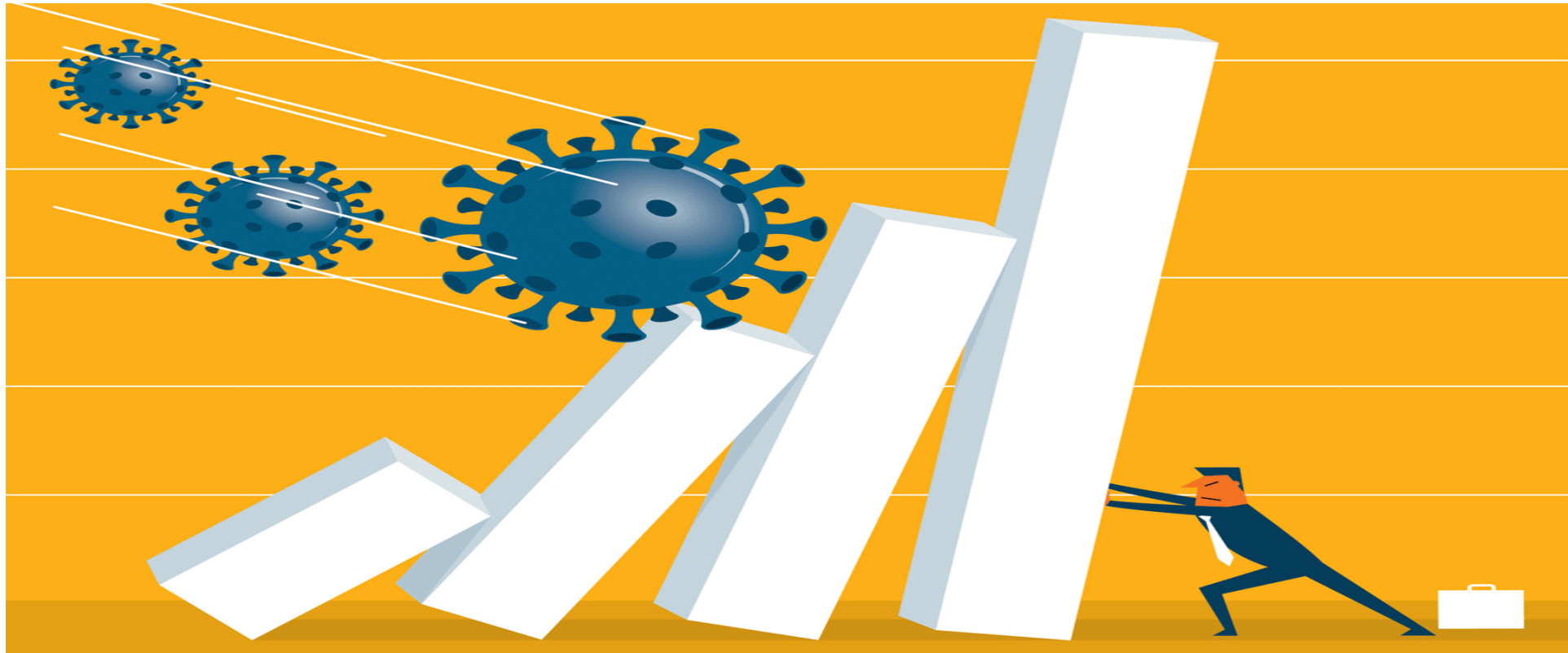
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Interest Service Coverage Ratio



Impacts of Covid-19 Pandemic on Finances



GOVERNMENT / REGULATORY INITIATIVES

GOVERNMENT INITIATIVES

- Tax Incentives on interest and principal amount for home loan borrowers
- Interest rate subsidy under CLSS for EWS/LIG

LIQUIDITY MEASURES

- Special refinance facilities for NBFCs – HFCs
- Reduction in Repo and Reverse Repo Rates

SUPPLY SIDE INCENTIVES

- Incentives to Developers to build affordable housing
- Reduction in Stamp Duty
- Construction Linked Plans



गिह फाइनेंस लिमिटेड

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Thank You