

GIC HOUSING FINANCE LTD
FINANCIAL HIGHLIGHTS AS ON 30th September 2017

Particulars	Half Year Ended 30.09.2017	Half Year Ended 30.09.2016	Increase / (Decrease) (%)	Qtr Ended 30.09.2017	Qtr Ended 30.09.2016	Increase / (Decrease) (%)	Qtr Ended 30.06.2017	Year Ended 31.03.2017
Sanctions	1,801.00	1,450.00	24.21	925.00	800.00	15.63	876.00	2,868.83
Disbursements	1,685.00	1,370.00	22.99	849.00	744.00	14.11	836.00	2,761.16
Interest Income	534.82	471.50	13.43	267.84	241.42	10.94	266.98	980.00
Fees Income	12.52	9.82	27.49	6.08	5.54	9.75	6.44	
Other Income	2.57	0.72	256.94	0.19	0.21	(9.52)	2.38	22.00
Total Income	549.91	482.04	14.08	274.11	247.17	10.90	275.80	1,002.00
Interest Expenses	343.74	330.00	4.16	174.59	167.73	4.09	169.15	668.00
Staff Expenses	13.66	13.45	1.56	6.94	6.76	2.66	6.72	
Other Expenses	25.91	13.28	95.11	13.40	13.28	0.90	12.51	
Provision for NPA and others	40.50	12.00	237.50	14.93	6.00	148.83	25.57	33.00
Profit before Tax	126.10	102.96	22.47	64.25	53.40	20.32	61.85	227.00
Profit after Tax after DTL	82.37	66.69	23.51	41.95	34.37	22.05	40.42	148.00
Total Ind. Housing Loan Portfolio	10,162.00	8,518.00	-			-	9,716.00	9,272.00
LAP Portfolio	1,496.00	1,341.00	11.56				1,399.00	1,395.00
Salaried Portfolio	7,336.00	6,424.00	14.20				7,031.00	6,779.00
Self Employed Portfolio	2,826.00	2,194.00	28.81				2,685.00	2,493.00
TOTAL	10,162.00	8,618.00	17.92	-	-		9,716.00	9,272.00
Total Borrowing Portfolio	9,067.00	7,670.00	18.21				8,593.00	8,236.00
NHB	2,916.00	2,379.00	22.57				3,030.00	2,683.00
TERM LOAN	5,061.00	4,371.00	15.79				4,591.00	4,511.00
SHORT TERM LOAN	-	145.00	(100.00)				35.00	104.00
COMMERCIAL PAPER	945.00	620.00	52.42				792.00	793.00
NCD	45.00	45.00	-				45.00	45.00
INSURANCE COMPANY	100.00	110.00	(9.09)				100.00	100.00
TOTAL	9,067.00	7,670.00	18.21				8,593.00	8,236.00

Particulars	Half Year Ended 30.09.2017	Half Year Ended 30.09.2016	Increase / (Decrease) (%)	Qtr Ended 30.09.2017	Qtr Ended 30.09.2016	Increase / (Decrease) (%)	Qtr Ended 30.06.2017	Year Ended 31.03.2017
Share Capital	54	54	-				54	53.85
Networth	888.18	777.83	14.19				879	838
Gross Margin % (NIM)	3.33	2.64	26.14				3.54	2.86
Net Margin % (Spread)	1.42	1.26	12.70				1.43	1.39
Individual NPA portfolio (excluding unamortised)	300.96	218.81	37.54				286.96	207.63
Individual NPA portfolio (Unamortised)	7.35	10.26	(28.36)				7.72	8.66
Total Gross Individual NPA (including unamortised)	308.31	229.07	34.59				294.68	216.29
Gross NPA % (Individual) (excluding unamortised)	2.96	2.54	16.54				2.90	2.24
Gross NPA % (Individual) (including unamortised)	3.03	2.66	13.91				3.03	2.33
Net NPA % (Individual)	0.77	0.65	18.46				0.81	0.29
RATIOS								
Earning Per Share	15.30	12.38	23.59				7.51	27.43
Cost to Income Ratio (WITH NPA Provision)	38.84	32.28	20.32				42.01	31.98
Cost to Income Ratio (WITHOUT NPA Provision)	19.19	24.38	(21.29)				18.03	21.98
Yield On Avances	11.28	11.64	(3.09)				11.58	11.63
Cost of Borrowed Funds %	7.95	9.00	(11.67)				8.04	8.77
Capital Adequacy %	15.41	17.00	(9.35)				16.58	16.6
Interest Coverage Ratio	1.49	1.35	10.37				1.52	1.39
Debt Equity Ratio	10.21	9.86	3.55				9.78	9.83
Debt Service Coverage Ratio	0.15	0.12	25.00				0.15	0.1
Return on Net worth	9.27	8.57	8.17				4.60	17.62
Return on Total Assets (%)	0.80	0.76	5.26				0.41	1.57

Particulars	Half Year Ended 30.09.2017	Half Year Ended 30.09.2016	Increase / (Decrease) (%)	Qtr Ended 30.09.2017	Qtr Ended 30.09.2016	Increase / (Decrease) (%)	Qtr Ended 30.06.2017	Year Ended 31.03.2017
Current Ratio	0.25	0.23	8.70				0.26	0.26
Price Earning Ratio	34.54	26.14	32.13				48.42	13.26
Book Value of Share	164.93	144.44	14.19				163.16	155.65
Dividend	-	-	-				-	32.41
Dividend %	-	-	-				-	50%

Credit Ratings- ICRA

Short Term Loan of Rs.500 Cr. (Rating)	[ICRA]A1 +
Commercial Paper of Rs.1500 Cr.(Rating)	[ICRA] A1+
Long Term Loan of Rs.8500 Cr. (Rating)	[ICRA] AA+ Stable
Non Convertible Debentures of Rs.550 Cr.	[ICRA] AA+ Stable

Credit Ratings- CRISIL

Commercial Paper & Short Term Loan of Rs.800 Cr.(Rating)	CRISIL A1 +
Long Term Loan of Rs.100 Cr. (Rating)	CRISIL AA+
Non Convertible Debentures of Rs.550 Cr.	CRISIL AA+