

GIC HOUSING FINANCE LTD
FINANCIAL HIGHLIGHTS AS ON 31ST MARCH 2018

Date : 24/04/2018

(Rs.in Crores)

Particulars	Year Ended on 31.03.2018	Year Ended on 31.03.2017	Increase / (Decrease) (%)	Qtr Ended 31.03.2018	Qtr Ended 31.03.2017	Increase / (Decrease) (%)
Sanctions	3,869	2,869	35	1,074	766	40
Disbursements	3,621	2,761	31	987	732	35
Interest Income	1,099	980	12	289	260	11
Fees Income	26	20	30	7	6	17
Other Income	4	2	100	1	1	0
Total Income	1,129	1,002	13	297	267	11
Interest Expenses	713	668	7	187	166	13
Staff Expenses	29	26	12	8	6	33
Other Expenses	53	47	13	14	14	0
Provision for NPA and others	61	33	85	6	9	-33
Profit before Tax	272	227	20	81	71	14
Profit after Tax after DTL	184	148	24	53	47	13
Total Ind. Housing Loan Portfolio	11,230	9,270	21			
Salaried Portfolio	8,039	6,778	19			
Self Employed Portfolio	3,191	2,492	28			
TOTAL	11,230	9,270	21			
LAP Portfolio	1592	1399	14			
Total Borrowing Portfolio	9984	8237	21			
NHB	2875	2683	7			
TERM LOAN	6081	4511	35			
SHORT TERM LOAN	0	104	-100			
COMMERCIAL PAPER	893	794	12			
NCD	45	45	0			
INSURANCE COMPANY	90	100	-10			
TOTAL	9984	8237	21			
Share Capital	54	54	0			
Networth	990	838	18			
Gross Margin % (NIM)	3.15	2.86	10			
Net Margin % (Spread)	1.46	1.39	5			
Individual NPA portfolio (excluding unamortised)	263.06	207.63	27			
Individual NPA portfolio (Unamortised)	6.86	8.66	-21			
Total Gross Individual NPA (including unamortised)	269.92	216.29	25			
Gross NPA % (Individual) (excluding unamortised)	2.34	2.24	4			



Particulars	Year Ended on 31.03.2018	Year Ended on 31.03.2017	Increase / (Decrease) (%)	Qtr Ended 31.03.2018	Qtr Ended 31.03.2017	Increase / (Decrease) (%)
Gross NPA % (Individual) (including unamortised)	2.4	2.33	3			
Net NPA % (Individual)	0.21	0.29	-28			
RATIOS						
Earning Per Share	34.25	27.43	25			
Cost to Income Ratio (WITH NPA Provision)	34.6	31.98	8			
Cost to Income Ratio (WITHOUT NPA Provision)	19.85	21.98	-10			
Yield On Advances	10.97	11.63	-6			
Cost of Borrowed Funds %	7.82	8.77	-11			
Capital Adequacy %	16.81	16.60	1			
Interest Coverage Ratio	1.47	1.39	6			
Debt Equity Ratio	10.15	9.83	3			
Debt Service Coverage Ratio	0.13	0.10	30			
Return on Net worth	18.62	17.62	6			
Return on Total Assets (%)	1.62	1.57	3			
Current Ratio	0.23	0.26	-12			
Return on Equity Capital	28.7	30.11	-5			
Price Earning Ratio	10.94	13.26	-17			
Book Value of Share	182.69	155.65	17			
Dividend %	55%	50%	10			

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.10000 Cr. (Rating)	[ICRA] AA+ Stable
Non Convertible Debentures of Rs.550 Cr.	[ICRA] AA+ Stable

Credit Ratings- CRISIL

Commercial Paper of Rs.1500 Cr.(Rating)	CRISIL A1 +
Long Term Loan of Rs.100 Cr. (Rating)	CRISIL AA+ STABLE
Non Convertible Debentures of Rs.550 Cr.	CRISIL AA+ STABLE

