

GIC HOUSING FINANCE LTD			
FINANCIAL HIGHLIGHTS AS ON 30TH SEPTEMBER 2019 - AS PER IND AS			
		(Rs. In Crores)	
Particulars	Half Year Ended 30.09.2019	Half Year Ended 30.09.2018	Increase / (Decrease) (%)
Sanctions	894	1873	-52
Disbursements	922	1792	-49
Interest Income	622	593	5
Fees Income	1	0	0
Other Income	3	2	73
Total Income	625	594	5
Interest Expenses	483	410.44	18
Staff Expenses	18	16.66	7
Other Expenses & Depn.	27	17	52
Provision for NPA and others	52	20	163
Total Expenses	579	464	25
Profit before Tax	46	130	-65
Provision for Tax & DTA/DTL	41	35	18
Profit after Tax after DTL	5	96	-95
Other Comprehensive Income	0	0	-250
Net Profit for the period	5	96	-95
Total Ind. Housing Loan Portfolio	13176	12195	8
Total Borrowing Portfolio	11743	10898	8
Particulars	Half Year Ended 30.09.2019	Half Year Ended 30.09.2018	Increase / (Decrease) (%)
Share Capital	54	54	0
Networth	1223	1125	9
Gross Margin % (NIM)	1.23	2.23	-45
Net Margin % (Spread)	0.05	1.35	-96
RATIOS	Half Year Ended 30.09.2019	Half Year Ended 30.09.2018	Increase / (Decrease) (%)
Earning Per Share	0.92	17.76	-95
Cost to Income Ratio	67.70	29.20	132
Cost to Income Ratio (without NPA provision)	49.26	20.76	137
Yield On Advances	9.49	10.09	-6
Cost of Borrowed Funds %	8.26	7.79	6
Capital Adequacy % (as per IGAAP)**	16.75	16.43	2
Interest Service Coverage Ratio (Times)	1.20	1.37	-12
Debt Equity Ratio (Times)	10.56	10.30	3
Debt Service Coverage Ratio (Times)	0.26	0.24	9
Return on Net worth	0.46	9.04	-95
Return on Total Assets (%)	0.04	0.79	-95
Return on Equity Capital	9.45	177.53	-95
Price Earning Ratio	155.22	14.35	982
Book Value of Share	206.47	196.48	5
Credit Ratings- ICRA			
Short Term Loan of Rs.1000 Cr. (Rating)	[ICRA]A1 +		
Commercial Paper of Rs.1500 Cr.(Rating)	[ICRA] A1+		
Long Term Loan of Rs.12500 Cr. (Rating)	[ICRA] AA+(Negative)		
Non Convertible Debentures of Rs.550 Cr.	[ICRA] AA+(Negative)		
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.505 Cr.	CRISIL AA+ STABLE		



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