

GIC HOUSING FINANCE LTD
FINANCIAL HIGHLIGHTS AS ON 30TH JUNE 2019 - AS PER IND AS

(Rs. In Crores)

Particulars	QTR ENDED 30-06-2019	QTR ENDED 30-06-2018	Increase / (Decrease) (%)
Sanctions	476	970	-51
Disbursements	489	931	-47
Interest Income	310	292	6
Fees Income	0	-	0
Other Income	2	1	38
Total Income	312	293	6
Interest Expenses	242	199	21
Staff Expenses	9	8	4
Other Expenses & Depn.	13	8	61
Provision for NPA and others	29	8	263
Total Expenses	293	224	31
Profit before Tax	19	69	-72
Provision for Tax & DTA/DTL	4	19	-78
Profit after Tax after DTL	15	50	-70
Other Comprehensive Income	(0)	0	4
Net Profit for the period	15	50	-70
Total Ind. Housing Loan Portfolio	13,178	11,728	12
Total Borrowing Portfolio	11,764	10,474	12
Particulars	QTR ENDED 30-06-2019	QTR ENDED 30-06-2018	Increase / (Decrease) (%)
Share Capital	54.00	54.00	0
Networth	1,139.00	1,047.00	9
Gross Margin % (NIM)	1.19	2.39	-50
Net Margin % (Spread)	0.34	1.39	-76
Individual NPA portfolio	625.80	357.72	75
Gross NPA % (Individual)	4.75	3.05	56
Net NPA Portfolio	320.29	102.06	214
Net NPA % (Individual)	2.43	0.87	179
RATIOS	QTR ENDED 30-06-2019	QTR ENDED 30-06-2018	Increase / (Decrease) (%)
Earning Per Share	2.77	9.13	-70
Cost to Income Ratio	72.54	27.29	166
Cost to Income Ratio (without NPA provision)	30.93	17.75	74
Yield On Advances	9.49	10.20	-7
Cost of Borrowed Funds %	8.26	7.79	6
Capital Adequacy % (as per IGAAP)**	16.76	16.24	3
Interest Service Coverage Ratio (Times)	2.72	3.57	-24
Debt Equity Ratio (Times)	9.27	8.97	3
Debt Service Coverage Ratio (Times)	0.14	0.14	0
Return on Net worth	1.31	4.70	-72
Return on Total Assets (%)	0.11	0.42	-74
Return on Equity Capital	1.81	6.41	-72
Price Earning Ratio	89.21	38.40	132
Book Value of Share	211.46	194.39	9
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.12500 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	

