

GIC HOUSING FINANCE LTD
FINANCIAL HIGHLIGHTS AS ON 31-03-2020

Particulars	(Rs.in Crores)		
	Year ended 31-03-2020	Year ended 31-03-2019	Increase / (Decrease) (%)
Sanctions	1849	3641	-49
Disbursements	1790	2545	-30
Interest Income	1244	1220	2
Fees & Commission Income	3	4	0
Other Income	8	3	167
Total Income	1,255	1,227	2
Interest Expenses	944	865	9
Staff Expenses	43	33	30
Other Expenses & Deprn.	56	48	17
Provision for NPA and others	100	34	194
Total Expenses	1,143	980	17
Profit before Tax	112	247	-55
Provision for Tax & DTA/DTL	66	75	-12
Profit after Tax after DTL	46	172	-73
Other Comprehensive Income	-1	1	-200
Net Profit for the period	45	171	-74
Total Ind. Housing Loan Portfolio	12822	12755	1
Total Borrowing Portfolio	11751	11659	1
Particulars	Year ended 31-03-2020	Year ended 31-03-2019	Increase / (Decrease) (%)
Share Capital	54	54	0
Networth	1263	1133	11
Gross Margin % (NIM)	1.83	2.33	-21
Net Margin % (Spread)	0.27	1.25	-78
Individual NPA portfolio	706	350	102
Gross NPA % (Individual)	5.37	2.33	130
Net NPA Portfolio	706	74	854
Net NPA % (Individual)	3.02	0.56	439

RATIOS	Year ended 31-03-2020	Year ended 31-03-2019	Increase / (Decrease) (%)
Earning Per Share	8.47	31.90	-73
Cost to Income Ratio	63.89	31.82	101
Cost to Income Ratio (without NPA provision)	31.82	22.72	40
Yield On Advances	9.54	10.08	-5
Cost of Borrowed Funds %	8.07	8.00	1
Interest Service Coverage Ratio (Times)	1.16	1.32	-12
Debt Equity Ratio (Times)	10.08	10.29	-2
Debt Service Coverage Ratio (Times)	0.25	0.24	4
Return on Net worth	3.55	13.66	-74
Return on Total Assets (%)	0.34	1.32	-74
Price Earning Ratio	7.01	8.47	-17
Book Value of Share	234.55	232.87	1
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		
FOR GIC HOUSING FINANCE LIMITED			
Sd/-			
B.RADHIKA			
ASST. VICE PRESIDENT & CFO			