

GIC HOUSING FINANCE LTD			
FINANCIAL HIGHLIGHTS AS ON 30-06-2020			
			(₹ in Crore)
Particulars	Quarter ended 30-06-2020	Quarter ended 30-06-2019	Increase / (Decrease) (%)
Sanctions	143	472	-70
Disbursements	164	490	-67
Interest Income	305	309	-1
Fees & Commission Income	0	1	-40
Other Income	1	2	-70
Total Income	306	312	-2
Interest Expenses	222	242	-8
Staff Expenses	11	9	18
Other Expenses & Depn.	15	13	24
Provision for NPA and others	136	29	363
Total Expenses	384	293	31
Profit before Tax	-78	19	-511
Provision for Tax & DTA/DTL	-22	4	-617
Profit after Tax after DTL	-56	15	-475
Other Comprehensive Income	0	0	229
Total Comprehensive Income	-56	15	-479
Total Ind. Housing Loan Portfolio	13285	13190	1
Total Borrowing Portfolio	11715	11764	0
Particulars	Quarter ended 30-06-2020	Quarter ended 30-06-2019	Increase / (Decrease) (%)
Share Capital	54	54	0
Networth	1207	1269	-5
Gross Margin % (NIM)	1.13	1.19	-5
Net Margin % (Spread)	-1.12	0.34	-429
Individual NPA portfolio	742	626	19
Gross NPA % (Individual)	5.64	4.75	19
Net NPA Portfolio	400	320	25
Net NPA % (Individual)	3.05	2.43	26
RATIOS	Quarter ended 30-06-2020	Quarter ended 30-06-2019	Increase / (Decrease) (%)
Earning Per Share	-10.35	2.77	-474
Cost to Income Ratio	192.48	72.47	166
Cost to Income Ratio (without NPA provision)	31.26	30.77	2
Yield On Advances	9.24	9.49	-3
Cost of Borrowed Funds %	7.58	8.27	-8
Interest Service Coverage Ratio (Times)	1.26	1.20	5
Debt Equity Ratio (Times)	9.70	9.27	5
Debt Service Coverage Ratio (Times)	1.04	0.58	79
Return on Net worth	-4.63	1.17	-496
Return on Total Assets (%)	-0.43	0.11	-491
Price Earning Ratio	-7.91	89.21	-109
Book Value of Share	224.16	235.63	-5
Credit Ratings- ICRA			
Short Term Loan of ₹ 1000 Cr. (Rating)	[ICRA] A1 +		
Commercial Paper of ₹ 1500 Cr.(Rating)	[ICRA] A1+		
Long Term Loan of ₹ 12500 Cr. (Rating)	[ICRA] AA+(Negative)		
Non Convertible Debentures of ₹ 550 Cr.	[ICRA] AA+(Negative)		
Credit Ratings- CRISIL			
Commercial Paper of ₹1500 Cr.(Rating)	CRISIL A1 +		
Long Term Loan of ₹ 100 Cr. (Rating)	CRISIL AA+ STABLE		
Non Convertible Debentures of ₹ 505 Cr.	CRISIL AA+ STABLE		
FOR GIC HOUSING FINANCE LIMITED			
Sd/-			
B.RADHIKA			
ASST. VICE PRESIDENT & CFO			