

GIC HOUSING FINANCE LTD.



GICHFL/SEC/2021

26th February, 2021

To,
The Listing Department,
The Bombay Stock Exchange Limited,
P.J. Towers,
Dalal Street, Fort,
Mumbai – 400 001

Script Code : 511676

Dear Sir,

Sub: ALM Statement for the quarter ended on 31st December, 2020.

Ref: SEBI Circular No. SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated 22/10/2019.

We hereby forward you the ALM statement for the quarter ended on 31st December, 2020 in compliance of Annexure II to the subject SEBI circular relating to framework for listing of Commercial Papers.

This is for your information and record purpose.

Thanking you,

Yours faithfully,

Nutan Singh
Group Executive & Company Secretary

Encl. a/a

Statement of short-term dynamic liquidity as on	31.00	December	2020.00	
Name of the HFC :	GIC HOUSING FINANCE LIMITED			
Return Type	Final		(Amount in crore of rupees)	
A. OUTFLOWS	1-14 days	15-28 days	29 days to 3 months	3-6 months
1. Increase in loans and advances	44.00	55.00	441.00	600.00
2. Net increase in investments	0.00	0.00	0.00	0.00
i. Government/approved securities				
ii. Bonds/debentures/shares				
iii. Others				
3. Net decrease in public deposits, ICDs				
4. Net decrease in borrowing from various sources/net increase in market lending	27.50	40.00		
5. Outflow on account of off-balance sheet items				
6. Other outflows	5.25	5.33	240.87	252.50
a) Interest Expenses			205.00	210.00
b) Staff Expenses	0.25	0.33	11.37	13.00
c) Advance Tax			13.50	7.50
d) Other Expenses	5.00	5.00	11.00	22.00
TOTAL OUTFLOWS (A)	76.75	100.33	681.87	852.50
B. INFLOWS				
1. Net cash position	0.81			
2. Net increase in deposits, ICDs				
3. Interest inflow on investments				
4. Interest inflow on performing advances	46.67	46.67	256.66	400.00
5. Net increase in borrowing from various sources			58.00	
6. Inflow on account of off-balance sheet items				
7. Other inflows	50.47	80.47	422.56	578.75
a) Fees Income	0.47	0.47	2.56	3.75
b) Housing Loan Recovery	50.00	80.00	420.00	575.00
TOTAL INFLOWS (B)	97.95	127.14	737.22	978.75
C. Mismatch (B-A)	21.20	26.81	55.35	126.25
D. Cumulative mismatch	21.20	48.01	103.36	229.61
E. C as percentage to total outflows	27.62%	26.72%	8.12%	14.81%
Assumptions/Notes				

Date :- 26th February 2021

Place - Mumbai

