

## GIC HOUSING FINANCE LTD

### FINANCIAL HIGHLIGHTS FOR NINE MONTHS / AS ON 31-12-2021

(₹ in Crore)

Particulars	Nine Months Ended / As on 31-12-2021	Nine Months Ended/ As on 31-12-2020	Increase / (Decrease) (%)
Sanctions	872	847	3
Disbursements	753	832	-9
Interest Income	851	929	-8
Fees & Commission Income	4	3	33
Other Income	11	2	450
<b>Total Income</b>	<b>866</b>	<b>934</b>	<b>-7</b>
Interest Expenses	535	634	-16
Staff Expenses	35	33	6
Other Expenses & Depn.	40	39	3
Provision for NPA and others	99	208	-52
<b>Total Expenses</b>	<b>709</b>	<b>914</b>	<b>-22</b>
<b>Profit before Tax</b>	<b>157</b>	<b>20</b>	<b>685</b>
Provision for Tax & DTA/DTL	32	-6	-633
<b>Profit after Tax after DTL</b>	<b>125</b>	<b>26</b>	<b>381</b>
Other Comprehensive Income	0	-1	-128
<b>Total Comprehensive Income</b>	<b>125</b>	<b>25</b>	<b>401</b>

Particulars	Nine Months Ended / As on 31-12-2021	Nine Months Ended/ As on 31-12-2020	Increase / (Decrease) (%)
Loan Portfolio Gross	11,997	13,118	-9
Borrowing Portfolio	10,444	11,493	-9
Share Capital	54	54	-
Networth	1,461	1,278	14
Net Margin % (NIM)	3.01	2.51	20
Gross NPA portfolio	1,062	717	48
Gross NPA %	8.84	5.47	62
Net NPA Portfolio	623	352	77
Net NPA %	5.19	2.69	93

RATIOS	Nine Months Ended / As on 31-12-2021	Nine Months Ended/ As on 31-12-2020	Increase / (Decrease) (%)
Earning Per Share	23.13	4.80	-382
Cost to Income Ratio	52.58	93.33	-44
Cost to Income Ratio (without NPA provision)	22.64	23.91	-5
Yield On Advances	9.60	9.78	-2
Cost of Borrowed Funds %	6.59	7.27	-9
Debt Equity Ratio (Times)	7.15	9.00	-21
Return on Net worth	8.54	1.99	-329
Return on Total Assets (%)	1.04	0.20	-420
Price Earning Ratio	6.49	25.08	74
Book Value of Share	271.33	237.27	14
Total debts to total assets(%)	87.21	89.36	-2
Net Profit Margin (%)	18.12	2.15	-743

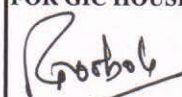
#### Credit Ratings- ICRA

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/Stable
Non Convertible Debentures of ₹ 1550 Cr.	[ICRA] AA/Stable

#### 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 ₹ 1505 Cr.	CRISIL AA+ /Stable

FOR GIC HOUSING FINANCE LIMITED



Varsha Godbole  
Senior Vice President & CFO



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