

GIC HOUSING FINANCE LTD			
FINANCIAL HIGHLIGHTS AS ON 30-09-2021			
			(₹ in Crore)
Particulars	Quarter ended 30-09-2021	Quarter ended 30-09-2020	Increase / (Decrease) (%)
Sanctions	467	494	-5
Disbursements	455	510	-11
Interest Income	563	619	-9
Fees & Commission Income	3	1	95
Other Income	7	1	434
Total Income	573	622	-8
Interest Expenses	363	433	-16
Staff Expenses	24	22	11
Other Expenses & Depn.	28	28	-1
Provision for NPA and others	100	191	-48
Total Expenses	514	673	-24
Profit before Tax	59	-51	-216
Provision for Tax & DTA/DTL	11	-16	-170
Profit after Tax after DTL	48	-35	-237
Other Comprehensive Income	1	0	-629
Total Comprehensive Income	49	-35	-238
Loan Portfolio	11,711	12,755	-8
Borrowing Portfolio	10,536	11,724	-10
Particulars	Quarter ended 30-09-2021	Quarter ended 30-09-2020	Increase / (Decrease) (%)
Share Capital	54	54	-
Networth	1,385	1,228	13
Gross Margin % (Spread)	3.20	2.91	10
Net Margin % (NIM)	2.83	2.34	21
Gross NPA portfolio	1,211	732	65
Gross NPA %	9.86	5.50	79
Net NPA Portfolio	746	368	103
Net NPA %	6.07	2.76	120
RATIOS	Quarter ended 30-09-2021	Quarter ended 30-09-2020	Increase / (Decrease) (%)
Earning Per Share	8.92	-6.52	237
Cost to Income Ratio	71.94	126.92	-43
Cost to Income Ratio (without NPA provision)	24.50	26.14	-6
Yield On Advances	9.51	9.72	-2
Cost of Borrowed Funds %	6.68	7.38	-9
Interest Service Coverage Ratio (Times)	1.44	1.33	9
Debt Equity Ratio (Times)	7.61	9.55	-20
Debt Service Coverage Ratio (Times)	0.43	0.34	27
Return on Net worth	3.52	-2.87	223
Return on Total Assets (%)	0.41	-0.27	250
Price Earning Ratio	16.94	-14.35	218
Book Value of Share	257.20	228.01	13
Total debts to total assets(%)	87.69	89.83	-2
Net Profit Margin (%)	10.29	-8.18	226
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			
Sd/-			
B.RADHIKA			
ASST. VICE PRESIDENT			