

**GIC HOUSING FINANCE LTD.**

Regd. Office : 8th Floor, Royal Insurance Bldg., 14, Jamshedji Tata Road, Churchgate, Mumbai - 400 020.

CIN NO. L65922MH1989PLC054583

**Unaudited Financial Results for the Quarter ended 30th June, 2015**
**PART I**
**Statement of Standalone Unaudited Financial Results for the Quarter ended 30th June, 2015**

(Rupees in lacs)

PARTICULARS	Quarter ended			Year ended
	30.06.2015	31.03.2015	30.06.2014	31.03.2015
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
Income from Operations	20390	19834	16825	73091
Other Operating Income (Investment Income)	68	59	39	183
<b>Total Income</b>	<b>20458</b>	<b>19893</b>	<b>16864</b>	<b>73274</b>
<b>Expenditure</b>				
Finance Cost	14350	13567	11647	50893
Employee Benefits Expenses	520	777	407	1956
Depreciation & Amortisation	18	103	81	351
Other Expenses	1210	1633	891	4704
<b>Total Expenditure</b>	<b>16098</b>	<b>16080</b>	<b>13026</b>	<b>57904</b>
<b>Profit from Operations before Other Income &amp; Exceptional Items</b>	<b>4360</b>	<b>3813</b>	<b>3838</b>	<b>15370</b>
Other Income & Exceptional Items	-	-	-	-
<b>Profit from ordinary activities before Tax</b>	<b>4360</b>	<b>3813</b>	<b>3838</b>	<b>15370</b>
Provision for Tax	1420	1332	1180	4860
Deferred Tax (Asset)/Liability	115	(185)	122	214
<b>Net Profit after Tax</b>	<b>2825</b>	<b>2666</b>	<b>2536</b>	<b>10296</b>
Paid up Equity Share Capital (Face value Rs. 10/-)	5385	5385	5385	5385
Reserves as at 31st March				60652
Earning Per Share (EPS)				
a) Basic and Diluted Earning Per Share before Extraordinary items for the period. (Rs.)	5.25	4.95	4.71	19.12
b) Basic and Diluted Earning Per Share after Extraordinary items for the period. (Rs.)	5.25	4.95	4.71	19.12

**PART II**
**Select Information for the Quarter ended 30th June, 2015**

PARTICULARS	Quarter ended			Year ended
	30.06.2015	31.03.2015	30.06.2014	31.03.2015
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
<b>A . Particulars of Shareholding :</b>				
Public shareholding				
No. of Shares	31099938	31301938	31522642	31301938
Percentage of Shareholding	57.75	58.13	58.54	58.13
Promoters and promoter group Shareholding				
a) Pledged / Encumbered				
- Number of Shares	NIL	NIL	NIL	NIL
- Percentage of shares (as a % of the total shareholding of promoter group)	NIL	NIL	NIL	NIL
- Percentage of shares (as a % of the total share capital of the Company)	NIL	NIL	NIL	NIL
b) Non - encumbered				
- Number of Shares	22751128	22549128	22328424	22549128
- Percentage of shares (as a % of the total shareholding of promoter group)	100	100	100	100
- Percentage of shares (as a % of the total share capital of the Company)	42.25	41.87	41.46	41.87

PARTICULARS	Quarter ended
	30.06.2015
<b>B . Investor Complaints :</b>	
Pending at the beginning of the quarter	0
Received during the quarter	9
Disposed off during the quarter	9
Remaining unresolved at the end of the quarter	0

Contd...





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## Notes :

1. The Company's main business is to provide loans for the purchase or construction of residential units. All other activities revolve around the main business. Hence, there are no separate reportable segments as per Accounting Standard on Segment Reporting (AS 17) as specified under Sec.133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014.
2. 'Other Expenses' for the Quarter ended 30th June, 2015 includes provision for contingencies amounting to Rs.398 Lacs (previous period quarter Rs. 286 Lacs) and expenditure towards CSR activities amounting to Rs.72 Lacs (previous period quarter Rs.Nil)
3. Pursuant to NHB clarification the Company has reclassified the Standard Assets portfolio under Teaser/ Special rate. As a result there is net release of provision of Rs.2324 Lacs, which the company continues to carry as provision for contingencies.
4. Figures for the previous period have been regrouped / reclassified wherever necessary.
5. The above results for the quarter ended 30th June, 2015 have been subjected to a "Limited Review " by the Auditors of the Company and were reviewed and recommended by the Audit Committee of Directors and approved by the Board of Directors at its meeting held on 17th July, 2015, in terms of Clause 41 of the Equity Listing Agreement.

On Behalf of the Board

Ashok K. Roy  
Chairman

Place : Mumbai

Date : 17th July, 2015.