

GIC HOUSING FINANCE LTD
FINANCIAL HIGHLIGHTS AS ON 30TH JUNE 2018 - AS PER IGAAP

(Rs.in Crores)

Particulars	Qtr Ended 30.06.2018	Qtr Ended 30.06.2017	Increase / (Decrease) (%)
Sanctions	970	876	11
Disbursements	931	836	11
Interest Income	291	267	9
Fees Income	6	6	-1
Other Income	1	2	-51
Total Income	298	276	8
Interest Expenses	199	169	18
Staff Expenses	9	7	26
Other Expenses	14	12	9
Provision for NPA and others	9	26	-65
Profit before Tax	68	62	9
Profit after Tax after DTL	44	40	9
Total Ind. Housing Loan Portfolio	11,726	9,716	21
Salaried Portfolio	8,402	7,031	19
Self Employed Portfolio	3,324	2,685	24
TOTAL	11,726	9,716	21
LAP Portfolio	1,622	1,399	16
Total Borrowing Portfolio	10,474	8,593	22
NHB	2,836	3,030	-6
TERM LOAN	6,354	4,591	38
SHORT TERM LOAN	250	35	614
COMMERCIAL PAPER	944	792	19
NCD	0	45	-100
INSURANCE COMPANY	90	100	-10
TOTAL	10,474	8,593	22
Share Capital	54	54	0
Networth	1,034	879	18
Gross Margin % (NIM)	2.55	3.54	-28
Net Margin % (Spread)	1.25	1.43	-13
Individual NPA portfolio (excluding unamortised)	350.79	286.96	22
Individual NPA portfolio (Unamortised)	6.93	7.72	-10
Total Gross Individual NPA (including unamortised)	357.72	294.68	21

For GIC HOUSING FINANCE LTD.

Authorised Signatories



Particulars	Qtr Ended 30.06.2018	Qtr Ended 30.06.2017	Increase / (Decrease) (%)
Gross NPA % (Individual) (excluding unamortised)	2.99	2.90	3
Gross NPA % (Individual) (including unamortised)	3.05	3.03	1
Net NPA % (Individual)	0.87	0.81	7
RATIOS			
Earning Per Share	8.17	7.51	9
Cost to Income Ratio (WITH NPA Provision)	31.51	42.01	-25
Cost to Income Ratio (WITHOUT NPA Provision)	22.43	18.03	24
Yield On Avances	10.36	11.58	-11
Cost of Borrowed Funds %	7.79	8.04	-3
Capital Adequacy %	16.24	17.27	-6
Interest Service Coverage Ratio	1.39	1.52	-9
Debt Equity Ratio	10.13	9.78	4
Debt Service Coverage Ratio	0.13	0.15	-13
Return on Net worth	4.26	4.60	-7
Return on Total Assets (%)	0.37	0.41	-10
Current Ratio	0.23	0.26	-12
Return on Equity Capital	6.87	7.61	-10
Price Earning Ratio	43.11	75.50	-43
Book Value of Share	192.06	163.16	18

Credit Ratings- ICRA

Short Term Loan of Rs.500 Cr. (Rating)	[ICRA] A1+ Stable
Commercial Paper of Rs.1500 Cr.(Rating)	[ICRA]A1 +
Long Term Loan of Rs.10000 Cr. (Rating)	[ICRA] AA+ Stable
Non Convertible Debentures of Rs.550 Cr.	[ICRA] AA+ Stable

Credit Ratings- CRISIL

Commercial Paper of Rs.1500 Cr.(Rating)	CRISIL A1 +
Long Term Loan of Rs.100 Cr. (Rating)	CRISIL AA+ STABLE
Non Convertible Debentures of Rs.550 Cr.	CRISIL AA+ STABLE



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(Rs.in Crores)

Particulars	Qtr Ended 30.06.2018	Qtr Ended 30.06.2017	Increase / (Decrease) (%)
Sanctions	970	876	11
Disbursements	931	836	11
Revenue from Operations	292	274	7
Other Operating Income (Including Investment Income)	1	1	60
Total Income	293	275	7
Finance Cost	199	169	18
Employee Benefits Expenses	8	7	25
Other Expenses	17	36	-53
Profit before Tax	69	63	9
Profit after Tax	49	46	7

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