

GIC HOUSING FINANCE LTD
FINANCIAL HIGHLIGHTS AS ON 31ST DECEMBER 2018

| Particulars | Nine Months Ended 31.12.2018 | Nine Months Ended 31.12.2017 | Increase / (Decrease) (%) | Qtr Ended 31.12.2018 | Qtr Ended 31.12.2017 | Increase / (Decrease) (%) |
|--|---------------------------------|---------------------------------|---------------------------------|-------------------------|-------------------------|---------------------------------|
| Sanctions | 2,683 | 2,794 | -4 | 812 | 1,000 | -19 |
| Disbursements | 2,545 | 2,634 | -3 | 754 | 949 | -21 |
| Interest Income | 898 | 810 | 11 | 306 | 275 | 11 |
| Fees Income | 16 | 19 | -16 | 4 | 6 | -32 |
| Other Income | 2 | 3 | -27 | 0 | 0 | 55 |
| Total Income | 916 | 831 | 10 | 311 | 281 | 10 |
| Interest Expenses | 635 | 526 | 21 | 224 | 182 | 23 |
| Staff Expenses | 25 | 21 | 20 | 8 | 7 | 15 |
| Other Expenses & Depn. | 42 | 39 | 8 | 13 | 13 | 2 |
| Provision for NPA and others | 35 | 55 | -36 | 15 | 15 | 5 |
| Profit before Tax | 178 | 191 | -6 | 50 | 64 | -23 |
| Profit after Tax after DTL | 118 | 125 | -5 | 32 | 42 | -24 |
| Total Ind. Housing Loan Portfolio | | | | | | |
| Salaried Portfolio | 9,052 | 7,668 | 18 | 9,052 | 7,668 | 18 |
| Self Employed Portfolio | 3,483 | 3,022 | 15 | 3,483 | 3,022 | 15 |
| TOTAL | 12,535 | 10,690 | 17 | 12,535 | 10,690 | 17 |
| LAP Portfolio | 1,615 | 1,529 | 6 | 1,615 | 1,529 | 6 |
| Total Borrowing Portfolio | | | | | | |
| NHB | 2,245 | 2,805 | -20 | 2,245 | 2,805 | -20 |
| TERM LOAN | 7,456 | 5,576 | 34 | 7,456 | 5,576 | 34 |
| SHORT TERM LOAN | 150 | - | - | 150 | - | - |
| COMMERCIAL PAPER | 1,243 | 1,017 | 22 | 1,243 | 1,017 | 22 |
| NCD | - | 45 | -100 | - | 45 | -100 |
| INSURANCE COMPANY | 80 | 90 | -11 | 80 | 90 | -11 |
| TOTAL | 11,174 | 9,533 | 17 | 11,174 | 9,533 | 17 |
| Share Capital | 54.00 | 53.88 | 0.22 | | | |
| Networth | 1,072.30 | 930.37 | 15.25 | | | |
| Gross Margin % (NIM) | 2.24 | 3.17 | (29.34) | | | |
| Net Margin % (Spread) | 1.05 | 1.39 | (24.46) | | | |
| Individual NPA portfolio (excluding unamortised / Principal O/S unchanged) | 410.97 | 342.42 | 20.02 | | | |
| Individual NPA portfolio (Unamortised) | 5.99 | 6.84 | (12.43) | | | |
| Individual NPA portfolio - Principal O/S Unchanged | 170.51 | - | - | | | |
| Total Gross Individual NPA (including unamortised / Principal O/S) | 587.47 | 349.26 | 68.20 | | | |
| Gross NPA % (Individual) (excluding unamortised / Principal O/S unchanged) | 3.28 | 3.20 | 2.50 | | | |
| Gross NPA % (Individual) (including unamortised / Principal O/S unchanged) | 4.69 | 3.27 | 43.43 | | | |
| Net NPA % (Individual) | 2.45 | 1.00 | 145.00 | | | |
| RATIOS | | | | | | |
| Earning Per Share | 21.87 | 23.13 | | | | |
| Cost to Income Ratio (WITH NPA Provision) | 36.35 | 37.60 | | | | |
| Cost to Income Ratio (WITHOUT NPA Provision) | 23.85 | 19.55 | | | | |
| Yield On Advances | 10.24 | 11.07 | | | | |
| Cost of Borrowed Funds % | 8.01 | 7.89 | | | | |
| Capital Adequacy % | 16.21 | 16.50 | | | | |
| Interest Service Coverage Ratio | 1.34 | 1.47 | | | | |
| Debt Equity Ratio | 10.42 | 10.25 | | | | |
| Debt Service Coverage Ratio | 0.11 | 0.13 | | | | |
| Return on Net worth | 10.98 | 13.39 | | | | |
| Return on Total Assets (%) | 0.93 | 1.15 | | | | |
| Current Ratio | 0.20 | 0.23 | | | | |
| Return on Equity Capital | 17.50 | 21.38 | | | | |
| Price Earning Ratio | 11.96 | 20.02 | | | | |
| Management Exps Ration | 7.39 | 7.32 | | | | |
| Book Value of Share | 199.12 | 172.77 | | | | |

Credit Ratings- ICRA

| | |
|--|-------------------|
| Short Term Loan of Rs.500 Cr. (Rating) | [ICRA] A1 + |
| Commercial Paper of Rs.1500 Cr.(Rating) | [ICRA] A1+ |
| Long Term Loan of Rs.12500 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 |

