

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)
Commercial Paper of Rs.1500 Cr.
(Rating)
Long Term Loan of Rs.12500 Cr.
(Rating)
Non Convertible Debentures of Rs.550 Cr.

[ICRA]A1 +
[ICRA] A1+
[ICRA] AA+ Stable
[ICRA] AA+ Stable

Credit Ratings- CRISIL

Commercial Paper of Rs.1500 Cr.
(Rating)

CRISIL A1 +



Handwritten signature and date: 7/1/19