

GICHF/SEC/2019

000224

29th May, 2019

The Listing Department

The Bombay Stock Exchange Limited

P J Towers, Dalal Street

MUMBAI - 400 001

Fax No:-022-22721072

Scrip Code: 511676

Dear Sir,

Sub: FINANCIAL UPDATES FOR THE YEAR ENDED 31.03.2019.

We hereby forward you the financial updates for the Company for the year ended 31st March, 2019.

This is for your information and record purpose.

Thanking you

Yours faithfully


S. Sridharan
Sr. Vice President & Company Secretary

Encl.: a/a

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

Particulars	YEAR ENDED 31-03-19	YEAR ENDED 31-03-18	Increase / (Decrease) (%)
Sanctions	3,641.00	3,860.00	-6
Disbursements	3,502.00	3,621.00	-3
Interest Income	1,222.00	1,103.00	11
Fees Income	3.00	5.00	-40
Other Income	3.00	4.00	-25
Total Income	1,228.00	1,112.00	10
Interest Expenses	865.00	713.00	21
Staff Expenses	32.00	30.00	7
Other Expenses & Depn.	51.00	34.00	50
Provision for NPA and others	33.00	61.00	-46
Total Expenses	981.00	838.00	17
Profit before Tax	247.00	274.00	-10
Provision for Tax & DTA/DTL	75.00	69.00	9
Profit after Tax after DTL	172.00	205.00	-16
Other Comprehensive Income	(1.00)	1.00	-200
TOTAL COMPREHENSIVE INCOME	171.00	206.00	-17

Total Ind. Housing Loan Portfolio	12,747.00	10,934.00	17
Total Borrowing Portfolio	11,659.00	9,984.00	17

Particulars	YEAR ENDED 31-03-19	YEAR ENDED 31-03-18	Increase / (Decrease) (%)
Share Capital	54.00	54.00	0
Networth	1,133.00	1,001.00	13
Gross Margin % (NIM)	2.33	3.29	-29
Net Margin % (Spread)	1.25	1.59	-21
Individual NPA portfolio (excluding unamortised / Principal O/S unchanged)	335.00	263.00	27
Individual NPA portfolio (Unamortised)	6.00	7.00	-14
Individual NPA portfolio - Principal O/S Unchanged	9.00	-	0
Total Gross Individual NPA (including unamortised / Principal O/S)	350.00	270.00	30
Gross NPA % (Individual) (excluding unamortised / Principal O/S unchanged)	2.56	2.34	9
Gross NPA % (Individual) (including unamortised / Principal O/S unchanged)	2.61	2.40	9
Net NPA Portfolio	74.00	24.00	208
Net NPA % (Individual)	0.56	0.21	167

RATIOS	YEAR ENDED 31-03-19	YEAR ENDED 31-03-18	Increase / (Decrease) (%)
Earning Per Share	31.91	38.13	-16
Cost to Income Ratio	32.08	31.44	2
Yield On Advances	10.33	11.10	-7
Cost of Borrowed Funds %	8.00	7.82	2
Capital Adequacy % (as per IGAAP)**	16.77	16.17	4
Interest Service Coverage Ratio	1.32	1.47	-10
Debt Equity Ratio	10.29	9.98	3
Debt Service Coverage Ratio	0.11	0.13	-15
Return on Net worth	15.16	20.52	-26
Return on Total Assets (%)	1.32	1.54	-14
Return on Equity Capital	13.70	18.36	-25
Price Earning Ratio	8.47	9.82	-14
Book Value of Share	210.86	185.85	13

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+ STABI F	

