

GICHFL/ACCOUNTS/2022

02 February 2022

To,

BSE Limited
P J Towers, Dalal Street,
Fort Mumbai
Maharashtra 400001

Subject: Corrigendum to Financial Highlights of GIC Housing Finance Ltd as on 31st December 2021.

With reference to the above caption, we regret to inform you that there was an inadvertent error in increase/decrease (%) column in the Financial Highlights filed with Stock Exchange on 1st February 2022.

The revised Financial Highlights is appended herewith. We request you to kindly take note of this for your information and record purpose.

Yours faithfully,


B.Radhika
AVP Accounts



GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS FOR NINE MONTHS / AS ON 31-12-2021

Particulars	(₹ in Crore)		
	Nine Months Ended / As on 31-12-2021	Nine Months Ended/ As on 31-12-2020	Increase / (Decrease) (%)
Sanctions	872	847	3
Disbursements	753	832	-9
Interest Income	851	929	-8
Fees & Commission Income	4	3	33
Other Income	11	2	450
Total Income	866	934	-7
Interest Expenses	535	634	-16
Staff Expenses	35	33	6
Other Expenses & Deprn.	40	39	3
Provision for NPA and others	99	208	-52
Total Expenses	709	914	-22
Profit before Tax	157	20	685
Provision for Tax & DTA/DTL	32	-6	633
Profit after Tax after DTL	125	26	381
Other Comprehensive Income	0	-1	100
Total Comprehensive Income	125	25	400

Particulars	(₹ in Crore)		
	Nine Months Ended / As on 31-12-2021	Nine Months Ended/ As on 31-12-2020	Increase / (Decrease) (%)
Loan Portfolio Gross	11,997	13,118	-9
Borrowing Portfolio	10,444	11,493	-9
Share Capital	54	54	-
Networth	1,461	1,278	14
Net Margin % (NIM)	3.01	2.51	20
Gross NPA portfolio	1,062	717	48
Gross NPA %	8.84	5.47	62
Net NPA Portfolio	623	352	77
Net NPA %	5.19	2.69	93

RATIOS	(₹ in Crore)		
	Nine Months Ended / As on 31-12-2021	Nine Months Ended/ As on 31-12-2020	Increase / (Decrease) (%)
Earning Per Share	23.13	4.80	382
Cost to Income Ratio	52.58	93.33	-44
Cost to Income Ratio (without NPA provision)	22.64	23.91	-5
Yield On Advances	9.60	9.78	-2
Cost of Borrowed Funds %	6.59	7.27	-9
Debt Equity Ratio (Times)	7.15	9.00	-21
Return on Net worth	8.54	1.99	329
Return on Total Assets (%)	1.04	0.20	420
Price Earning Ratio	6.49	25.08	-74
Book Value of Share	271.33	237.27	14
Total debts to total assets(%)	87.21	89.36	-2
Net Profit Margin (%)	18.12	2.15	743

Credit Ratings- ICRA

Short Term Loan of ₹ 1000 Cr. (Rating)	[ICRA]A1 +
Commercial Paper of ₹ 1500 Cr.(Rating)	[ICRA] A1+
Long Term Loan of ₹ 12500 Cr. (Rating)	[ICRA] AA/Stable
Non Convertible Debentures of ₹ 1550 Cr.	[ICRA] AA/Stable

Credit Ratings- CRISIL

Commercial Paper of ₹1500 Cr.(Rating)	CRISIL A1 +
Long Term Loan of ₹ 100 Cr. (Rating)	CRISIL AA+ /Stable
Non Convertible Debentures of ₹ 1505 Cr.	CRISIL AA+ /Stable

FOR GIC HOUSING FINANCE LIMITED

B. Radhika
B.Radhika
Asst. Vice President

