

## GIC HOUSING FINANCE LTD

### FINANCIAL HIGHLIGHTS AS ON 30-06-2021

(₹ in Crore)			
Particulars	Quarter ended 30-06-2021	Quarter ended 30-06-2020	Increase / (Decrease) (%)
Sanctions	168	139	21
Disbursements	162	164	-1
Interest Income	270	305	-12
Fees & Commission Income	1	0	132
Other Income	3	1	398
<b>Total Income</b>	<b>274</b>	<b>306</b>	<b>-11</b>
Interest Expenses	184	222	-17
Staff Expenses	11	11	6
Other Expenses & Depn.	8	16	-47
Provision for NPA and others	69	135	-49
<b>Total Expenses</b>	<b>273</b>	<b>384</b>	<b>-29</b>
<b>Profit before Tax</b>	<b>1</b>	<b>-78</b>	<b>-101</b>
Provision for Tax & DTA/DTL	-2	-22	-91
<b>Profit after Tax after DTL</b>	<b>3</b>	<b>-56</b>	<b>-105</b>
Other Comprehensive Income	0	0	-222
<b>Total Comprehensive Income</b>	<b>3</b>	<b>-56</b>	<b>-106</b>
<b>Total Ind. Housing Loan Portfolio</b>	<b>12,045</b>	<b>12,781</b>	<b>-6</b>
<b>Total Borrowing Portfolio</b>	<b>10,983</b>	<b>11,751</b>	<b>-7</b>
Particulars	Quarter ended 30-06-2021	Quarter ended 30-06-2020	Increase / (Decrease) (%)
Share Capital	54	54	0
Networth	1,361	1,207	13
Gross Margin % (Spread)	2.83	1.68	68
Net Margin % (NIM)	2.23	1.13	97
Gross NPA portfolio	1,436	742	94
Gross NPA % (Individual)	11.40	5.64	102
Net NPA Portfolio	990	400	147
Net NPA % (Individual)	7.86	3.05	158
RATIOS	Quarter ended 30-06-2021	Quarter ended 30-06-2020	Increase / (Decrease) (%)
Earning Per Share	0.52	-10.35	-105
Cost to Income Ratio	99.03	192.48	-49
Cost to Income Ratio (without NPA provision)	21.84	31.26	-30
Yield On Advances	8.87	8.70	2
Cost of Borrowed Funds %	6.64	7.57	-12
Interest Service Coverage Ratio (Times)	1.39	1.26	10
Debt Equity Ratio (Times)	8.07	9.70	-17
Debt Service Coverage Ratio (Times)	0.43	0.41	5
Return on Net worth	0.23	-4.63	-105
Return on Total Assets (%)	0.02	-0.43	-105
Price Earning Ratio	348.94	-7.91	-4,511
Book Value of Share	252.72	224.16	13
<b>Credit Ratings- ICRA</b>			
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+/Negative	
Non Convertible Debentures of ₹ 1550 Cr.		[ICRA] AA+/Negative	
<b>Credit Ratings- CRISIL</b>			
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	
<b>FOR GIC HOUSING FINANCE LIMITED</b>			
Sd/-			
<b>B.RADHIKA</b>			
<b>ASST. VICE PRESIDENT &amp; CFO</b>			