

| <b>GIC HOUSING FINANCE LTD</b>               |                                     |                                     |                                  |
|--|-------------------------------------|-------------------------------------|----------------------------------|
| <b>FINANCIAL HIGHLIGHTS AS ON 31.12.2020</b> |                                     |                                     |                                  |
|  |                                     |                                     | (₹ in Crore)                     |
| <b>Particulars</b>                           | <b>Nine Months ended 31-12-2020</b> | <b>Nine Months ended 31-12-2019</b> | <b>Increase / (Decrease) (%)</b> |
| Sanctions                                    | 847                                 | 1373                                | -38                              |
| Disbursements                                | 832                                 | 1389                                | -40                              |
| Interest Income                              | 928                                 | 932                                 | 0                                |
| Fees & Commission Income                     | 3                                   | 2                                   | 50                               |
| Other Income                                 | 3                                   | 4                                   | -25                              |
| <b>Total Income</b>                          | <b>934</b>                          | <b>938</b>                          | <b>0</b>                         |
| Interest Expenses                            | 634                                 | 716                                 | -11                              |
| Staff Expenses                               | 33                                  | 29                                  | 14                               |
| Other Expenses & Depn.                       | 38                                  | 41                                  | -7                               |
| Provision for NPA and others                 | 209                                 | 83                                  | 152                              |
| <b>Total Expenses</b>                        | <b>914</b>                          | <b>869</b>                          | <b>5</b>                         |
| <b>Profit before Tax</b>                     | <b>20</b>                           | <b>69</b>                           | <b>-71</b>                       |
| Provision for Tax & DTA/DTL                  | -6                                  | 50                                  | -112                             |
| <b>Profit after Tax after DTL</b>            | <b>26</b>                           | <b>19</b>                           | <b>37</b>                        |
| Other Comprehensive Income                   | 1                                   | 0                                   | 122                              |
| <b>Total Comprehensive Income</b>            | <b>25</b>                           | <b>19</b>                           | <b>35</b>                        |
| <b>Total Ind. Housing Loan Portfolio</b>     | <b>13105</b>                        | <b>13220</b>                        | <b>-1</b>                        |
| <b>Total Borrowing Portfolio</b>             | <b>11493</b>                        | <b>11707</b>                        | <b>-2</b>                        |
| <b>Particulars</b>                           | <b>Nine Months ended 31-12-2020</b> | <b>Nine Months ended 31-12-2019</b> | <b>Increase / (Decrease) (%)</b> |
| Share Capital                                | 54                                  | 54                                  | 0                                |
| Networth                                     | 1278                                | 1237                                | 3                                |
| Gross Margin % (NIM)                         | 3.10                                | 1.68                                | 85                               |
| Individual NPA portfolio                     | 717                                 | 730                                 | -2                               |
| Gross NPA % (Individual)                     | 5.47                                | 5.53                                | -1                               |
| Net NPA Portfolio                            | 352                                 | 371                                 | -5                               |
| Net NPA % (Individual)                       | 2.69                                | 2.81                                | -4                               |
| <b>RATIOS</b>                                | <b>Nine Months ended 31-12-2020</b> | <b>Nine Months ended 31-12-2019</b> | <b>Increase / (Decrease) (%)</b> |
| Earning Per Share                            | 4.80                                | 3.56                                | 35                               |
| Cost to Income Ratio                         | 93.33                               | 68.69                               | 36                               |
| Cost to Income Ratio (without NPA provision) | 24.02                               | 31.39                               | -23                              |
| Yield On Advances                            | 9.46                                | 9.49                                | 0                                |
| Cost of Borrowed Funds %                     | 7.27                                | 8.18                                | -11                              |
| Interest Service Coverage Ratio (Times)      | 1.37                                | 1.22                                | 12                               |
| Debt Equity Ratio (Times)                    | 9.00                                | 9.46                                | -5                               |
| Debt Service Coverage Ratio (Times)          | 0.25                                | 0.33                                | -22                              |
| Return on Net worth                          | 1.99                                | 1.51                                | 31                               |
| Return on Total Assets (%)                   | 0.20                                | 0.14                                | 37                               |
| Price Earning Ratio                          | 25.08                               | 43.92                               | -43                              |
| Book Value of Share                          | 237.27                              | 229.71                              | 3                                |
| <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 ₹ 550 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 ₹ 505 Cr.      | CRISIL AA+ /Stable                  |                                     |                                  |
| <b>FOR GIC HOUSING FINANCE LIMITED</b>       |                                     |                                     |                                  |
| Sd/-   |                                     |                                     |                                  |
| <b>B.RADHIKA</b>                             |                                     |                                     |                                  |
| <b>ASST. VICE PRESIDENT &amp; CFO</b>        |                                     |                                     |                                  |