

GICHFL/SEC/2020

25th February, 2020

To,
The Listing Department,
The Bombay Stock Exchange Limited,
P.J. Towers,
Dalal Street, Fort,
Mumbai – 400 001

Script Code : 511676

Dear Sir,

Sub: ALM Statement for the quarter ended on Q3 FY20

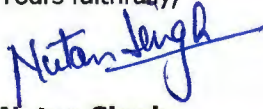
Ref: SEBI Circular No. SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated 22/10/2019.

Pursuant to Annexure II of the above referred SEBI Circular with respect to framework for listing of Commercial Paper, we are enclosing herewith the latest ALM Statement for the quarter ended 31/12/2019 of our Company.

This is for your information and record purpose.

Thanking you,

Yours faithfully,



Nutan Singh
Group Executive & Company Secretary

Encl. a/a

STATEMENT OF SHORT TERM DYNAMIC LIQUIDITY
as on 31st December, 2019

Name of the HFC : GIC Housing Finance Limited

(Amount in crores of rupees)

	1- 14 days	15 - 28 days	29 days to 3 months	3 - 6 months
A. OUTFLOWS				
1. Increase in loans and advances	39.00	66.00	435.00	600.00
2. Net increase in investments	-	-	-	-
i. Government/approved securities	-	-	-	-
ii. Bonds/debentures/shares	-	-	-	-
iii. Others Units of M.F. & F.D.	-	-	-	-
3. Net decrease in public deposits,ICDs	-	-	-	-
4. Net decrease in borrowing from various sources / net increase in market lending	-	-	-	-
5. Outflow on account of off-balance sheet items	-	-	-	-
6. Other outflows	1.12	1.14	274.58	278.15
a) Interest Expenses	-	-	235.00	238.00
b) Staff Expenses	0.12	0.14	9.63	11.90
c) Other Expenses	1.00	1.00	18.50	22.55
d) Advance Tax	-	-	11.45	5.70
TOTAL OUTFLOWS (A)	40.12	67.14	709.58	878.15
B. INFLOWS				
1. Net cash position	-	-	-	-
2. Net increase in deposits, ICD's	-	-	-	-
3. Interest/Profit inflow on investments	-	-	-	-
4. Interest inflow on performing advances	45.00	45.00	245.00	340.00
5. Net increase in borrowing from various sources	(65.00)	(37.00)	133.83	50.72
6. Inflow on account of off-balance sheet items	-	-	-	-
7. Other inflows	60.47	60.47	332.56	488.75
i) Fees Income	0.47	0.47	2.56	3.75
ii) Housing Loan Recovery	60.00	60.00	330.00	485.00
TOTAL INFLOWS (B)	40.47	68.47	711.39	879.47
C. Mismatch (B-A)	0.35	1.33	1.81	1.32
D. Cumulative mismatch	0.35	1.68	3.49	4.81
E. C as percentage to total outflows	0.87%	1.98%	0.26%	0.15%

The above statement has been submitted to National Housing Bank through ORMIS portal



Handwritten initials and signature in blue ink, including 'BK' and a signature.