

GIC HOUSING FINANCE LTD.



GICHFL/SEC/2021

9th January, 2021

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 30th September, 2020.

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

We hereby forward you the ALM statement for the quarter ended on 30th September, 2020 in compliance of Annexure II to the subject SEBI circular relating to framework for listing of Commercial Papers.

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	30.00	September	2020.00	
Name of the HFC :	GIC HOUSING FINANCE LIMITED			
Return Type	Final		(Amount in crore of rupees)	
A. OUTFLOWS	1-14 days	15-28 days	29 days to 3 months	3-6 months
1. Increase in loans and advances	26.47	44.96	251.14	540.00
2. Net increase in investments	0.00	0.00	0.00	0.00
i. Government/approved securities				
ii. Bonds/debentures/shares				
iii. Others				
3. Net decrease in public deposits, ICDs				
4. Net decrease in borrowing from various sources/net increase in market lending		25.17	129.49	
5. Outflow on account of off-balance sheet items				
6. Other outflows	5.20	5.25	251.13	251.50
a) Interest Expenses			201.11	205.00
b) Staff Expenses	0.20	0.25	10.75	12.00
c) Advance Tax			20.00	13.50
d) Other Expenses	5.00	5.00	19.27	21.00
TOTAL OUTFLOWS (A)	31.67	75.38	631.76	791.50
B. INFLOWS				
1. Net cash position	0.91			
2. Net increase in deposits, ICDs				
3. Interest inflow on investments				
4. Interest inflow on performing advances	38.67	38.67	212.66	325.00
5. Net increase in borrowing from various sources				
6. Inflow on account of off-balance sheet items				
7. Other inflows	10.48	40.48	432.64	504.00
a) Fees Income	0.48	0.48	2.64	4.00
b) Housing Loan Recovery	10.00	40.00	430.00	500.00
TOTAL INFLOWS (B)	50.06	79.15	645.30	829.00
C. Mismatch (B-A)	18.39	3.77	13.54	37.50
D. Cumulative mismatch	18.39	22.16	35.70	73.20
E. C as percentage to total outflows	58.07%	5.00%	2.14%	4.74%

B. Kulkarni

BK



Statement of Structural Liquidity as on		30	September	2020								
Name of the HFC :					GIC HOUSING FINANCE LIMITED			Return Type	Final			
A. OUTFLOWS												
Items/time buckets	1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Total
1. Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53.88	53.88
a) Equity and perpetual preference shares											53.88	53.88
b) Non-perpetual preference shares												0.00
2. Reserves & Surplus											893.32	893.32
3. Gifts, grants, donations & benefactions												0.00
4. Notes, bonds & debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Plain vanilla bonds/debentures												0.00
b) Bonds/debentures with embedded options												0.00
c) Fixed rate notes												0.00
5. Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Term deposits from public												0.00
b) ICDs												0.00
c) CDs												0.00
6. Borrowings	200.00	364.29	298.15	264.17	423.13	1,186.18	4,714.73	2,587.36	1,106.64	579.41	0.00	11,724.06
a) Term money borrowings	200.00	364.29	298.15	264.17	423.13	1,186.18	4,714.73	2,587.36	1,106.64	579.41		11,724.06
b) From RBI, Govt, & Others												0.00
7. Current Liabilities & Provisions:	0.00	64.59	0.00	0.00	0.00	11.71	0.00	0.00	0.00	0.00	6.81	83.11
a) Sundry Creditors		46.46										46.46
b) Expenses Payable		18.13										18.13

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c) Advance income received												0.00
d) Interest payable on bonds/ deposits												0.00
e) Provisions (other than for NPAs)						11.71				6.81		18.52
8. Contingent liabilities	26.47	66.54	95.34	450.00	450.00	450.00	450.00	800.00	900.00	0.00	0.00	3,688.35
a) Letters of credit/ guarantees												0.00
b) Loan commitments pending disbursement (outflows)	26.47	66.54	95.34									188.35
c) Lines of credit committed to other institutions (outflows)				450.00	450.00	450.00	450.00	800.00	900.00			3,500.00
d) Outflows on account of forward exchange contracts, rupee/dollar swaps & bills rediscounted												0.00
9. Others (specify)	0.00	68.18	65.47	67.60	195.77	331.30	1,006.11	442.43	134.13	42.06	3.74	2,356.79
INTEREST ON BORROWINGS		68.18	65.47	67.60	195.77	331.30	1,006.11	442.43	134.13	42.06	3.74	2,356.79
												0.00
												0.00
												0.00
A. TOTAL OUTFLOWS (A)	226.47	563.60	458.96	781.77	1,068.90	1,979.19	6,170.84	3,829.79	2,140.77	621.47	957.75	18,799.51
B. Cumulative Outflows(B)	226.47	790.07	1,249.03	2,030.80	3,099.70	5,078.89	11,249.73	15,079.52	17,220.29	17,841.76	18,799.51	
B. INFLOWS												
Items / Time buckets	1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Total
1. Cash	0.61											0.61
2. Remittance in transit	0.30											0.30
3. Balances with banks	70.12	0.00	0.00	0.00	0.00	2.62	0.00	0.00	0.00	0.00	0.00	72.74
a) Current account	70.12											70.12
b) Deposit /short-term deposits						2.62						2.62
c) Money at call & short notice												0.00



4. Investments (net of provisions) under various categories as enumerated in Appendix I											16.68	16.68
5. Advances (performing)	0.00	164.41	166.95	160.45	152.44	310.67	1,315.16	1,427.60	1,493.91	2,160.43	5,581.42	12,933.44
a) Bills of exchange and promissory notes discounted & rediscounted												0.00
b) Term loans (only rupee loans)		164.41	166.95	160.45	152.44	310.67	1,315.16	1,427.60	1,493.91	2,160.43	5,581.42	12,933.44
c) Corporate loans/short term loans												0.00
6. Non-performing loans (net of provisions and ECGC claims received) under various categories enumerated in Appendix I												0.00
7. Inflows from assets on lease												0.00
8. Fixed assets (excluding assets on lease)											2.33	2.33
9. Other assets	0.00	94.86	97.60	100.47	298.92	617.52	2,196.31	1,987.21	1,894.73	1,965.06	3,331.40	12,584.08
a) Intangible assets & other non-cash flow items											19.22	19.22
b) Interest and other income receivable		94.86	97.60	100.47	298.92	611.32	2,186.75	1,984.05	1,894.73	1,965.06	3,302.66	12,536.42
c) Others						6.20	9.56	3.16			9.52	28.44
10.Lines of credit committed by other institutions (inflows)	200.00	325.00	300.00	925.00	650.00	1,100.00						3,500.00
11.Bills rediscounted												0.00
12. Inflows on account of forward exchange contracts, dollar /rupee swaps (sell/buy)												0.00
13.Others	0.00	0.00	0.00	0.00	11.90	11.90	47.62	47.61	47.62	71.42	362.79	600.86
DEFERRD TAX ASSETS											243.78	243.78
INFLOW OF UNDISBURSED SANCTION					2.87	3.01	13.62	16.50	20.00	38.22	94.13	188.35



INTEREST ON UNDISBURSED SANCTION					9.03	8.89	34.00	31.11	27.62	33.20	24.88	168.73
												0.00
C. TOTAL INFLOWS (C)	271.03	584.27	564.55	1,185.92	1,113.26	2,042.71	3,559.09	3,462.42	3,436.26	4,196.91	9,294.62	29,711.04
D. Mismatch (C - A)	44.56	20.67	105.59	404.15	44.36	63.52	-2,611.75	-367.37	1,295.49	3,575.44	8,336.87	
E. Mismatch as % to outflows (D as % to A)	19.68%	3.67%	23.01%	51.70%	4.15%	3.21%	-42.32%	-9.59%	60.52%	575.32%	870.46%	
F. Cumulative Mismatch	44.56	65.23	170.82	574.97	619.33	682.85	-1,928.90	-2,296.27	-1,000.78	2,574.66	10,911.53	
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	19.68%	8.26%	13.68%	28.31%	19.98%	13.44%	-17.15%	-15.23%	-5.81%	14.43%	58.04%	

Assumptions/Notes

- 1) Amounts are as per IGAAP.
- 2) Term Loan and Interest Receivables are shown as per contractual cash flows.
- 3) Borrowings and Interest on borrowings are shown as per contractual Cash flows.
- 4) Term Loans shown net of Non Performing Assets provisions.
- 5) Lines of credit committed (Inflows & outflows) includes roll over of CPs.



B. Lalitha

Statement of Interest
Rate Sensitivity as
on

30 September 2020

Name of the HFC **GIC HOUSING FINANCE LIMITED**

Return Type

Final

(Amount in crore of rupees)

A. OUTFLOWS :

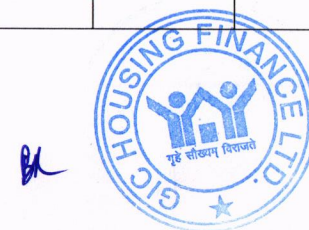
Items/Time bucket	1 to 14 days	Over 14 days to one month	Over 1 month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Non-Sensitive	Total
1. Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53.88	53.88
a) Equity and perpetual preference shares												53.88	53.88
b) Non-perpetual preference shares													0.00
2. Reserves & Surplus												893.32	893.32
3. Gifts, grants, donations & benefactions													0.00
4. Notes, bonds & debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Plain vanilla bonds/debentures													0.00
b) Bonds/ debentures with embedded options													0.00
c) Fixed rate Notes													0.00
5. Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Term deposits from public													0.00
b) ICDs													0.00
c) CDs													0.00
6. Borrowings	552.44	1,469.84	1,121.04	3,953.37	3,184.06	807.47	0.00	83.93	389.13	106.39	56.39	0.00	11,724.06
a) Term money Borrowings	552.44	1,469.84	1,121.04	3,953.37	3,184.06	807.47	0.00	83.93	389.13	106.39	56.39		11,724.06
b) From RBI, Govt, & others													0.00
7. Current Liabilities & provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83.11	83.11
a) Sundry Creditors												46.46	46.46
b) Expenses Payable												18.13	18.13
c) Advance income received													0.00



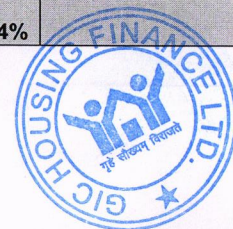
d) Interest payable on Bonds/Deposits														0.00
e) Provisions (other than for NPA)												18.52		18.52
9. Others (specify)	0.00	68.18	65.47	517.60	645.77	781.30	1,456.11	1,242.43	1,034.13	42.06	3.74	188.35		6,045.14
LOAN COMMITMENT PENDING DISBURSAL												188.35		188.35
INTEREST ON BORROWINGS		68.18	65.47	67.60	195.77	331.30	1,006.11	442.43	134.13	42.06	3.74			2,356.79
LOC				450.00	450.00	450.00	450.00	800.00	900.00					3,500.00
														0.00
A. TOTAL OUTFLOWS (A)	552.44	1,538.02	1,186.51	4,470.97	3,829.83	1,588.77	1,456.11	1,326.36	1,423.26	148.45	60.13	1,218.66		18,799.51
B. Cumulative Outflows	552.44	2,090.46	3,276.97	7,747.94	11,577.77	13,166.54	14,622.65	15,949.01	17,372.27	17,520.72	17,580.85	18,799.51		

B. INFLOWS

Items/Time buckets	1 to 14 days	Over 14 days to one month	Over 1 month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Non-Sensitive	Total
1. Cash												0.61	0.61
2. Remittance in transit												0.30	0.30
3. Balances with banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72.74	72.74
a) Current account												70.12	70.12
b) Deposit /short-term deposits												2.62	2.62
c) Money at call & short notice													0.00
4. Investments (net of provisions) under various categories as enumerated in Appendix I												16.68	16.68
5. Advances (performing)	0.00	59.25	60.16	67.55	246.05	602.23	4,581.01	3,291.24	4,025.95	0.00	0.00	0.00	12,933.44
a) Bills of exchange and promissory notes discounted & rediscounted													0.00
b) Term loans (only rupee loans)		59.25	60.16	67.55	246.05	602.23	4,581.01	3,291.24	4,025.95				12,933.44
c) Corporate loans/short term loans													0.00



6. Non-performing loans (net of provisions and ECGC claims received) under various categories enumerated in Appendix I														0.00
7. Inflows from assets on lease														0.00
8. Fixed assets (excluding assets on lease)												2.33		2.33
9. Other assets	0.00	94.86	97.60	100.47	298.92	611.32	2,186.75	1,984.05	1,894.73	1,965.06	3,302.66	47.66		12,584.08
a) Intangible assets & other non-cash flow items												19.22		19.22
b) Interest and other income receivable		94.86	97.60	100.47	298.92	611.32	2,186.75	1,984.05	1,894.73	1,965.06	3,302.66			12,536.42
c) Others												28.44		28.44
10. Lines of credit committed by other institutions (inflows)	200.00	325.00	300.00	925.00	650.00	1,100.00								3,500.00
11. Bills rediscounted (inflow)														0.00
12. Inflows on account of forward exchange contracts, dollar-rupee swaps (sell/buy)														0.00
Others	0.00	0.00	0.00	0.00	11.90	11.90	47.62	47.61	47.62	71.42	119.01	243.78		600.86
DEFERRED TAX ASSETS												243.78		243.78
INFLOW OF UNDISBURSED SANCTION					2.87	3.01	13.62	16.50	20.00	38.22	94.13			188.35
INTEREST ON UNDISBURSED SANCTION					9.03	8.89	34.00	31.11	27.62	33.20	24.88			168.73
														0.00
C. TOTAL INFLOWS (C)	200.00	479.11	457.76	1,093.02	1,206.87	2,325.45	6,815.38	5,322.90	5,968.30	2,036.48	3,421.67	384.10		29,711.04
D. Mismatch (C - A)	-352.44	-1,058.91	-728.75	-3,377.95	-2,622.96	736.68	5,359.27	3,996.54	4,545.04	1,888.03	3,361.54	-834.56		
E. Mismatch as % to outflows (D as % to A)	-63.80%	-68.85%	-61.42%	-75.55%	-68.49%	46.37%	368.05%	301.32%	319.34%	1271.83%	5590.45%	-68.48%		
F. Cumulative Mismatch	-352.44	-1,411.35	-2,140.10	-5,518.05	-8,141.01	-7,404.33	-2,045.06	1,951.48	6,496.52	8,384.55	11,746.09	10,911.53		
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	-63.80%	-67.51%	-65.31%	-71.22%	-70.32%	-56.24%	-13.99%	12.24%	37.40%	47.86%	66.81%	58.04%		



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Assumptions/Notes

1) Amounts are as per IGAAP Financials

2) Term Loan and Interest Receivables are shown as per contractual cash flows.

3) Borrowings and Interest on borrowings are shown as per contractual Cash flows.

4) Term Loans shown net of Non Performing Assets provisions.

5) Lines of credit committed (Inflows & outflows) includes roll over of CPs.



B. Ladhika