

## Annexure B1

**Format of the Annual Disclosure to be made by an entity identified as a LC (To be submitted to the Stock Exchange(s) within 45 days of the end of the FY)**

**(Applicable for FY 2020 and 2021)**

1. Name of the Company: GIC HOUSING FINANCE LTD
2. CIN: L65922MH1989PLC054583
3. Report filed for FY: 2019-20
4. Details of the borrowings (all figures in Rs crore):

S.No.	Particulars	Details
i.	Incremental borrowing done in FY <b>(a)</b>	2625
ii.	Mandatory borrowing to be done through issuance of debt securities <b>(b) = (25% of a)</b>	656.25
iii.	Actual borrowings done through debt securities in FY <b>(c)</b>	NIL
iv.	Shortfall in the mandatory borrowing through debt securities, if any <b>(d) = (b) - (c)</b> <b>{If the calculated value is zero or negative, write "nil"}</b>	656.25
v.	Reasons for short fall, if any, in mandatory borrowings through debt securities	**

\*\* The coupon rate available in the market were much higher as compared to other Borrowing options available in the market and Due to liquidity crisis and COVID19 the coupon rate for NCD increased further in 2019-20.

**Sd/-**  
**Nutan Singh**  
**Company Secretary**  
**022-43041937**

**Sd/-**  
**Radhika B. Iyer.**  
**Chief Financial Officer**  
**022-43041911**

Date - 08/06/2020.