

**GIC HOUSING FINANCE LTD**

**FINANCIAL HIGHLIGHTS FOR YEAR ENDED / AS ON 31-03-2022**

Particulars	(₹ in Crore)		
	Year Ended / As on 31-03-2022	Year Ended/ As on 31-03-2021	Increase / (Decrease) (%)
Sanctions	1,167	1,247	-6
Disbursements	1,130	1,239	-9
Interest Income	1,135	1,219	-7
Fees & Commission Income	5	2	150
Other Income	16	19	-16
<b>Total Income</b>	<b>1,156</b>	<b>1,240</b>	<b>-7</b>
Interest Expenses	701	823	-15
Staff Expenses	48	43	12
Other Expenses & Depn.	59	54	9
Provision for NPA and others	118	185	-36
<b>Total Expenses</b>	<b>926</b>	<b>1,105</b>	<b>-16</b>
<b>Profit before Tax</b>	<b>230</b>	<b>135</b>	<b>70</b>
Provision for Tax & DTA/DTL	56	29	93
<b>Profit after Tax after DTA/DTL</b>	<b>174</b>	<b>106</b>	<b>64</b>
Other Comprehensive Income	1	--	-
<b>PROFIT FOR THE PERIOD</b>	<b>175</b>	<b>106</b>	<b>65</b>

Particulars	Year Ended / As on 31-03-2022	Year Ended/ As on 31-03-2021	Increase / (Decrease) (%)
Loan Portfolio Gross	11,711	12,811	-9
Borrowing Portfolio	10,347	11,210	-8
Share Capital	54	54	-
Networth	1,511	1,358	11
Net Margin % (NIM)	3.31	2.53	31
Gross NPA portfolio	861	984	-13
Gross NPA %	7.35	7.68	-4
Net NPA Portfolio	493	606	-19
Net NPA %	4.21	4.73	-11

RATIOS	Year Ended / As on 31-03-2022	Year Ended/ As on 31-03-2021	Increase / (Decrease) (%)
Earning Per Share	32.23	19.60	64
Cost to Income Ratio	49.41	67.71	-27
Cost to Income Ratio (without NPA provision)	23.44	23.27	1
Yield On Advances	9.81	9.69	1
Cost of Borrowed Funds %	6.50	7.17	-9
Debt Equity Ratio (Times)	6.85	8.26	-17
Return on Net worth	11.55	7.77	49
Return on Total Assets (%)	1.46	0.83	76
Price Earning Ratio	4.06	5.94	-32
Book Value of Share	280.55	252.14	11
Total debts to total assets(%)	86.74	88.68	-2
Net Profit Margin (%)	19.92	10.85	84

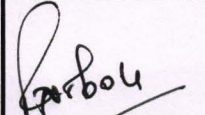
**Credit Ratings- ICRA**

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/Stable
Non Convertible Debentures of ₹ 1550 Cr.	[ICRA] AA/Stable

**Credit Ratings- CRISIL**

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

FOR GIC HOUSING FINANCE LIMITED

  
Varsha Godbole  
Senior Vice President & CFO



