

GIC HOUSING FINANCE LTD.



GICHFL/SEC/2020

29th October, 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 30th June, 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 June, 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
Digitally signed by
NUTAN SINGH
Date: 2020.10.29
14:45:25 +05'30'

Nutan Singh
Group Executive & Company Secretary

Encl. a/a

Statement of short-term dynamic liquidity as on	30.00	June	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	34.32	54.10	257.43	540.00
2. Net increase in investments	0.00	0.00	0.00	0.00
i. Government/approved securities	0.00	0.00	0.00	0.00
ii. Bonds/debentures/shares	0.00	0.00	0.00	0.00
iii. Others	0.00	0.00	0.00	0.00
3. Net decrease in public deposits, ICDs	0.00	0.00	0.00	0.00
4. Net decrease in borrowing from various sources/net increase in market lending	30.00	26.00	0.00	0.00
5. Outflow on account of off-balance sheet items	0.00	0.00	0.00	0.00
6. Other outflows	1.64	1.68	249.80	265.52
a) Interest Expenses	0.00	0.00	210.52	210.00
b) Staff Expenses and Other Expenses	1.64	1.68	25.48	31.20
c) Advance Tax	0.00	0.00	13.80	13.55
d) Dividend	0.00	0.00	0.00	10.77
TOTAL OUTFLOWS (A)	65.96	81.78	507.23	805.52
B. INFLOWS				
1. Net cash position	0.11	0.00	0.00	0.00
2. Net increase in deposits, ICDs	0.00	0.00	0.00	0.00
3. Interest inflow on investments	0.00	0.00	0.00	0.00
4. Interest inflow on performing advances	35.20	35.20	193.10	300.00
5. Net increase in borrowing from various sources	0.00	0.00	65.00	165.00
6. Inflow on account of off-balance sheet items	0.00	0.00	0.00	0.00
7. Other inflows	32.80	52.30	307.10	352.50
i) Fees Income	0.30	0.30	1.60	2.50
ii) Housing Loan Recovery	32.50	52.00	305.50	350.00
TOTAL INFLOWS (B)	68.11	87.50	565.20	817.50
C. Mismatch (B-A)	2.15	5.72	57.97	11.98
D. Cumulative mismatch	2.15	7.87	65.84	77.82
E. C as percentage to total outflows	3.26%	6.99%	11.43%	1.49%



B. Kulkarni