

GIC HOUSING FINANCE LTD.



GICHF/SEC/2021

12th AUGUST, 2021

To,
The Listing Department,
The BSE Limited,
P.J. Towers, Dalal Street, Fort,
Mumbai - 400 001.

Scrip Code: 511676

Dear Sir,

Sub: Submission of Financial Highlights for the period ended on 30th June, 2021.

We hereby submit the Financial Highlights for the period ended on 30th June, 2021.

This is for information and record purpose.

Thanking you,

Yours faithfully,

Nutan Singh
Group Executive & Company Secretary

Encl. a/a.

GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS AS ON 30-06-2021

(₹ in Crore)			
Particulars	Quarter ended 30-06-2021	Quarter ended 30-06-2020	Increase / (Decrease) (%)
Sanctions	168	139	21
Disbursements	162	164	-1
Interest Income	270	305	-12
Fees & Commission Income	1	0	132
Other Income	3	1	398
Total Income	274	306	-11
Interest Expenses	184	222	-17
Staff Expenses	11	11	6
Other Expenses & Depn.	8	16	-47
Provision for NPA and others	69	135	-49
Total Expenses	273	384	-29
Profit before Tax	1	-78	-101
Provision for Tax & DTA/DTL	-2	-22	-91
Profit after Tax after DTL	3	-56	-105
Other Comprehensive Income	0	0	-222
Total Comprehensive Income	3	-56	-106
Total Ind. Housing Loan Portfolio	12,045	12,781	-6
Total Borrowing Portfolio	10,983	11,751	-7
Particulars	Quarter ended 30-06-2021	Quarter ended 30-06-2020	Increase / (Decrease) (%)
Share Capital	54	54	0
Networth	1,361	1,207	13
Gross Margin % (Spread)	2.83	1.68	68
Net Margin % (NIM)	2.23	1.13	97
Gross NPA portfolio	1,436	742	94
Gross NPA % (Individual)	11.40	5.64	102
Net NPA Portfolio	990	400	147
Net NPA % (Individual)	7.86	3.05	158
RATIOS	Quarter ended 30-06-2021	Quarter ended 30-06-2020	Increase / (Decrease) (%)
Earning Per Share	0.52	-10.35	-105
Cost to Income Ratio	99.03	192.48	-49
Cost to Income Ratio (without NPA provision)	21.84	31.26	-30
Yield On Advances	8.87	8.70	2
Cost of Borrowed Funds %	6.64	7.57	-12
Interest Service Coverage Ratio (Times)	1.39	1.26	10
Debt Equity Ratio (Times)	8.07	9.70	-17
Debt Service Coverage Ratio (Times)	0.43	0.41	5
Return on Net worth	0.23	-4.63	-105
Return on Total Assets (%)	0.02	-0.43	-105
Price Earning Ratio	348.94	-7.91	-4,511
Book Value of Share	252.72	224.16	13
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+/Negative	
Non Convertible Debentures of ₹ 1550 Cr.		[ICRA] AA+/Negative	
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			
Sd/-			
B.RADHIKA			
ASST. VICE PRESIDENT & CFO			