

**GIC HOUSING FINANCE LTD**  
**FINANCIAL HIGHLIGHTS AS ON 31ST MARCH 2017**

Particulars	Year Ended 31.03.2017	Year Ended 31.03.2016	Increase / (Decrease) (%)
Sanctions	2869	2636	9
Disbursements	2761	2511	10
Interest Income	980	857	14
Other Income	22	19	16
Total Income	1002	876	14
Interest Expenses	668	601	11
Additional Provision for Standard Asset and NPA	33	16	106
Profit before Tax	227	191	19
Profit after Tax after DTL	148	125	18
Total Housing Loan Portfolio	9277	7912	17
Ind. Housing Loan Portfolio	7874	6634	19
LAP Portfolio	1395	1272	10
% OF LAP Loan to total portfolio	15.05	16.09	-6
Total Borrowing Portfolio	8236	7001	18
NHB	2683	1630	65
TERM LOAN	4511	4668	-3
SHORT TERM LOAN	104	51	104
COMMERCIAL PAPER	793	567	40
NCD	45	45	0
INSURANCE COMPANY	100	40	150
Share Capital	53.85	53.85	0
Networth	838	720	16
Gross Margin % (NIM)	2.86	2.67	7
Individual NPA portfolio (excluding unamortised) (Rs.)	207.63	126.43	64
Individual NPA portfolio (Unamortised) (Rs.)	8.66	12.77	-32
Total Gross Individual NPA (including unamortised)(Rs.)	216.29	139.2	55
Net Individual NPA Portfolio (Rs.)	0.29	0	0
Gross NPA % (Individual) (excluding unamortised)	2.24	1.59	41
Gross NPA % (Individual) (including unamortised)	2.33	1.76	32
Net NPA % (Individual)	0.29	0	0
Earning Per Share	27.43	23.12	19
Cost to Income Ratio	31.98	30.69	4
ROI	11.63	12.06	-4
Cost of Borrowed Funds %	8.77	9.39	-7
Capital Adequacy %	17.27	17.4	-1
Interest Coverage Ratio	1.39	1.35	3
Debt Equity Ratio	9.83	9.57	3
Debt Service Coverage Ratio	0.1	0.14	-29
Return on Net worth	17.62	17.28	2
Return on Total Assets (%)	1.57	1.55	1
Current Ratio	0.26	0.26	0
Price Earning Ratio	13.26	10.66	24
Book Value of Share	155.65	133.77	16

**Credit Ratings- ICRA**

Short Term Loan of Rs.500 Cr. (Rating)	[ICRA] A1 +
Commercial Paper of Rs.1000 Cr.(Rating)	[ICRA] A1+
Long Term Loan of Rs.8500 Cr. (Rating)	[ICRA] AA+ Stable
Non Convertible Debentures of Rs.550 Cr.	[ICRA] AA+ Stable

**Credit Ratings- CRISIL**

Commercial Paper & Short Term Loan of Rs.800 Cr.(Rating)	CRISIL A1 +
Long Term Loan of Rs.100 Cr. (Rating)	CRISIL AA+
Non Convertible Debentures of Rs.550 Cr.	CRISIL AA+

