

GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS FOR QUARTER ENDED ON 30-06-2022

			(₹ in Crore)
Particulars	Quarter ended 30-06-2022	Quarter ended 30-06-2021	Increase / (Decrease) (%)
Sanctions	329	165	99
Disbursements	300	163	95
Interest Income	270	270	0
Fees & Commission Income	2	1	100
Other Income	4	3	33
Total Income	276	274	1
Interest Expenses	171	184	-7
Staff Expenses	11	11	-
Other Expenses & Depn.	11	8	38
Provision for NPA and others	32	70	-54
Total Expenses	225	273	-18
Profit before Tax	51	1	5,000
Provision for Tax & DTA/DTL	11	-2	650
Profit after Tax after DTA/DTL	40	3	1,233

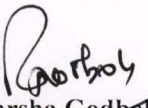
Particulars	Quarter ended 30-06-2022	Quarter ended 30-06-2021	Increase / (Decrease) (%)
Loan Portfolio Gross	11,478	12,586	-9
Borrowing Portfolio	10,083	10,983	-8
Share Capital	54	54	-
Networth	1,550	1,361	14
Net Margin % (NIM)	3.29	1.97	67
Gross NPA portfolio	949	1,404	-32
Gross NPA %	8.27	11.16	-26
Net NPA Portfolio	566	949	-40
Net NPA to Net Advances%	5.11	7.82	-35

RATIOS	Quarter ended 30-06-2022	Quarter ended 30-06-2021	Increase / (Decrease) (%)
Earning Per Share	7.28	0.52	1,300
Cost to Income Ratio	51.92	99.03	-48
Cost to Income Ratio (without NPA provision)	21.72	21.84	-1
Yield On Advances	9.97	8.61	16
Cost of Borrowed Funds %	6.68	6.64	1
Debt Equity Ratio (Times)	6.50	8.07	-19
Return on Net worth	2.56	0.23	1,013
Return on Total Assets (%)	0.34	0.02	1,600
Price Earning Ratio	16.06	7.84	105
Book Value of Share	287.92	252.72	14
Total debts to total assets(%)	86.19	88.45	-3
Net Profit Margin (%)	18.42	0.32	5,656

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



