

FORM A

Format of covering letter of the annual audit report to be filed with the stock exchanges

1	Name of the Company	GIC Housing Finance Ltd.
2	Annual financial statements for the year ended.	31 st March, 2013
3	Type of Audit observation	Un-qualified
4	Frequency of observation	Nil
5	<p> Warendra Sinha Managing Director</p> <p>Contractor, Nayak & Kishnadwala Chartered Accountants ICAI Firm Reg.No.101961W</p> <p> Suresh Agaskar Partner Membership No.110321</p> <p></p> <p> M. K. Tandon Director (Audit Committee Chairman)</p>	