

GICHFL/SEC/2022

15.11.2022

To, The Listing Department, The BSE Limited , P.J. Towers, Dalal Street, Fort, Mumbai – 400 001	Scrip Code: EQ – 511676 NCDs – 973005, 973115, 973854 & 973866 CPs – 723380, 723512, 723684
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Dear Sir,

Sub: Newspaper Publication of Standalone and Consolidated Unaudited Financial Results for Quarter and Half Year ended September 30, 2022.

Pursuant to Regulation 47 of 52(8) the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, please find enclosed copies of newspaper publication of Standalone and Consolidated Unaudited Financial Results for Quarter and Half Year ended September 30, 2022. The advertisements were published in Financial Express (English) and Loksatta (Marathi) on 15.11.2022.

A copy of the same is being placed on the website of the Company www.gichfindia.com

This is for your information and record purpose.

Thanking you,

Yours faithfully,

Nutan Singh
Group Head & Company Secretary

Encl.:a/a

FINANCIAL EXPRESS

DATE - 15/11/2022



GIC HOUSING FINANCE LTD.

YOUR ROAD TO A DREAM HOME
CIN NO. L49222MH1999PLC054833
Regd. Office: 11th Floor, National Insurance Bldg., 1st Lamshedji Tata Road,
Churchgate, Mumbai - 400 020 | Website: www.gichfina.com

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2022

Sr. No	PARTICULARS	₹ In Lakhs			
		Quarter ended (30/09/2022) (Reviewed)	Year to Date (30/09/2022) (Reviewed)	Quarter ended (30/09/2021) (Reviewed)	Previous year ended (31/03/2022) (Audited)
1	Total Income from operations	28,086	55,721	29,979	115,640
2	Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary Items)	7,317	12,407	5,818	23,040
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	7,317	12,407	5,818	23,040
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	5,632	9,550	4,523	17,357
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	5,646	9,611	4,569	17,454
6	Paid up Equity Share Capital (Face value ₹ 10/-)	5,385	5,385	5,385	5,385
7	Reserves as at 31st March (Audited)	145,694	145,694	130,394	145,694
8	Securities Premium Account	11,699	11,699	11,699	11,699
9	Net Worth (Audited)	151,082	151,082	135,782	151,082
10	Paid up Debt capital/Outstanding Debt	983,037	983,037	1,053,586	1,034,748
11	Outstanding Redeemable Preference Shares	-	-	-	-
12	Debt Equity Ratio	6.21	6.21	7.61	6.85
13	Earning Per Share (EPS) on Face Value ₹ 10/-				
	(a) Basic	10.46	17.73	8.40	32.23
	(b) Diluted	10.46	17.73	8.40	32.23
14	Capital Redemption Reserve	Not Annualised	Not Annualised	Not Annualised	Annualised
15	Debenture Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable
17	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Notes:

- (a) The above is an extract of the detailed format of unaudited standalone financial results for the quarter and half year ended September 30, 2022 filed with National Stock Exchange of India Limited and BSE Limited under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited standalone financial results are available on the National Stock Exchange of India Ltd. website (URL: <https://www.nseindia.com>), BSE Limited website (URL: <https://www.bseindia.com>) and on the website of the Company (URL: <https://www.gichfina.com>).
- (b) In compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the above unaudited standalone financial results for quarter and half year ended September 30, 2022 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on November 14, 2022 and have been subjected to reviewed by the statutory auditors of the Company.
- (c) For the other line items referred in Regulation 52(4) of the Listing Regulations, pertinent disclosures have been made and available on the National Stock Exchange of India Ltd. website (URL: <https://www.nseindia.com>), BSE Limited website (URL: <https://www.bseindia.com>).
- (d) There are no changes in the accounting policies for the quarter and half year ended September 30, 2022 and there is no impact on net profit/loss, total comprehensive income or any other relevant financial item.
- (e) Figures for the previous year have been regrouped wherever necessary.

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2022

Sr. No	PARTICULARS	₹ In Lakhs			
		Quarter ended (30/09/2022) (Reviewed)	Year to Date (30/09/2022) (Reviewed)	Quarter ended (30/09/2021) (Reviewed)	Previous year ended (31/03/2022) (Audited)
1	Total Income from operations	28,089	55,724	29,979	115,640
2	Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary Items)	7,316	12,405	5,818	23,034
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	7,316	12,405	5,818	23,034
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	5,631	9,548	4,523	17,351
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	5,645	9,609	4,569	17,448
6	Paid up Equity Share Capital (Face value ₹ 10/-)	5,385	5,385	5,385	5,385
7	Reserves as at 31st March (Audited)	145,688	145,688	-	145,688
8	Securities Premium Account	11,699	11,699	11,699	11,699
9	Net Worth (Audited)	151,076	151,076	-	151,076
10	Paid up Debt capital/Outstanding Debt	983,037	983,037	1,053,586	1,034,748
11	Outstanding Redeemable Preference Shares	-	-	-	-
12	Debt Equity Ratio	6.21	6.21	7.61	6.85
13	Earning Per Share (EPS) on Face Value ₹ 10/-				
	(a) Basic	10.46	17.73	8.40	32.22
	(b) Diluted	10.46	17.73	8.40	32.22
14	Capital Redemption Reserve	Not Annualised	Not Annualised	Not Annualised	Annualised
15	Debenture Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable
17	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Notes:

- (a) The above is an extract of the detailed format of unaudited consolidated financial results for the quarter and half year ended September 30, 2022 filed with National Stock Exchange of India Limited and BSE Limited under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited consolidated financial results are available on the National Stock Exchange of India Ltd. website (URL: <https://www.nseindia.com>), BSE Limited website (URL: <https://www.bseindia.com>) and on the website of the Company (URL: <https://www.gichfina.com>).
- (b) In compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the above unaudited consolidated financial results for quarter and half year ended September 30, 2022 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on November 14, 2022 and have been subjected to reviewed by the statutory auditors of the Company.
- (c) For the other line items referred in Regulation 52(4) of the Listing Regulations, pertinent disclosures have been made and available on the National Stock Exchange of India Ltd. website (URL: <https://www.nseindia.com>), BSE Limited website (URL: <https://www.bseindia.com>).
- (d) There are no changes in the accounting policies for the quarter and half year ended September 30, 2022 and there is no impact on net profit/loss, total comprehensive income or any other relevant financial item.
- (e) Figures for the previous year have been regrouped wherever necessary.

For and on behalf of the Board
Sd/-
G. Shobha Reddy
Managing Director & CEO
DIN No: 9133433

Place : Mumbai
Date : November 14, 2022

