

GICHF/SEC/2024-25

November 08, 2024

То,	Scrip Code(s):	
P.J. Towers, Dalal Street, Fort, Mumbai – 400 001	EQ - 511676 NCD - 974623 CPs - 727127, 727611, 727766, 728080, 728152	

Dear Sir,

Sub: Submission of Financial Highlights for the period ended September 30, 2024.

We hereby forward the Financial Highlights for the period ended September 30, 2024.

This is for your information and record purpose.

Thanking you,

Nutan Singh Group Head & Company Secretary

Encl.: a/a

Regd. Office: National Insurance Building, 6th Floor,14, Jamshedji Tata Road, Churchgate, Mumbai - 400 020.

CIN No.: L65922MH1989PLC054583 • Tel.: (022) 4304 1900 E-mail: corporate@gichf.com • Web: www.gichfindia.com

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FINANCIAL HIGHI	LIGHTS FOR HALF YEAR	ENDED ON 30-09-2024	
			(₹ in Crore)
Particulars	Half Year Ended	Half Year Ended	Increase /
Particulars	30-09-2024	30-09-2023	(Decrease) (%)
Sanctions	940	535	76
Disbursements	851	502	70
Interest Income	517	527	(2)
Fees & Commission Income	3	3	-
Other Income	23	11	109
Total Income	543	541	0
Interest Expenses	351	363	(3)
Staff Expenses	33	31	6
Other Expenses & Depn.	39	38	3
Provision for NPA and others	25	27	(7)
Total Expenses	448	459	(2)
Profit before Tax	95	82	16
Provision for Tax & DTA/DTL	20	20	
Profit after Tax after DTA/DTL	75	62	21
Particulars	As on	As on	Increase /
- produced the second of the s	30-09-2024	30-09-2023	(Decrease) (%)
Loan Portfolio Gross	10,376	10,314	1
Borrowing Portfolio	8,648	8,723	(1)
Share Capital	54	54	-
Networth	1,880	1,737	8
Net Margin % (NIM)	3.17	3.09	3
Gross NPA portfolio	392	473	(17)
Gross NPA %	3.78	4.59	(18)
Net NPA Portfolio	248	312	(21)
Net NPA to Net Advances%	2.43	3.08	(21)
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RATIOS	Half Year ended/As on	Half Year Ended/As on	Increase /
RATIOS			(Decrease) (%)
	30-09-2024	30-09-2023	THE RESIDENCE AND ADDRESS OF THE PARTY OF TH
Earning Per Share	30-09-2024 14.01	11.51	22
Earning Per Share Cost to Income Ratio	30-09-2024 14.01 50.77	11.51 53.88	22 (6)
Earning Per Share	30-09-2024 14.01	11.51	22
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision)	30-09-2024 14.01 50.77	11.51 53.88	22 (6)
Earning Per Share Cost to Income Ratio	30-09-2024 14.01 50.77 37.54	11.51 53.88 38.78	(6) (3)
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances	30-09-2024 14.01 50.77 37.54 9.87	11.51 53.88 38.78 9.91	22 (6) (3) (0)
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds %	30-09-2024 14.01 50.77 37.54 9.87 8.26	11.51 53.88 38.78 9.91 8.11	22 (6) (3) (0) 2
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times)	30-09-2024 14.01 50.77 37.54 9.87 8.26 4.60	11.51 53.88 38.78 9.91 8.11 5.02	22 (6) (3) (0) 2 (8) 13 20
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%)	30-09-2024 14.01 50.77 37.54 9.87 8.26 4.60 4.04	11.51 53.88 38.78 9.91 8.11 5.02 3.59	22 (6) (3) (0) 2 (8) 13
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%) Price Earning Ratio	30-09-2024 14.01 50.77 37.54 9.87 8.26 4.60 4.04 0.71	11.51 53.88 38.78 9.91 8.11 5.02 3.59 0.59	22 (6) (3) (0) 2 (8) 13 20 (8) 8
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%) Price Earning Ratio Book Value of Share	30-09-2024 14.01 50.77 37.54 9.87 8.26 4.60 4.04 0.71 16.68	11.51 53.88 38.78 9.91 8.11 5.02 3.59 0.59 18.05	22 (6) (3) (0) 2 (8) 13 20 (8) 8
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times) Return on Net worth	30-09-2024 14.01 50.77 37.54 9.87 8.26 4.60 4.04 0.71 16.68 349.15	11.51 53.88 38.78 9.91 8.11 5.02 3.59 0.59 18.05 322.63	22 (6) (3) (0) 2 (8) 13 20 (8) 8
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%) Price Earning Ratio Book Value of Share Total debts to total assets(%) Net Profit Margin (%)	30-09-2024 14.01 50.77 37.54 9.87 8.26 4.60 4.04 0.71 16.68 349.15 81.47	11.51 53.88 38.78 9.91 8.11 5.02 3.59 0.59 18.05 322.63 82.72	22 (6) (3) (0) 2 (8) 13 20 (8) 8
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%) Price Earning Ratio Book Value of Share Total debts to total assets(%) Net Profit Margin (%) Credit Ratings- ICRA	30-09-2024 14.01 50.77 37.54 9.87 8.26 4.60 4.04 0.71 16.68 349.15 81.47 13.90	11.51 53.88 38.78 9.91 8.11 5.02 3.59 0.59 18.05 322.63 82.72 11.45	22 (6) (3) (0) 2 (8) 13 20 (8) 8
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Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%) Price Earning Ratio Book Value of Share Total debts to total assets(%) Net Profit Margin (%) Credit Ratings- ICRA Short Term Loan of ₹ 1000 Cr. (Rating) Commercial Paper of ₹ 1500 Cr.(Rating) Long Term Loan of ₹ 9000 Cr. (Rating) Non Convertible Debentures of ₹ 1355 Cr.	30-09-2024 14.01 50.77 37.54 9.87 8.26 4.60 4.04 0.71 16.68 349.15 81.47 13.90 [ICRA] // [ICRA] // CRIS	11.51 53.88 38.78 9.91 8.11 5.02 3.59 0.59 18.05 322.63 82.72 11.45 RAJA1 + RAJ A1+ AA+/Stable	22 (6) (3) (0) 2 (8) 13 20 (8) 8

FOR GIC HOUSING FINANCE LIMITED

Varsha Godbole Senior Vice President & CFO

