



GICHFL/SEC/2024-25

August 07, 2024

To, <b>BSE Limited,</b> P.J. Towers, Dalal Street, Fort, Mumbai – 400 001	<b>Scrip Code(s):</b> <b>EQ – 511676</b> <b>NCDs – 974623</b> <b>CPs – 727040, 727127, 727462, 727561</b>
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Dear Sir,

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

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

This is for your information and record purpose.

Thanking you,

**Nutan Singh**  
**Group Head & Company Secretary**

Encl.: a/a

## GIC HOUSING FINANCE LTD

### FINANCIAL HIGHLIGHTS FOR QUARTER ENDED ON 30-06-2024

Particulars	(₹ in Crore)		
	Quarter ended 30-06-2024	Quarter ended 30-06-2023	Increase / (Decrease) (%)
Sanctions	416	235	77
Disbursements	375	227	65
Interest Income	258	265	(3)
Fees & Commission Income	1	1	-
Other Income	18	5	260
<b>Total Income</b>	<b>277</b>	<b>271</b>	<b>2</b>
Interest Expenses	174	183	(5)
Staff Expenses	16	17	(6)
Other Expenses & Depn.	16	18	(11)
Provision for NPA and others	24	11	118
<b>Total Expenses</b>	<b>230</b>	<b>229</b>	<b>-</b>
<b>Profit before Tax</b>	<b>47</b>	<b>42</b>	<b>12</b>
Provision for Tax & DTA/DTL	8	10	(20)
<b>Profit after Tax after DTA/DTL</b>	<b>39</b>	<b>32</b>	<b>22</b>

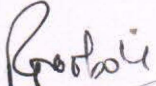
Particulars	Increase / (Decrease) (%)		
	As on 30-06-2024	As on 30-06-2023	Increase / (Decrease) (%)
Loan Portfolio Gross	10,281	10,459	(2)
Borrowing Portfolio	8,568	9,010	(5)
Share Capital	54	54	-
Networth	1,868	1,731	8
Net Margin % (NIM)	3.21	3.06	5
Gross NPA portfolio	409	491	(17)
Gross NPA %	3.98	4.69	(15)
Net NPA Portfolio	259	334	(22)
Net NPA to Net Advances%	2.56	3.25	(21)

RATIOS	Increase / (Decrease) (%)		
	Quarter ended/As on 30-06-2024	Quarter ended/As on 30-06-2023	Increase / (Decrease) (%)
Earning Per Share	7.23	5.91	22
Cost to Income Ratio	54.59	52.37	4
Cost to Income Ratio (without NPA provision)	31.49	40.40	(22)
Yield On Advances	9.89	9.89	-
Cost of Borrowed Funds %	8.21	8.05	2
Debt Equity Ratio (Times)	4.59	5.21	(12)
Return on Net worth	2.11	1.81	17
Return on Total Assets (%)	0.38	0.29	31
Price Earning Ratio	33.92	31.37	8
Book Value of Share	346.90	321.38	8
Total debts to total assets(%)	81.46	83.25	(2)
Net Profit Margin (%)	14.06	11.74	20

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 ₹ 1580 Cr.	[ICRA] AA/Stable	

Credit Ratings- CRISIL		
Commercial Paper of ₹1500 Cr.(Rating)	CRISIL A1 +	
Long Term Loan of ₹ 9100 Cr. (Rating)	CRISIL AA+ /Stable	
Non Convertible Debentures of ₹ 1580 Cr.	CRISIL AA+ /Stable	

FOR GIC HOUSING FINANCE LIMITED

  
**Varsha Godbole**  
 Senior Vice President & CFO

