GIC HOUSING FINANCE LTD.



GICHFL/SEC/2024-25

August 07, 2024

То,	Scrip Code(s):	
BSE Limited,	EQ - 511676	
P.J. Towers,	NCDs - 974623	
Dalal Street, Fort,	CPs – 727040, 727127, 727462, 727561	
Mumbai - 400 001		

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

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FINANCIAL HIGHL	IGHTS FOR QUARTER EN	NDED ON 30-06-2024	/=:- C
	Oversters and ad	Overten ended	(₹ in Crore) Increase /
Particulars	Quarter ended 30-06-2024	Quarter ended	and the same
Caratlana	416	30-06-2023 235	(Decrease) (%)
Sanctions Disbursements	375	235	65
	258	265	(3)
nterest Income Fees & Commission Income	1	203	(3)
Other Income	18	5	260
Total Income	277	271	2
nterest Expenses	174	183	(5)
Staff Expenses	16	17	(6)
Other Expenses & Depn.	16	18	(11)
Provision for NPA and others	24	11	118
Total Expenses	230	229	-
Profit before Tax	47	42	12
Provision for Tax & DTA/DTL	8	10	(20)
Profit after Tax after DTA/DTL	39	32	22
TOTAL GILET TAX GILET DIA/DIL	33	36	22
	As on	As on	Increase /
Particulars	30-06-2024	30-06-2023	(Decrease) (%)
I D			The state of the s
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)
	T 100 00 00 00 00 00 00 00 00 00 00 00 00		
RATIOS	Quarter ended/As on	Quarter ended/As on	Increase /
	30-06-2024	30-06-2023	(Decrease) (%)
			22
Earning Per Share	7.23	5.91	
Cost to Income Ratio	54.59	52.37	4
Cost to Income Ratio			
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances	54.59	52.37	4
Cost to Income Ratio Cost to Income Ratio (without NPA provision)	54.59 31.49	52.37 40.40	(22)
Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times)	54.59 31.49 9.89 8.21 4.59	52.37 40.40 9.89 8.05 5.21	4 (22) - 2 (12)
Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times)	54.59 31.49 9.89 8.21	52.37 40.40 9.89 8.05	(22)
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	54.59 31.49 9.89 8.21 4.59	52.37 40.40 9.89 8.05 5.21	4 (22) - 2 (12)
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 (%)	54.59 31.49 9.89 8.21 4.59 2.11	52.37 40.40 9.89 8.05 5.21 1.81	4 (22) - 2 (12) 17
Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds %	54.59 31.49 9.89 8.21 4.59 2.11 0.38	52.37 40.40 9.89 8.05 5.21 1.81 0.29	4 (22) - 2 (12) 17 31 8
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	54.59 31.49 9.89 8.21 4.59 2.11 0.38 33.92	52.37 40.40 9.89 8.05 5.21 1.81 0.29 31.37	4 (22) - 2 (12) 17 31 8
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	54.59 31.49 9.89 8.21 4.59 2.11 0.38 33.92 346.90	52.37 40.40 9.89 8.05 5.21 1.81 0.29 31.37 321.38	4 (22) - 2 (12) 17 31 8
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 (%)	54.59 31.49 9.89 8.21 4.59 2.11 0.38 33.92 346.90 81.46	52.37 40.40 9.89 8.05 5.21 1.81 0.29 31.37 321.38 83.25	4 (22) - 2 (12) 17 31 8 8 8 (2)
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	54.59 31.49 9.89 8.21 4.59 2.11 0.38 33.92 346.90 81.46 14.06	52.37 40.40 9.89 8.05 5.21 1.81 0.29 31.37 321.38 83.25 11.74	4 (22) - 2 (12) 17 31 8 8 8 (2)
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)	54.59 31.49 9.89 8.21 4.59 2.11 0.38 33.92 346.90 81.46 14.06	52.37 40.40 9.89 8.05 5.21 1.81 0.29 31.37 321.38 83.25 11.74	4 (22) - 2 (12) 17 31 8 8 8 (2)
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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 ₹ 12500 Cr. (Rating)	54.59 31.49 9.89 8.21 4.59 2.11 0.38 33.92 346.90 81.46 14.06 [ICR. [ICR.]	52.37 40.40 9.89 8.05 5.21 1.81 0.29 31.37 321.38 83.25 11.74	4 (22) - 2 (12) 17 31 8 8 8 (2)
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 ₹ 12500 Cr. (Rating) Non Convertible Debentures of ₹ 1580 Cr.	54.59 31.49 9.89 8.21 4.59 2.11 0.38 33.92 346.90 81.46 14.06 [ICR. [ICR.]	52.37 40.40 9.89 8.05 5.21 1.81 0.29 31.37 321.38 83.25 11.74	4 (22) - 2 (12) 17 31 8 8 8 (2)
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 ₹ 12500 Cr. (Rating) Non Convertible Debentures of ₹ 1580 Cr. Credit Ratings- CRISIL	54.59 31.49 9.89 8.21 4.59 2.11 0.38 33.92 346.90 81.46 14.06 [ICRA] [ICRA] /	52.37 40.40 9.89 8.05 5.21 1.81 0.29 31.37 321.38 83.25 11.74 A]A1 + AA/Stable AA/Stable	4 (22) - 2 (12) 17 31 8 8 8 (2)
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FOR GIC HOUSING FINANCE LIMITED

Varsha Godbole Senior Vice President & CFO

