GIC HOUSING FINANCE LTD.



GICHFL/SEC/2023

09-08-2023

То,	Scrip Code:
The Listing Department,	
The BSE Limited,	EQ - 511676
P.J. Towers,	NCDs - 973854 & 974623
Dalal Street,	CPs - 724807, 725013 & 725272
Fort, Mumbai – 400 001	

Dear Sir,

Sub: Submission of Financial Highlights for the period ended 30.06.2023

We hereby forward Financial Highlights for the period ended 30.06.2023

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 30-06-2023					
Particulars	Quarter ended	Quarter ended	Increase /		
	30-06-2023	30-06-2022	(Decrease) (%)		
Sanctions	235	329	-29		
Disbursements	227	300	-24		
nterest Income	265	271	-2		
Fees & Commission Income	1	2	-50		
Other Income	5	3	67		
Total Income	271	276	-2		
Interest Expenses	183	170	8		
Staff Expenses	17	11	55		
Other Expenses & Depn.	18	12	50		
Provision for NPA and others	11	32	-66		
Total Expenses	229	225	2		
Profit before Tax	42	51	-18		
Provision for Tax & DTA/DTL	10	12	-17		
Profit after Tax after DTA/DTL	32	39	-18		
Particulars	As on	As on	Increase /		
Farticulars	30-06-2023	30-06-2022	(Decrease) (%)		
Loan Portfolio Gross	10,459	11,478	-9		
Borrowing Portfolio	9,010	10,083	-11		
Share Capital	54	54	-		
Networth	1,731	1,550	12		
Net Margin % (NIM)	3.06	3.29	-7		
Gross NPA portfolio	491	949	-48		
Gross NPA %	4.69	8.27	-43		
Net NPA Portfolio	334	566	-41		
Net NPA to Net Advances%	3.25	5.11	-36		
Act II A to Net Advances/	5.25	5.11			
		Quarter ended/As on	Increase /		
	Quarter ended/As on				
RATIOS	Quarter ended/As on 30-06-2023	30-06-2022	(Decrease) (%)		
	30-06-2023	30-06-2022			
Earning Per Share	30-06-2023 5.91	30-06-2022 7.28	(Decrease) (%) -19 1		
Earning Per Share Cost to Income Ratio	30-06-2023 5.91 52.37	30-06-2022 7.28 51.92	-19 1		
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision)	30-06-2023 5.91 52.37 40.40	30-06-2022 7.28 51.92 21.72	-19 1 86		
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances	30-06-2023 5.91 52.37 40.40 9.89	30-06-2022 7.28 51.92 21.72 9.23	-19 1 86 7		
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds %	30-06-2023 5.91 52.37 40.40 9.89 8.07	30-06-2022 7.28 51.92 21.72 9.23 6.68	-19 1 86 7 21		
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)	30-06-2023 5.91 52.37 40.40 9.89 8.07 5.21	30-06-2022 7.28 51.92 21.72 9.23 6.68 6.50	-19 1 86 7 21 -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	30-06-2023 5.91 52.37 40.40 9.89 8.07 5.21 1.81	30-06-2022 7.28 51.92 21.72 9.23 6.68 6.50 2.56	-19 1 86 7 21 -20 -29		
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 (%)	30-06-2023 5.91 52.37 40.40 9.89 8.07 5.21 1.81 0.29	30-06-2022 7.28 51.92 21.72 9.23 6.68 6.50 2.56 0.34	-19 1 86 7 21 -20 -29 -15		
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	30-06-2023 5.91 52.37 40.40 9.89 8.07 5.21 1.81 0.29 31.35	30-06-2022 7.28 51.92 21.72 9.23 6.68 6.50 2.56 0.34 16.06	-19 1 86 7 21 -20 -29 -15 95		
RATIOS 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	30-06-2023 5.91 52.37 40.40 9.89 8.07 5.21 1.81 0.29 31.35 321.38	30-06-2022 7.28 51.92 21.72 9.23 6.68 6.50 2.56 0.34 16.06 287.92	-19 1 86 7 21 -20 -29 -15 95 12		
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(%)	30-06-2023 5.91 52.37 40.40 9.89 8.07 5.21 1.81 0.29 31.35 321.38 83.25	30-06-2022 7.28 51.92 21.72 9.23 6.68 6.50 2.56 0.34 16.06 287.92 86.19	-19 1 86 7 21 -20 -29 -15 95 12 -3		
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FOR GIC HOUSING FINANCE LIMITED

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Varsha Godbole Senior Vice President & CFO

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