

GICHFL/SEC/2023

06-02-2023

To,

The Manager,
Listing Department,
National Stock Exchange of India Limited,
'Exchange Plaza', C-1, Block G,
Bandra-Kurla Complex,
Bandra (E), **Mumbai - 400 051**

Scrip Code: GICHSGFIN

Dear Sir,

Sub: Submission of Financial Highlights for the quarter ended 31.12.2022

We hereby forward Financial Highlights for the quarter ended 31.12.2022.

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 NINE MONTHS ENDED 31-12-2022

Particulars	(₹ in Crore)		
	Nine Months ended 31-12-2022	Nine Months ended 31-12-2021	Increase / (Decrease) (%)
Sanctions	862	868	-1
Disbursements	811	752	8
Interest Income	823	851	-3
Fees & Commission Income	4	4	-
Other Income	14	11	27
Total Income	841	866	-3
Interest Expenses	524	535	-2
Staff Expenses	37	40	-8
Other Expenses & Depn.	43	35	23
Provision for NPA and others	25	99	-75
Total Expenses	629	709	-11
Profit before Tax	212	157	35
Provision for Tax & DTA/DTL	51	32	59
Profit after Tax after DTA/DTL	161	125	29

Particulars	Nine Months ended 31-12-2022	Nine Months ended 31-12-2021	Increase / (Decrease) (%)
Loan Portfolio Gross	11,017	11,997	-8
Borrowing Portfolio	9,499	10,444	-9
Share Capital	54	54	-
Networth	1,647	1,461	13
Net Spread	2.47	2.56	-4
Net Margin % (NIM)	3.42	3.38	1
Gross NPA portfolio**	759	1,196	-37
Gross NPA %**	6.89	9.97	-31
Net NPA Portfolio	421	754	-44
Net NPA to Net Advances%	3.94	6.53	-40

RATIOS	Nine Months ended 31-12-2022	Nine Months ended 31-12-2021	Increase / (Decrease) (%)
Earning Per Share	29.88	23.13	29
Cost to Income Ratio	33.07	52.58	-37
Cost to Income Ratio (without NPA provision)	25.43	22.64	12
Yield On Advances	9.51	9.15	4
Cost of Borrowed Funds %	7.04	6.59	7
Debt Equity Ratio (Times)	5.76	7.15	-19
Return on Net worth	9.78	8.54	15
Return on Total Assets (%)	1.44	1.04	38
Price Earning Ratio	7.11	6.49	10
Book Value of Share	305.98	271.33	13
Total debts to total assets(%)	84.67	87.21	-3
Net Profit Margin (%)	19.12	14.37	33

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 ₹ 1550 Cr.	[ICRA] AA/Stable

Credit Ratings- CRISIL

Commercial Paper of ₹1500 Cr.(Rating)	CRISIL A1 +
Long Term Loan of ₹ 100 Cr. (Rating)	CRISIL AA+ /Stable
Non Convertible Debentures of ₹ 1505 Cr.	CRISIL AA+ /Stable

** AS PER RBI NOTIFICATION DATED 12TH NOVEMBER 2021 NPA PORTFOLIO IS RS.759 CRORES, AS AGAINST OLD REGIM OF RS.705 CRORES.

FOR GIC HOUSING FINANCE LIMITED

Varsha Godbole

Varsha Godbole
Senior Vice President & CFO



PK
BC