GIC HOUSING FINANCE LTD.



GICHFL/SEC/2023-24

February 06, 2024

To,

The Manager, Listing Department, **National Stock Exchange of India Ltd.,** '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 period ended December 31, 2023.

We hereby forward the Financial Highlights for the period ended December 31, 2023.

This is for your information and record purpose.

Thanking you,

Yours faithfully,

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

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GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS FOR NINE MONTHS ENDED ON 31-12-2023

Particulars	Nine Months Ended	Nine Months Ended	(₹ in Cron
	31-12-2023	31-12-2022	(Decrease) (%)
Sanctions	856	862	(1)
Disbursements	799	811	(1)
Interest Income	786	823	(4)
Fees & Commission Income	4	4	- 17
Other Income	14	14	
Total Income	804	841	(4)
Interest Expenses	538	524	3
Staff Expenses	48	37	30
Other Expenses & Depn.	53	44	20
Provision for NPA and others	40	24	67
Total Expenses	679	629	8
Profit before Tax	125	212	(41)
Provision for Tax & DTA/DTL	27	51	(47)
Profit after Tax after DTA/DTL	98	161	(39)
Particulars	As on	As on	Increase /
	31-12-2023	31-12-2022	(Decrease) (%)
Loan Portfolio Gross	10,229		
Borrowing Portfolio		11,017	(7)
	8,546	9,499	(10)
Share Capital	54	54	-
Networth	1,774	1,648	8
Net Margin % (NIM)	3.12	3.49	(11)
Gross NPA portfolio	469	759	(38)
Gross NPA %	4.59	6.89	(33)
Net NPA Portfolio	302	421	(28)
Net NPA to Net Advances%	3.01	3.94	(24)
RATIOS	Nine Months Ended/	Nine Months Ended/	Increase /
	As on 31-12-2023	As on 31-12-2022	(Decrease) (%)
Earning Per Share	18.64	29.88	(38)
Cost to Income Ratio	53.09	33.07	61
Cost to Income Ratio (without NPA provision)	37.96	25.43	49
Yield On Advances	9.91	9.51	4
field Off Advances		5.51	4
Cost of Borrowed Funds %			15
	8.09	7.04	15
Debt Equity Ratio (Times)	8.09 4.82	7.04 5.76	(16)
Debt Equity Ratio (Times) Return on Net worth	8.09 4.82 5.60	7.04 5.76 9.78	(16) (43)
Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%)	8.09 4.82 5.60 0.96	7.04 5.76 9.78 1.44	(16) (43) (33)
Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%) Price Earning Ratio	8.09 4.82 5.60 0.96 11.84	7.04 5.76 9.78 1.44 7.11	(16) (43) (33) 67
Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%) Price Earning Ratio Book Value of Share	8.09 4.82 5.60 0.96 11.84 329.52	7.04 5.76 9.78 1.44 7.11 305.98	(16) (43) (33) 67
Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%) Price Earning Ratio Book Value of Share Total Debts to Total Assets(%)	8.09 4.82 5.60 0.96 11.84	7.04 5.76 9.78 1.44 7.11	(16) (43) (33) 67
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 (%)	8.09 4.82 5.60 0.96 11.84 329.52 82.10	7.04 5.76 9.78 1.44 7.11 305.98 84.67	(16) (43) (33) 67 8 (3)
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	8.09 4.82 5.60 0.96 11.84 329.52 82.10	7.04 5.76 9.78 1.44 7.11 305.98 84.67 19.12	(16) (43) (33) 67 8 (3)
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)	8.09 4.82 5.60 0.96 11.84 329.52 82.10	7.04 5.76 9.78 1.44 7.11 305.98 84.67 19.12	(16) (43) (33) 67 8 (3)
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)	8.09 4.82 5.60 0.96 11.84 329.52 82.10	7.04 5.76 9.78 1.44 7.11 305.98 84.67 19.12 [ICRA]A1 +	(16) (43) (33) 67 8 (3)
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.	8.09 4.82 5.60 0.96 11.84 329.52 82.10	7.04 5.76 9.78 1.44 7.11 305.98 84.67 19.12	(16) (43) (33) 67 8 (3)
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FOR GIC HOUSING FINANCE LIMITED

Varsha Godbole

Senior Vice President & CFO

