

GICHFL/SEC/2023

18-05-2023

To

The Listing Department,
BSE Limited,
P.J. Towers,
Dalal Street,
Fort, **Mumbai – 400 001**

Scrip Code(s)-

Equity - 511676
NCDs - 973854, 973866 & 974623
CPs - 724353, 724604, 724652 & 724807

Dear Sir,

Sub: Submission of Financial Highlights for the period ended 31.03.2023

We hereby forward Financial Highlights for the period ended 31.03.2023

This is for your information and record purpose.

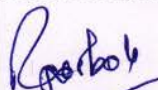

Thanking you,

Nutan Singh
Group Head & Company Secretary

Encl.: a/a

GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS FOR THE YEAR ENDED 31-03-2023

Particulars	(₹ in Crore)		
	Year ended 31-03-2023	Year ended 31-03-2022	Increase / (Decrease) (%)
Sanctions	1,143	1,167	-2
Disbursements	1,074	1,130	-5
Interest Income	1,099	1,135	-3
Fees & Commission Income	5	5	-
Other Income	25	16	56
Total Income	1,129	1,156	-2
Interest Expenses	702	701	0
Staff Expenses	60	48	25
Other Expenses & Depn.	60	59	2
Provision for NPA and others	17	118	-86
Total Expenses	839	926	-9
Profit before Tax	290	230	26
Provision for Tax & DTA/DTL	77	57	35
Profit after Tax after DTA/DTL	213	173	23
Particulars	Year ended 31-03-2023	Year ended 31-03-2022	Increase / (Decrease) (%)
Loan Portfolio Gross	10,652	11,711	-9
Borrowing Portfolio	9,143	10,347	-12
Share Capital	54	54	-
Networth	1,699	1,511	12
Net Spread	2.46	2.74	-10
Net Margin % (NIM)	3.51	3.55	-1
Gross NPA portfolio**	498	1,007	-51
Gross NPA %**	4.68	8.60	-46
Net NPA Portfolio	345	634	-46
Net NPA to Net Advances%	3.29	5.59	-41
RATIOS	Year ended 31-03-2023	Year ended 31-03-2022	Increase / (Decrease) (%)
Earning Per Share	39.59	32.23	23
Cost to Income Ratio	32.03	49.41	-35
Cost to Income Ratio (without NPA provision)	27.95	23.44	19
Yield On Advances	9.67	9.24	5
Cost of Borrowed Funds %	7.21	6.50	11
Debt Equity Ratio (Times)	5.38	6.85	-21
Return on Net worth	12.52	11.55	8
Return on Total Assets (%)	1.95	1.46	34
Price Earning Ratio	3.91	4.24	-8
Book Value of Share	315.56	280.55	12
Total debts to total assets(%)	83.72	86.74	-3
Net Profit Margin (%)	18.89	15.01	26
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 ₹ 9100 Cr. (Rating)	CRISIL AA+ /Stable		
Non Convertible Debentures of ₹ 1505 Cr.	CRISIL AA+ /Stable		
FOR GIC HOUSING FINANCE LIMITED			
  Varsha Godbole Senior Vice President & CFO.			