

**GICHFL/SEC/2023**

**03.11.2023**

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 period ended 30.09.2023**

We hereby forward Financial Highlights for the period ended 30.09.2023

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 HALF YEAR ENDED ON 30-09-2023**

(₹ in Crore)			
Particulars	Half Year Ended 30-09-2023	Half Year Ended 30-09-2022	Increase / (Decrease) (%)
Sanctions	535	656	(18)
Disbursements	502	607	(17)
Interest Income	527	546	(3)
Fees & Commission Income	3	3	-
Other Income	11	8	38
<b>Total Income</b>	<b>541</b>	<b>557</b>	<b>(3)</b>
Interest Expenses	363	346	5
Staff Expenses	31	24	29
Other Expenses & Depn.	38	25	52
Provision for NPA and others	27	38	(29)
<b>Total Expenses</b>	<b>459</b>	<b>433</b>	<b>6</b>
<b>Profit before Tax</b>	<b>82</b>	<b>124</b>	<b>(34)</b>
Provision for Tax & DTA/DTL	20	29	(31)
<b>Profit after Tax after DTA/DTL</b>	<b>62</b>	<b>95</b>	<b>(35)</b>
Particulars	As on 30-09-2023	As on 30-09-2022	Increase / (Decrease) (%)
Loan Portfolio Gross	10,314	11,295	(9)
Borrowing Portfolio	8,723	9,830	(11)
Share Capital	54	54	-
Networth	1,737	1,583	10
Net Margin % (NIM)	3.09	3.47	(11)
Gross NPA portfolio	473	849	(44)
Gross NPA %	4.59	7.52	(39)
Net NPA Portfolio	312	487	(36)
Net NPA to Net Advances%	3.08	4.45	(31)
RATIOS	Half Year Ended/ As on 30-09-2023	Half Year Ended/ As on 30-09-2022	Increase / (Decrease) (%)
Earning Per Share	11.51	17.73	(35)
Cost to Income Ratio	53.88	41.24	31
Cost to Income Ratio (without NPA provision)	38.78	23.39	66
Yield On Advances	9.91	9.36	6
Cost of Borrowed Funds %	8.11	6.86	18
Debt Equity Ratio (Times)	5.02	6.21	(19)
Return on Net worth	3.59	6.07	(41)
Return on Total Assets (%)	0.59	0.84	(30)
Price Earning Ratio	18.05	7.41	144
Book Value of Share	322.63	293.90	10
Total Debts to Total Assets(%)	82.72	85.56	(3)
Net Profit Margin (%)	11.45	17.14	(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 ₹ 1580 Cr.		[ICRA] AA/Stable	
Credit Ratings- CRISIL			
Commercial Paper of ₹1580 Cr. (Rating)		CRISIL A1 +	
Long Term Loan of ₹ 9100 Cr. (Rating)		CRISIL AA+ /Stable	
Non Convertible Debentures of ₹ 1580 Cr.		CRISIL AA+ /Stable	
<b>FOR GIC HOUSING FINANCE LIMITED</b>			

*Varsha Godbole*  
Varsha Godbole  
Senior Vice President & CFO

