

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

GIC HOUSING FINANCE LTD

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

(₹ in Crore)

Particulars	Nine Months Ended 31-12-2023	Nine Months Ended 31-12-2022	Increase / (Decrease) (%)
Sanctions	856	862	(1)
Disbursements	799	811	(1)
Interest Income	786	823	(4)
Fees & Commission Income	4	4	-
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 31-12-2023	As on 31-12-2022	Increase / (Decrease) (%)
Loan Portfolio Gross	10,229	11,017	(7)
Borrowing Portfolio	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/ As on 31-12-2023	Nine Months Ended/ As on 31-12-2022	Increase / (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
Cost of Borrowed Funds %	8.09	7.04	15
Debt Equity Ratio (Times)	4.82	5.76	(16)
Return on Net worth	5.60	9.78	(43)
Return on Total Assets (%)	0.96	1.44	(33)
Price Earning Ratio	11.84	7.11	67
Book Value of Share	329.52	305.98	8
Total Debts to Total Assets(%)	82.10	84.67	(3)
Net Profit Margin (%)	12.13	19.12	(37)

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 ₹1500 Cr.(Rating)	CRISIL A1 +
Long Term Loan of ₹ 9100 Cr. (Rating)	CRISIL AA+ /Stable
Non Convertible Debentures of ₹ 1580 Cr.	CRISIL AA+ /Stable

FOR GIC HOUSING FINANCE LIMITED


Varsha Godbole
 Senior Vice President & CFO



