

GICHFL/SEC/2023

03.11.2023

To, The Listing Department, The BSE Limited, P.J. Towers, Dalal Street, Fort, Mumbai – 400 001	Scrip Code: EQ – 511676 NCDs – 974623 CPS – 725272, 725338 & 725786
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Dear Sir,

Sub: Submission of Financial Highlights for the period ended 30.09.2023

We hereby forward the Financial Highlights for the period ended 30.09.2023

This is for your information and record purpose.

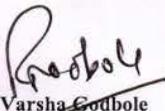
Thanking you,

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
Total Income	541	557	(3)
Interest Expenses	363	346	5
Staff Expenses	31	24	29
Other Expenses & Depn.	38	25	52
Provision for NPA and others	27	38	(29)
Total Expenses	459	433	6
Profit before Tax	82	124	(34)
Provision for Tax & DTA/DTL	20	29	(31)
Profit after Tax after DTA/DTL	62	95	(35)
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	
FOR GIC HOUSING FINANCE LIMITED			
<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: left;">  Varsha Godbole Senior Vice President & CFO </div> <div style="text-align: center;">  </div> </div>			