

# 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	-
<b>Total Income</b>	<b>804</b>	<b>841</b>	<b>(4)</b>
Interest Expenses	538	524	3
Staff Expenses	48	37	30
Other Expenses & Depn.	53	44	20
Provision for NPA and others	40	24	67
<b>Total Expenses</b>	<b>679</b>	<b>629</b>	<b>8</b>
<b>Profit before Tax</b>	<b>125</b>	<b>212</b>	<b>(41)</b>
Provision for Tax & DTA/DTL	27	51	(47)
<b>Profit after Tax after DTA/DTL</b>	<b>98</b>	<b>161</b>	<b>(39)</b>

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)

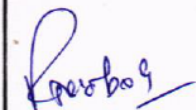
### Credit Ratings- ICRA

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



