

GICHFL/SEC/2024-25

May 14, 2024

To,
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 on March 31, 2024.

We hereby forward the Financial Highlights for the period ended on March 31, 2024.

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 YEAR ENDED ON 31-03-2024

(₹ in Crore)

Particulars	Year Ended 31-03-2024	Year Ended 31-03-2023	Increase / (Decrease) (%)
Sanctions	1,348	1,143	18
Disbursements	1,275	1,074	19
Interest Income	1,043	1,099	(5)
Fees & Commission Income	5	5	-
Other Income	22	25	(12)
Total Income	1,070	1,129	(5)
Interest Expenses	710	702	1
Staff Expenses	63	60	5
Other Expenses & Depn.	74	60	23
Provision for NPA and others	19	17	12
Total Expenses	866	839	3
Profit before Tax	204	290	(30)
Provision for Tax & DTA/DTL	53	77	(31)
Profit after Tax after DTA/DTL	151	213	(29)

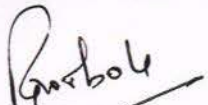
Particulars	As on 31-03-2024	As on 31-03-2023	Increase / (Decrease) (%)
Loan Portfolio Gross	10,283	10,652	(3)
Borrowing Portfolio	8,563	9,143	(6)
Share Capital	54	54	-
Networth	1,829	1,699	8
Net Margin % (NIM)	3.13	3.51	(11)
Gross NPA portfolio	399	498	(20)
Gross NPA %	3.88	4.68	(17)
Net NPA Portfolio	274	345	(21)
Net NPA to Net Advances%	2.69	3.29	(18)

RATIOS	Year Ended/ As on 31-03-2024	Year Ended/ As on 31-03-2023	Increase / (Decrease) (%)
Earning Per Share	28.07	39.59	(29)
Cost to Income Ratio	43.24	32.03	35
Cost to Income Ratio (without NPA provision)	38.17	27.95	37
Yield On Advances	9.82	9.67	2
Cost of Borrowed Funds %	8.01	7.21	11
Debt Equity Ratio (Times)	4.68	5.38	(13)
Return on Net worth	8.40	12.52	(33)
Return on Total Assets (%)	1.47	1.95	(25)
Price Earning Ratio	7.18	3.91	84
Book Value of Share	339.57	315.56	8
Total Debts to Total Assets(%)	81.79	83.72	(2)
Net Profit Margin (%)	14.13	18.89	(25)

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 Gadbole
Senior Vice President & CFO



