

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)

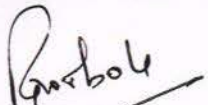
Particulars	As on 31-03-2024	As on 31-03-2023	Increase / (Decrease) (%)
Loan Portfolio Gross	10,283	10,652	(3)
Borrowing Portfolio	8,563	9,143	(6)
Share Capital	54	54	-
Networth	1,829	1,699	8
Net Margin % (NIM)	3.13	3.51	(11)
Gross NPA portfolio	399	498	(20)
Gross NPA %	3.88	4.68	(17)
Net NPA Portfolio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



