

## GICHF/SEC/2024-25

November 08, 2024

To,

National Stock Exchange of India Limited 'Exchange Plaza', C-1, Block G, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051

Scrip Code: GICHSGFIN

Dear Sir,

Sub.: Outcome of Board Meeting dated November 08, 2024 under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations, 2015").

### (Meeting Start time – 12:58 P.M.; Meeting End time – 5:40 P.M.).

Ref.: Our earlier letters dated September 26, 2024, October 10, 2024 & October 30, 2024.

We wish to inform that Board of Directors of our Company in its meeting held today on November 08, 2024 (Friday), has inter-alia considered and approved the following:

1) Statement of un-audited standalone and consolidated financial results, statement of assets and liabilities of the Company and statement of cash flow along with limited review reports for the second quarter and half year ended on September 30, 2024 (enclosed as **Annexure-A**).

Additional information in compliance with chapter V of the Listing Regulations, 2015 (enclosed as **Annexure-B**).

- 2) Revalidation of Board Resolution dated May 13, 2024 with modifications pursuant to SEBI notification dated September 17, 2024 for raising of funds by Issue of Redeemable Non-Convertible Debentures (NCDs)/Bonds on Private Placement basis upto an aggregate outstanding limit of Rs. 2500 crs. in one or more tranches and also approved General Information Document (GID) and Key Information Document (KID) as per SEBI (NCS) Regulations, 2021, as amended.
- 3) Amendments to the Company's Code of Conduct to Regulate, Monitor and Report Trading by Designated Persons pursuant to amendment dated June 25, 2024 in SEBI (Prohibition of Insider Trading) Regulations, 2015. The revised Code of Conduct to Regulate, Monitor and Report Trading by Designated Persons is being made available on the Company's website at <u>www.gichfindia.com</u> as per Regulation 46 and 62 of the Listing Regulations, 2015.
- 4) Tie up with India Mortgage Guarantee Corporation ("IMGC") for Credit default guarantee of selective Housing Loan products. Details as required under Regulation 30 read with SEBI Circular dated July 13, 2023 will be provided upon execution of the agreement with IMGC.



5) Related Party transactions for the half year ended on September 30, 2024 pursuant to Regulation 23(9) of the Listing Regulations, 2015 (enclosed as **Annexure -C**).

This intimation letter as Outcome of Board Meeting along with annexures are being made available on the Company's website at <u>www.gichfindia.com</u>. The un-audited financial results for second quarter and half year ended on September 30, 2024 will also be published in the newspapers as prescribed under the Listing Regulations, 2015.

Please note that as per SEBI (Prohibition of Insider Trading) Regulations, 2015 read with provisions of the Company's Code of Conduct for Prohibition of Insider Trading, the "Trading Window" for dealing in securities of the company (for all our Directors, Promoters, Designated Officers, Connected Persons and their immediate relatives) will open from Monday, November 11, 2024.

This is for your information and record purpose.

Thanking you,

Yours faithfully,

Nutan Singh Group Head & Company Secretary

Encl. a/a.



## Annexure - A

## GIC HOUSING FINANCE LTD.

CIN: L65922MH1989PLC054583 Regd. Office : 6th Floor, National Insurance Building, 14, Jamshedji Tata Road, Churchgate, Mumbai - 400 020. Statement of Unaudited Standalone Financial Results for the Quarter and Half year ended September 30, 2024

-	,		Quarter ended		Half year ended		Year ended	
Sr.	Particulars	30-09-2024	30-06-2024	30-09-2023	30-09-2024	30-09-2023	31-03-2024	
No.		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)	
1	Revenue from operations (i) Interest Income							
		25,937	25,772	26,224	51,709	52,732	1,04,272	
		15	-	13 127	15	13	13	
	(iii) Fees and Commission Income (iv) Other Operating Income	142	139	395	281	227	516	
	Total Revenue from operations	310	1,483		1,793	630	915	
		26,404	27,394	26,759	53,798	53,602	1,05,716	
	Other Income	164	324	259	488	520	1,248	
		26,568	27,718	27,018	54,286	54,122	1,06,964	
2	Expenses			~	14 A			
	(i) Finance Cost	17,687	17,398	17,932	35,085	36,233	71,038	
	(ii) Net Loss on De-recognition of Financial							
	Instruments under Amortised Cost Category	7	3	5	10	10	15	
	(iii) Impairment of Financial Instruments, including							
	write-off	156	2,384	1,646	2,540	2,700	1,821	
	(iv) Employee Benefits Expenses	1,744	1,559	1,413	3,303	3,119	6,342	
	(v) Depreciation & Amortisation Expenses	374	365	362	739	729	1,502	
	(vi) Other Expenses	1,835	1,322	1,602	3,157	3,080	5,855	
	Total Expenses	21,803	23,031	22,960	44,834	45,871	86,573	
3	Profit before exceptional items and tax (1-2)	4,765	4,687	4,058	9,452	8,251	20,391	
-	·····							
4	Exceptional items	-	-	-		-	-	
5	Profit before tax (3-4)	4,765	4,687	4,058	9,452	8,251	20,391	
6	Tax expense			8				
	(i) Current Tax	975	1,175	1200	2,150	2,100	4,225	
	(ii) Deferred tax (Net)	142	(384)	(158)	(242)	(46)	1,025	
	(iii) Tax of Earlier Period (Net)	-	· · · · -		-	-	25	
7	Net Profit for the period (5-6)	3,648	3,896	3,016	7,544	6,197	15,116	
8	Other comprehensive Income							
0	A. Items that will not be reclassified to profit or loss							
	(i) Remeasurement Gain / (Loss) on defined benefit							
		(32)	(1)	71	(33)	10	(51	
	plan							
	(ii) Net Gain on equity instrument designated at	24	68	41	92	39	373	
	FVTOCI							
	(iii) Income tax relating to items that will not be	2	(17)	(28)	(15)	(12)	(81	
	reclassified to profit or loss							
	B. Items that will be reclassified to profit or loss	-	-	-	-		-	
	Total other comprehensive Income (A+B)	(6)	50	84	44	37	241	
9	Total Comprehensive Income (7+8)	3,642	3,946	3,100	7,588	6,234	15,357	
10	Paid up Equity Share Capital (Face value ₹ 10/-)	5,385	5,385	5,385	5,385	5,385	5,385	
				-			1,77,47	
11	Reserves as at 31st March	-					1,1,1,47	
12	Earning Per Share (EPS) on Face Value ₹ 10/-							
	Basic and Diluted Earning Per Share (Face value ₹ 10/-)	6.77	7.23	5.60	14.01	11.51	28.0	
	(The EPS for the Quarters are not annualised)	0.77						







## Notes to the Standalone Financial Results:

## 1 Statement of Standalone Assets and Liabilities

		As at	(₹ in Lak As at
Sr.No.	Particulars	30-09-2024	31-03-2024
		(Reviewed)	(Audited)
	ASSETS	(Reviewed)	(Audited)
1	Financial Assets		
- (a)	Cash and cash equivalents	2 7 2 5	2 5 7
(b)		3,725	3,57
(c)	Bank balance other than cash and cash equivalent Receivables	410	40
(0)	(i) Trade Receivables	73	2
(d)	Loans	10,06,091	3
	Investments	25,300	9,98,53
(f)	Other financial assets	23,300	16,92 25
and the owner where the party of the party o	Total - Financial Assets	and the second se	
and the second division of the second divisio	Non-financial assets	10,35,876	10,19,73
2 (a)		200	2 5 7
(a) (b)	Current tax assets (net)	368	3,57
1.1	Deferred tax assets (net) Property, plant and equipment	7,641 379	7,41
	Right Of Use Assets	2,305	34
	Intangible Assets Under Development	1,061	1,89 1,00
	Other intangible assets	1,834	
	Other non-financial assets	1,389	2,11 97
	Assets Held for Sale	10,655	9,98
The state of the s	Total - Non Financial Assets		Printer Construction of the second
	Total - Non Financial Assets	25,632	27,30
	Total Assets	10,61,508	10,47,04
	LIABILITIES AND EQUITY LIABILITIES		
1	Financial liabilities		
(a)	Lease Liabilities	2,501	2,11
	Payables		
	(i) Trade Payable		
	-Total outstanding dues of micro enterprises and		
	small enterprises	13	
	-Total outstanding dues of creditors other than		
	micro enterprises and small enterprises	1,177	1,03
(c)	Debt securities	98,827	73,04
	Borrowings (other than debt securities)	7,66,008	7,83,28
(e)	Other financial liabilities	1,519	1,69
	Total - Financial Liabilities	8,70,045	8,61,17
2	Non-financial liabilities		
(a)	Current tax liabilities (Net)	466	16
	Provisions	2,008	2,07
	Other Non Financial Liabilities	959	76
The Real Property lies in the lies of the	Total - Non Financial Liabilities	3,433	2,99
			_,_ 0
	Equity	F 200	F 20
	Equity Share Capital	5,388	5,38
	Other Equity	1,82,642	1,77,47
	Total - Equity	1,88,030	1,82,86
	Total Liabilities and Equity	10,61,508	10,47,04
	CHARTER OF THE STREET		SONO CEL

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2 Standalone Cash Flow Statement		(₹ in Laki
	Half Year Ended	Half Year Ended
Particulars	30-09-2024	30-09-2023
	(Reviewed)	(Reviewed)
A Cook Flow From Operation Activities		
A.Cash Flow From Operating Activities : Profit Before Tax		0.05
Profit Before Tax	9,452	8,25
Adjustments For :		9
Depreciation And Amortisation	720	7.2
mpairment of Financial Instruments (Excluding ECL provision on Cash & Cash equivalents)	739	72
nterest and Dividend Income	2,538	2,70
nterest Expenses	(51,724) 35,085	(52,74 36,23
Fees & Commission Income	(281)	(22
(Profit)/Loss On Sale Of Investments	(201)	(22
Remeasurement Gain/(loss) on Defined Benefit Plan	(33)	1
Operating Profit Before Working Capital Changes	(4,239)	
	(4,233)	(3,27
Adjustments For :		
(Increase)/Decrease In Non Financial Assets	2,168	8
(Increase)/Decrease In Other Financial Assets	(30)	(
Increase)/Decrease In Other Non Financial Assets	(419)	(53
(Increase)/Decrease In Bank Balance other than cash & cash equivalents	(1)	(5
ncrease/(Decrease) In Other Non Financial Liabilities	433	42
ncrease/(Decrease) In Trade Payables	150	68
ncrease/(Decrease) In Other Financial Liabilities	586	(
Operating Profit After Working Capital Changes	(1,352)	(4,67
Adjustments For :		
(Increase)/Decrease Housing Loans	(9,884)	32,19
Asset held for Sale	(674)	
Fees & Commission Received	244	23
Interest Received	51,511	52,77
Interest Paid	(32,539)	(33,64
Taxes Paid	(1,908)	(1,67
Net Cash Generated/(Used) From Operating Activity	5,398	43,94
B:Cash Flow From Investment Activities	(110)	(1
Payments for Property, Plant & Equipments	(110)	(1
Proceeds from Sale of Property, Plant & Equipments	(56)	(5
Payments for Intangible assets Under Developments Purchase Of Investments	(80,737)	
Sale Of Investments	72,465	1,89,52
Dividend Received	15	1,05,52
Net Cash Generated/(Used) From Investing Activity	(8,410)	2,68
C: Cash Flow From Financing Activities		
Proceeds From Borrowings and Debt Securities	2,89,408	2,38,63
Repayment of Borrowings and Debt Securities	(2,83,368)	
Dividend Paid On Equity Shares	(2,423)	
Payment of lease liabilities	(455)	the second se
Net Cash Generated/(Used) From Financing Activity	3,162	(47,39
Net Increase/(Decrease) Of Cash & Cash Equivalents (A+B+C)	150	(76
	3,575	6,96
Cash & Cash Equivalents As At Beginning of the year	3,725	6,20
Cash & Cash Equivalents As At the End of the Period	5,725	0,2







Notes to Standalone Financial Results:

- 3 The above unaudited standalone financial results have been prepared in accordance with and comply in all material aspects with the Indian Accounting Standards ("Ind AS") as prescribed under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015 (as amended) and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 4 The main business of the Company is to provide loans for purchase or construction of residential houses. All other activities of the Company revolve around the main business and accordingly there are no separate reportable segments, as per the Ind AS 108- Operating Segments.
- 5 The Members at the Annual General Meeting held on July 31, 2024 approved the payment of final dividend of Rs. 4.5 per equity share aggregating to Rs. 2,423 Lakh for the year ended March 31, 2024 as recommended by Board of Directors of the Company at its meeting held on May 13, 2024. Accordingly, the dividend amount has been paid to the shareholders in August 2024.
- 6 There are no loans transferred / acquired during the quarter and half year ended September 30, 2024 under the RBI Master direction on Transfer of Loan Exposure dated September 24, 2021.
- 7 Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as Annexure I.
- 8 Disclosure as required under RBI Circular No. RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 pertaining to Resolution Framework for COVID-19 related Stress read with circular RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 dated May 5, 2021 pertaining to Resolution Framework - 2.0 :

Type of borrower	(A)	(B)	(C)	(D)	(E)
	Exposure to Accounts classified as Standard consequent to Implementation of resolution plan at March 31, 2024	of ( A ) , aggregate debt that slipped into NPA during the half year	of ( A ) , amount written off during the half year	of ( A ) , amount paid by the borrowers during the half year	Exposure to Accounts classified as Standard consequent to Implementation of resolution plan - Position as at September 30, 2024
Personal loan	2,826	76	-	175	2,575
Corporate persons	-	-	-	-	-
Of which , MSMEs	-	-	-	-	-
Others		-		-	-
Total	2,826	76	-	175	2,575

- 9 Pursuant to Regulations 54 of SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015, all Secured Non-Convertible Debentures (NCDs) issued by the Company and outstanding as on September 30, 2024 are fully secured by way of charge on identified receivables of the company. Accordingly, the Company is maintaining asset cover of 1x or such higher asset cover required as per the terms of offer document.
- 10 In compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the above standalone financial results for the quarter and half year ended September 30, 2024 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on November 08, 2024. The above results have been subjected to review by the Statutory Auditors of the Company.
- 11 Other Operating Income includes Rs. 1,202.14 Lakh towards Bad debts recovery.
- 12 The figures for the previous periods / year have been regrouped wherever necessary in order to make them comparable with figures for the quarter and half year ended September 30, 2024.





For and on behalf of the Board 40

Managing Director & CEO DIN No: 09787223

Paul Lobo

Place : Jaipur Date : November 08, 2024



#### Annexure - I

Sr. No.	Ratio		Quarter Ended		Half Yea	ar Ended	Year Ended
Sr. NO.	Ratio	30-09-2024	30-06-2024	30-09-2023	30-09-2024	30-09-2023	31-03-2024
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
а	Debt- Equity Ratio (in times)	4.60	4.59	5.02	4.60	5.02	4.
b*	Debt-Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicat
c*	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicat
d	Outstanding redeemable preference shares (quantity and value)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicat
е	Capital redemption reserve / Debenture redemption reserve	-	-	-	-	-	-
f	Net worth (₹ in Lakh)	1,88,030	1,86,811	1,73,742	1,88,030	1,73,742	1,82,8
g	Net Profit after tax (₹ in Lakh)	3,648	3,896	3,016	7,544	6,197	15,1
h	Earning per share (not annualised)		· · · · · · · · · · · · · · · · · · ·				
	1. Basic	6.77	7.23	5.60	14.01	11.51	28
	2. Diluted	6.77	7.23	5.60	14.01	11.51	28
i*	Current Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applica
j*	Long term debt to working capital	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applica
k	Bad debts to Account receivable ratio (Not annualised)	-	-	· _ ·	-	-	0.1
1*	Current Liability Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applica
m	Total debts to total assets (%)	81.47%	81.46%	82.72%	81.47%	82.72%	81.
n*	Debtors turnover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applica
0*	Inventory turnover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applica
p*	Operating Margin (%)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applic
q	Net Profit Margin (%)	13.73%	14.06%	11.16%	13.90%	11.45%	14.
r	Sector specific equivalents ratios, as applicable						
	i. Stage 3 Ratio (%)	3.78%	3.98%	4.42%	3.78%	4.42%	3.
	ii. Provision Coverage Ratio (%)	36.69%	36.61%	35.01%	36.69%	35.01%	32.

Formula for Computation of ratios are as follows:

a Debt equity ratio = (Debt Securities + Borrowings [Other than Debt Securities]) / Networth

- f Networth = Equity Share Capital + Other Equity
- k Bad Debts to Account Receivable ratio = Bad Debts Written Off / (Total Loan Book + Trade Receivables)
- m Total debts to total assets (%) = (Debt Securities + Borrowings [Other than Debt Securities]) / Total Assets
- q Net Profit Margin (%) = Net Profit after tax/ Total Income
- r i. Stage 3 Ratio = Gross Stage III Loan outstanding / Total Loan Outstanding
- r ii. Provision Coverage Ratio = Allowance for bad and doubtful debts for Gross Stage III Loan Book / Gross Stage III Loan Book
- \* Since the Company is a Housing Finance Company ('HFC'), disclosure of Debt service coverage ratio, Interest service coverage ratio, Current ratio, Long term debt to working capital, Current liability ratio, Debtors turnover ratio, Inventory turnover ratio and Operating Margin Ratio are not applicable since the Company is engaged in financing activities.







FoF 2, Phoenix House, 'B' Wing, 4th Floor, 462, Senapati Bapat Marg, Lower Parel, Mumbai-400 013. India

Phone : +91 22 4619 7023/24/25 : +91 22 4606 7023 Email : mail@cnj.in Web : www.cnj.in

Limited Review Report on quarterly and year to date unaudited Standalone Ind AS Financial Results pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

To The Board of Directors of

### **GIC Housing Finance Limited**

- We have reviewed the accompanying statement of Unaudited Quarterly Standalone Ind AS Financial Results of GIC Housing Finance Limited ("the Company") for the quarter ended September 30, 2024 and for the period from April 1, 2024 to September 30, 2024 attached herewith ("the Statement") being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended from time to time ("the Listing Regulations").
- 2. This Statement which is the responsibility of the Company's management and approved by the Company's Board of Directors in its meeting held on November 8, 2024 has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 ("Ind AS 34") "Interim Financial Reporting" prescribed under Section 133 of the Companies Act 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
- 3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Financial Statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data

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and thus provides less assurance than an audit. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

4. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard specified under Section 133 of the Companies Act 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Chandabhoy & Jassoobhoy Chartered Accountants Firm Regn. No.101647W

Ambesh Dave Partner Membership No.: 049289 UDIN: 2404928966DHTZ5257

Place: Jaipur Date: November 8, 2024





Sr. No.

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## **GIC HOUSING FINANCE LTD.**

_	GIC	HOUSING FI	NANCELTD				
		CIN: L65922MH198					
	Regd. Office : 6th Floor, National Insura			d, Churchgate. N	lumbai - 400 020.		
	Statement of Unaudited Consolidated Fi						
_							(₹ in Lakh)
			Quarter ended		Half Yea	the second se	Year ended
	Particulars	30-09-2024	30-06-2024	30-09-2023	30-09-2024	30-09-2023	31-03-2024
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
	Powenue from enerations						
	Revenue from operations (i) Interest Income	25,937	25,772	26,224	51,709	52,732	1,04,272
	(ii) Dividend Income	25,937	25,772	26,224	51,709	52,732	1,04,272
	(iii) Fees and Commission Income	142	139	127	281	227	516
	(iv) Other Operating Income	310	1,483	395	1,793	630	915
	Total Revenue from operations	26,404	27,394	26,759	53,798	53,602	1,05,716
-	Other Income	166	325	260	491	522	1,252
	Total Income	26,570	27,719	27,019	54,289	54,124	1,06,968
	Expenses						
	(i) Finance Cost	17,687	17,398	17,932	35,085	36,233	71,038
	(ii) Net Loss on De-recognition of Financial Instruments	7	3	5	10	10	
	under Amortised Cost Category	· ·	5	5	10	10	15
	(iii) Impairment of Financial Instruments, including write-off	156	2,384	1,646	2,540	2,700	1,821
	(iv) Employee Benefits Expenses	1,803	1,594	1,425	3,397	3,136	6,400
	(v) Depreciation & Amortisation Expenses	374	365	362	739	729	1,502
	(vi) Other Expenses	1,773	1,284	1,586	3,057	3,057	5,776
	Total Expenses	21,800	23,028	22,956	44,828	45,865	86,552
	Profit before exceptional items and tax (1-2)	4,770	4,691	4,063	9,461	8,259	20,416
_	Exceptional items						
-	exceptional items			· · ·	-	-	
	Profit before tax (3-4)	4,770	4,691	4,063	9,461	8,259	20,416
	Tax expense						
	(i) Current Tax	976	1,176	1,202	2,152	2,102	4,231
	(ii) Deferred tax (Net)	142	(384)	(158)	(242)	(46)	1,025
	(iii) Tax of Earlier Period (Net)	-	-	-	-	-	25
-	Net Profit for the period (5-6)	3,652	3,899	3.019	7,551	6,203	15,135

6	Tax expense (i) Current Tax (ii) Deferred tax (Net) (iii) Tax of Earlier Period (Net)	976 142 -	1,176 (384) -	1,202 (158) -	2,152 (242) -	2,102 (46) -	4,231 1,025 25
7	Net Profit for the period (5-6)	3,652	3,899	3,019	7,551	6,203	15,135
8	Other comprehensive Income A. Items that will not be reclassified to profit or loss (i) Remeasurement Gain / (Loss) on defined benefit plan (ii) Net Gain on equity instrument designated at FVTOCI (iii) Income tax relating to items that will not be reclassified to profit or loss	(32) 24 2	(1) 68 (17)	71 41 (28)	(33) 92 (15)	10 39 (12)	(51) 373 (81)
	B. Items that will be reclassified to profit or loss	-					
	Total other comprehensive Income (A+B)	(6)	50	84	44	37	241
9	Total Comprehensive Income (7+8)	3,646	3,949	3,103	7,595	6,240	15,376
	Net Profit for the period attributable to: (i) Owners of the Company (ii) Non-Controlling Interest Other Comprehensive Income attributable to: (i) Owners of the Company (ii) Non-Controlling Interest	3,652 - (6)	3,899 - 50 -	3,019 - 84 -	7,551 - 44 -	6,203 - 37 -	15,135 - 241 -
	Total Comprehensive Income attributable to:           (i)         Owners of the Company           (ii)         Non-Controlling Interest	3,646 -	3,949 -	3,103	7,595 -	6,240	15,376
10	Paid up Equity Share Capital (Face value ₹ 10/-)	5,385	5,385	5,385	5,385	5,385	5,385
11	Reserves as at 31st March				•		1,77,495
12	Earning Per Share (EPS) on Face Value ₹ 10/-						
	Basic and Diluted Earning Per Share (Face value ₹ 10/-) (The EPS for the Quarters are not annualised)	6.78	7.24	5.61	14.02	11.52	28.11







Notes to the Consolidated Financial Results:

## 1 Statement of Consolidated Assets and Liabilities

			(₹ in Lak
		As at	As at
Sr.No.	Particulars	30-09-2024	31-03-2024
		(Reviewed)	(Audited)
	ASSETS		
1	Financial Assets		
(a)	Cash and cash equivalents	3,739	3,58
(b)	Bank balance other than cash and cash equivalent	493	47
(c)	Receivables		
	(i) Trade Receivables	73	3
(d)	Loans	10,06,091	9,98,53
(e)	Investments	25,225	16,84
(f)	Other financial assets	277	26
	Total - Financial Assets	10,35,898	10,19,75
2	Non-financial assets	202	2.50
(a)	Current tax assets (net)	383	3,58
(b)	Deferred tax assets (net)	7,641	7,43
(c)	Property, plant and equipment	379	34
(d)	Right Of Use Assets	2,305	1,89
(e)	Intangible Assets Under Development	1,061	1,00
(f)	Other intangible assets	1,834	2,11
(g)	Other non-financial assets	1,380 10,655	96
(h)	Assets Held for Sale		9,98
	Total - Non Financial Assets	25,638	27,30
	Total Assets	10,61,536	10,47,05
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	Financial liabilities		
(a)	Lease Liabilities	2,501	2,13
(b)	Payables		
()	(i) Trade Payable		
	-Total outstanding dues of micro enterprises and small		
	enterprises	13	
	-Total outstanding dues of creditors other than micro		
	enterprises and small enterprises	1,183	1,0
(c)	Debt securities	98,827	73,04
(d)	Borrowings (other than debt securities)	7,66,008	7,83,28
(e)	Other financial liabilities	1,516	1,6
<u> </u>	Total - Financial Liabilities	8,70,048	8,61,1
2	Non-financial liabilities		
<b>a</b> )	Current tax liabilities (Net)	466	1
(b)	Provisions	2,008	2,0
(c)	Other Non Financial Liabilities	959	7
(L)	Total - Non Financial Liabilities	3,433	2,9
3	Equity	E 200	ED
(a)	Equity Share Capital	5,388	5,3
(b)	Other Equity	1,82,667	1,77,4
	Total - Equity	1,88,055	1,82,8
	Total Liabilities and Equity	10,61,536	10,47,0







radit Before Tax 9,461 48  kdjustments For : yepreciation And Amortisation mpairment of Financial Instruments [Excluding ECL provision on Cash & Cash equivalents) 2,538 2  therest and Dividend Instruments (Excluding ECL provision on Cash & Cash equivalents) 2,538 2  therest and Dividend Instruments (Excluding ECL provision on Cash & Cash equivalents) 2,538 3 2  therest expenses 3,5,085 3 36  ces & Commission Income (281) 2,558 36  ces & Commission Income (281) 2,558 36  ces & Commission Income (281) 2,556 36  ces & Commission Income (281) 2,556 36  ces & Commission Income (281) 2,556 36  ces & Commission Incical Assets (192) 36  ces & Commission Incical Assets (193) 37  cerase/[Decrease In Other Financial Assets (193) 37  cerase/[Decrease] In Tother Non Financial Assets (193) 37  cerase/[Decrease] In Tother Non Financial Labilities (264) 38  cerase/[Decrease] In Tother Non Financial Labilities (264) 37  cerase/[Decrease] In Tother Non Financial Labilities (274) (10  cerase/[Decrease] In Tother Non Financial Labilities (274) (10  cerase /[Decrease] In Tother Non Financial Labilities (274) (10  cerase /[Decrease] In Tother Non Financial Labilities (274) (10  cerase /[Decrease] In Tother Non Financial Labilities (274) (10  cerase /[Decrease] In Tother Non Financial Labilities (274) (10  cerase /[Decrease] In Tother Non Financial Labilities (274) (110) crease /[Decrease] In Tother Non Financial Labilities (274) (12  ces & Commission Received (274) (12  ces & Cash Generated/(Used) From Operating Activity (274) (27  ces & Cash Generated/(Used) From Investing Activity (274)		Half Year Ended	Half Year Ended
(Reviewed)         (Reviewed)           LCash Flow From Operating Activities : rofit Before Tax         9,461         8           Valuatments For : experication And Amorisation mpairment of Financial Instruments (Excluding ECL provision on Cash & Cash equivalents)         2,338         2           reterst at Dividend Income         (2,1,724)         (33         2           reterst stopeness         35,065         36         36           ex & Commission Income         (2,233)         2         3           reterst stopeness         (2,31,724)         (33         3           operating Profit Before Working Capital Changes         (4,230)         (5           valuatments For : Increase/Decrease In Non Financial Assets         (19)         1           Increase/Decrease In Non Financial Assets         (13)         1           Increase/Decrease In Other Financial Assets         (14)         1           Increase/Decrease In Other Financial Liabilities         433         1           Increase/Decrease In Other Financial Liabilities         433         1           Increase/Decrease In Other Financial Liabilities         433         1           Increase/Decrease In Other Kinancial Liabilities         433         1           Increase/Decrease In Other Kinancial Liabilities         688         674/	Particulars	30-09-2024	30-09-2023
radit Before Tax 9,461 88 Vigitaments For : Vigi			
radit Before Tax 9,461 88 Vigitaments For : Vigi			
Valuation For :     739       Depreciation And Amortisation     733       prepreciation And Amortisation     2,338       mpainment of Financial Instruments (Excluding ECL provision on Cash & Cash equivalents)     2,338       therest at Divided Income     (281)       Profit/Loss On Sale Of Investments     (281)       Profit/Loss On Sale Of Investments     (281)       Operating Profit Before Working Capital Changes     (4.230)       Uglustments For :     (19)       Increase/Decrease In Non Financial Assets     (19)       Increase/Decrease In Other Financial Assets     (13)       Increase/Decrease In Other Financial Labitities     433       Increase/Decrease In Other Financial Labitities     608       Operating Forfit After Working Capital Changes     (1.349)       Increase/Decrease In Other Financial Labitities     608       Operating Forfit After Working Capital Changes     (1.349)       Increase/Decrease In Other Financial Labitities     608       Operating Forfit After Working Capital Changes     (1.349)       Increase/Decrease In Other Financial Labitities     608       Deprecing Forfit After Working Capital Changes     (1.349)       Increase/Decrease In Other Financial Labitities     608       Deprecing Forfit After Working Capital Changes     (1.349)       Increase/Decrease In Other Financial Labitities     (1.34	A.Cash Flow From Operating Activities :		
Paper a contrastion and Amortisation 739 mpairment of Financial Instruments (Excluding ECL provision on Cash & Cash equivalents) 2,538 2 (51,724) (52 metrest Expenses 3,085 3 es & Commission Income (251) Profit/Loss On Sale Of Investments (251) Increase/Decrease In Other Kinancial Assets (2,155 Increase/Decrease In Other Financial Assets (2,155 Increase/Decrease In Other Financial Assets (2,155 Increase/Decrease In Other Kinancial Liabilities (2,157 Increase/Decrease In Other Kinancial Case (2,157 Increase/Decrease In Case Asset (2,157 Increase/Decrease In Case Asset (2,157 Increase/Decrease In Case Asset (2,157 Increase/Decrease Increase (2,157 Increase Case Case Increase (2,258) (2,157 Increase Case Case Increase (2,258) (2,157 Increase Case Case Case (2,258) (2,157 Increase Case Case Case (2,258) (2,157 Increase Case Case Case (2,258) (2,258) (2,158 Increase Case C	Profit Before Tax	9,461	8,2
mpairment of Financial Instruments (Excluding ECL provision on Cash & Cash equivalents) therest at Dividend Income therest Spenses (283) Profiti/Loss On Sale Of Investments (283) Profiti/Loss On Sale Of Investments (283) Profiti/Loss On Sale Of Investments (283) <b>Xdjustments For :</b> Increase/Decrease In Other Non Financial Assets Increase/Decrease In Other Non Financial Assets (199) Increase/Decrease In Other Non Financial Assets (19) Increase/Decrease In Other Non Financial Assets (13) <b>Contexponential Contexponential </b>	Adjustments For :		
Interest and Dividend Income(51,724)(52Interest Expenses35,08536sees & Commission Income(15)Profil/Loss On Sale Of Investments(15)Increase/Decrease In Non Financial Assets(15)Increase/Decrease In Other Financial Assets(19)Increase/Decrease In Other Financial Assets(13)Increase/Decrease In Other Financial Assets(13)Increase/Decrease In Other Financial Assets(13)Increase/Decrease In Other Financial Assets(13)Increase/Decrease In Other Financial Labilities(13)Increase/Decrease In Other Ketter Working Capital Changes(1,349)(4(11)Increase/Decrease In Other Financial Labilities(11)Increase/Decrease In Other Financial Labilities(11)Increase/Decrease In Other Financial Labilities(11)Increase/Decrease In Other Ketter Working Capital Changes(1,349)(4(11)(11)Increase/Decrease In Other Ketter Working Capital Changes(11)Increase/Decrease In Other Ketter Ketter Ketter	Depreciation And Amortisation	739	7
interest Expenses     35,085     36       eas & Commission Income     (281)       Profit)/Loss On Sale Of Investments     (133)       iernesaurement Gain/(Loss) on Defined Benefit Plan     (33)       Operating Profit Before Working Capital Changes     (4,230)       kdjustments For :     2,156       Increase//Decrease in Non Financial Assets     (13)       Increase//Decrease in Other Financial Assets     (13)       Increase//Decrease in Other Non Financial Assets     (13)       Increase/(Decrease) in Other Non Financial Assets     (13)       Increase/(Decrease) in Other Non Financial Assets     (13)       Increase/(Decrease) in Other Non Financial Absets     (13)       Increase/(Decrease) in Other Non Financial Idabilities     (13)       Operating Profit After Working Capital Changes     (1,349)       (4)     (14)     (14)       Increase/(Decrease) in Other Financial Idabilities     (13)       Operating Profit After Working Capital Changes     (1,349)       (4)     (14)     (14)       Sest Heid for Sale     (1,349)       (4)     (32,539)     (33)       Increase/(Decrease Housing Loans     (9,884)     32       Sest Heid for Sale     (11)     (11)       Set Sale flow From Investing Activity     5,401     43       Stash Flow From Investi	Impairment of Financial Instruments (Excluding ECL provision on Cash & Cash equivalents)	2,538	2,7
ees & Commission Income       (281)         Profit/Loss On Sale Of Investments       (15)         temeasurement Gain/(loss) on Defined Benefit Plan       (33)         Operating Profit Before Working Capital Changes       (4,230)       (5)         Kdjustments For :       (15)       (15)         Increase/Decrease in Non Financial Assets       (19)       (19)         Increase/Decrease in Other Financial Assets       (13)       (13)         Increase/Decrease in Other Non Financial Labilities       (418)       (13)         Increase/Decrease) In Tode Payables       (13)       (134)         Increase/Decrease) In Tode Payables       (134)       (134)         Increase/Decrease) In Tode Payables       (134)       (418)         Increase/Decrease) In Tode Payables       (134)       (418)         Increase/Decrease Housing Loans       (9,884)       32         Increase/Decrease Housing Loans       (9,884)       32         Increase/Decrease Housing Loans       (9,884)       33         Increase/Decrease Housing Received       (11,349)       (4         Increase/Decrease Housing Loans       (134)       (144)         Increase/Decrease Housing Loans       (134)       (144)         Increase /Decrease Housing Loans       (134)       (1	Interest and Dividend Income		(52,7
Profit/Loss On Sale Of Investments       (15)         temeasurement Gain/(loss) on Defined Benefit Plan       (33)         Sperating Profit Before Working Capital Changes       (4,230)         xdjustments For :       (15)         Increase//Decrease In Other Financial Assets       (13)         Increase//Decrease In Other Non Financial Assets       (13)         Increase//Decrease In Other Non Financial Liabilities       (13)         Increase//Decrease) In Other Non Financial Liabilities       (13)         Increase/(Decrease) In Other Non Financial Liabilities       (13)         Increase/(Decrease) In Other Non Financial Liabilities       (13)         Operating Profit After Working Capital Changes       (1,349)         (distiments For :       (1,349)         Increase/(Decrease Housing Loans       (9,884)         Syste held for Sale       (674)         (11)       (1,908)         Interest Received       (1,1,908)         Interest Received       (1,1,908)         Stash Flow From Investment Activities       (1,1,908)         iale Of Investments       (1,1,908)         iccash Flow From Investing Activity       (5,6)         typerater Components       (1,6)         inversate Si Under Developments       (1,6)         inversate Si Chere	nterest Expenses		36,2
temeasurement Gain/(loss) on Defined Benefit Plan (33) perating Profit Before Working Capital Changes (4,230) (5 Kdjustments For : Increase//Decrease in Non Financial Assets (13) Increase//Decrease in Other Financial Assets (13) Increase//Decrease in Other Kon Financial Assets (13) Increase//Decrease in Other Kon Financial Labsilities (4418) Increase//Decrease in Same Kon	Fees & Commission Income	(281)	(2
pperating Profit Before Working Capital Changes       (4,230)       (5         xdjustments For :       2,156       (19)         Increase//Decrease In Non Financial Assets       (19)         Increase//Decrease In Other Financial Assets       (13)         Increase//Decrease In Other Non Financial Lassets       (13)         Increase//Decrease In Other Non Financial Labilities       (418)         Increase//Decrease In Other Non Financial Labilities       (433)         Increase//Decrease In Other Non Financial Labilities       (433)         Increase//Decrease In Other Non Financial Labilities       (433)         Increase//Decrease In Other Non Financial Labilities       (448)         Increase//Decrease In Other Non Financial Labilities       (448)         Operating Profit After Working Capital Changes       (1,349)         vidjustments For :       (9,884)       32         Increase//Decrease Housing Loans       (9,884)       32         syste held for Sale       (674)       (1         vides & Commission Received       (32,359)       (33         therest Received       (32,539)       (33         vicers Paid       (32,539)       (33         vicers Paid       (32,539)       (33         vicers Paid       (32,537)       (1,86	(Profit)/Loss On Sale Of Investments		(2
Justments For:     2,156       Increase//Decrease in Other Financial Assets     2,156       Increase//Decrease in Other Non Financial Assets     (19)       Increase//Decrease in Other Non Financial Assets     (13)       Increase//Decrease In Other Non Financial Labilities     (13)       Increase//Decrease In Other Non Financial Labilities     (13)       Increase//Decrease In Other Non Financial Labilities     (13)       Increase//Decrease In Other Financial Labilities     (13)       Increase//Decrease Housing Loans     (9,884)       Systemets For:     (14,349)       Increase//Decrease Housing Loans     (9,884)       Systemets For:     (14,349)       Increase//Decrease Housing Loans     (9,884)       Systemets For:     (15,35)       Increase//Decrease Housing Loans     (9,884)       Systemets For:     (14,349)       Increase//Decrease Housing Loans     (9,884)       Systemets For:     (14,349)       Increase//Decrease Housing Loans     (9,884)       Systemets For:     (14)       Increase//Decrease Housing Loans     (9,884)       Systemets For:     (15)    <	Remeasurement Gain/(loss) on Defined Benefit Plan		
Increase//Decrease In Non Financial Assets Increase//Decrease In Other Non Financial Assets Increase//Decrease In Other Non Financial Assets Increase//Decrease In Other Non Financial Labilities Increase//Decrease In Other Non Financial Labilities Increase//Decrease In Other Financial Labilities Increase//Decrease Housing Loans Increase//Decrease Hou	Operating Profit Before Working Capital Changes	(4,230)	(5,2
Increase)/Decrease in Other Financial Assets (19) Increase)/Decrease in Other Non Financial Assets (418) Increase)/Decrease in Bank Balance other than cash & cash equivalents (13) Increase/(Decrease) in Other Non Financial Liabilities (438) Increase/(Decrease) in Other Financial Liabilities (608 Departing Profit After Working Capital Changes (1,349) (4 Adjustments For : Increase)/Decrease housing Loans (9,884) 32 Sest held for Sale (674) (1 Set Adjustments For : Increase)/Decrease Housing Loans (9,884) 32 Sest held for Sale (674) (1 Set Adjustments For : Increase)/Decrease Housing Loans (9,884) 32 Sest held for Sale (1,908) (1 Set Adjustments For : Increase)/Decrease Housing Loans (9,884) 32 Set Adjustments For : Increase/Decrease Housing Loans (9,884) 32 Set Adjustments For : Increase/Decrease In Other Financial Liabilities (110) Set Adjustments For : Increase/Decrease In Other Financial Liabilities (1,908) (1 Set Cash Generated/(Used) From Operating Activity (1,908) (1 Set Cash Flow From Investing Activities (1,908) (1,9	Adjustments For :		
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Increase//Decrease In Bank Balance other than cash & cash equivalents(13)Increase//Decrease In Tother Non Financial Liabilities433Increase//Decrease) In Tother Payables134Increase//Decrease) In Tother Financial Liabilities608Operating Profit After Working Capital Changes(1,349)Vigustnents For :(1,349)Increase//Decrease Housing Loans(9,884)Syste Held for Sale(674)Commission Received244Interest Received(32,539)Syste Held for Sale(1,908)Iterest Paid(32,539)(33) axes Paid(1,908)Iterest Paid(1,908)Iterest Paid(1100)Iterest For Sim Sion Received13Iterest Paid(1100)Iterest Paid(1100)Iterest Paid(1100)Iterest Paid(1100)Iterest For Sim Sale of Property, Plant & EquipmentsIteratest Order State(1100)Iteratest College13Iteratest College15Iteratest College15Iteratest Received15Iteratest College15Iteratest College15Iteratest College(100)Iteratest Sim	(Increase)/Decrease In Other Financial Assets	(19)	
Increase/(Decrease) In Other Non Financial Liabilities433 134Increase/(Decrease) In Trade Payables133Increase/(Decrease) In Trade Payables608Operating Profit After Working Capital Changes(1,349)(4(1,349)Vdjustments For :(9,884)Increase/(Decrease Housing Loans(9,884)Sysset held for Sale(674)(1,134)(244Increase/(Decrease Housing Loans(32,359)Sysset held for Sale(31,359)(674)(11,908)Interest Received51,511Szes Paid(32,359)Iterest Paid(32,359)Sares Paid(1,908)Ite Cash Generated/(Used) From Operating Activity5,401Ite Cash Flow From Investment Activities(1100)Proceeds from Sale of Property, Plant & Equipments(1100)Proceeds from Sale of Investments(80,737)Nurchase Of Investments(80,737)Nirchase Of Investments(2,83,368)Old Investments(2,83,368)Old Investments(2,83,368)Old Nest Received15Ste Cash Generated/(Used) From Investing Activity(2,84,200)C: Cash Flow From Financing Activities(2,83,368)C: Cash Flow From Financing Activities(2,83,368)C: Cash Generated/(Used) From Financing Activity(2,84,232)C: Cash Generated/(Used) From Financing Activity(2,84,233)C: Cash Generated/(Used) From Financing Activity(2,84,233)C: Cash Generated/(Used) From Financing Activity(2,84,233) <td>(Increase)/Decrease In Other Non Financial Assets</td> <td>(418)</td> <td>(5</td>	(Increase)/Decrease In Other Non Financial Assets	(418)	(5
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Cash & Cash Equivalents As At Beginning of the year 3,586 6			,
			(7
			6, <b>6</b> ,







Notes to Consolidated Financial Results:

- 3 The above unaudited consolidated financial results represent the consolidated financial results for GIC Housing Finance Limited ("GICHFL") and its wholly owned subsidiary i.e. GICHFL Financial Services Private Limited ("GFSPL") constituting the Group.
- 4 The above unaudited consolidated financial results have been prepared in accordance with Ind AS 110 - Consolidated Financial Statements, prescribed under section 133 of the Companies Act, 2013 (the "Act") read with the relevant rules issued thereunder and the other relevant provisions of the Act.
- 5 The above unaudited consolidated financial results of the Group have been prepared in accordance with and comply in all material aspects with the Indian Accounting Standards ("Ind AS") as prescribed under section 133 of the Companies Act, 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015 (as amended) and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 6 The main business of the Group is to provide loans for purchase or construction of residential houses. All other activities of the Group revolve around the main business and accordingly there are no separate reportable segments, as per the Ind AS 108- Operating Segments.
- 7 The Members at the Annual General Meeting held on July 31, 2024 approved the payment of final dividend of Rs. 4.5 per equity share aggregating to Rs. 2,423 Lakh for the year ended March 31, 2024 as recommended by Board of Directors of the Company at its meeting held on May 13, 2024. Accordingly, the dividend amount has been paid to the shareholders in August 2024.
- Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached in 8 Annexure I.
- Pursuant to Regulations 54 of SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015, all Secured Non-Convertible Debentures (NCDs) issued by the Group 9 and outstanding as on September 30, 2024 are fully secured by way of charge on identified receivables of the company. Accordingly, the Group is maintaining asset cover of 1x or such higher asset cover required as per the terms of offer document.
- 10 In compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the above unaudited consolidated financial results for the quarter and half year ended September 30, 2024 have been reviewed by the Statutory Auditors of the Company, reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their respective meeting held on November 08, 2024.
- 11 Other Operating Income includes Rs.1202.14 Lakh towards Bad debts recovery.
- 12 The figures for the previous periods / year have been regrouped wherever necessary in order to make them comparable with figures for the quarter and half year ended September 30, 2024.

For and on behalf of the Board & JA ett Mu ( Paul Lobo Managing Director & CEO DIN No: 09787223 DAC

Place : Jaipur Date : November 08, 2024



#### Annexure - I

Sr. No.	Ratio		Quarter Ended		Half Yea	r ended	Year Ended
51. 190.	Ratio	30-09-2024	30-06-2024	30-09-2023	30-09-2024	30-09-2023	31-03-2024
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
а	Debt- Equity Ratio (in times)	4.60	4.59	5.02	4.60	5.02	4.68
b*	Debt-Service Coverage Ratio	Not Applicable					
c*	Interest Service Coverage Ratio	Not Applicable					
d	Outstanding redeemable preference shares (quantity and value)	Not Applicable					
е	Capital redemption reserve / Debenture redemption reserve	-			-	-	
f	Net worth (₹ in Lakh)	1,88,055	1,86,832	1,73,747	1,88,055	1,73,747	1,82,883
g	Net Profit after tax (₹ in Lakh)	3,652	3,899	3,019	7,551	6,203	15,135
h	Earning per share (not annualised)						
	1. Basic	6.78	7.24	5.61	14.02	11.52	28.11
	2. Diluted	6.78	7.24	5.61	14.02	11.52	28.11
1*	Current Ratio	Not Applicable					
j*	Long term debt to working capital	Not Applicable					
k	Bad debts to Account receivable ratio (Not annualised)	-			-	-	0.16%
1*	Current Liability Ratio	Not Applicable					
m	Total debts to total assets (%)	81.47%	81.45%	82.71%	81.47%	82.71%	81.78%
n*	Debtors turnover	Not Applicable					
0*	Inventory turnover	Not Applicable					
p*	Operating Margin (%)	Not Applicable					
q	Net Profit Margin (%)	13.74%	14.07%	11.17%	13.91%	11.46%	14.15%
r	Sector specific equivalents ratios, as applicable		-				
	i. Stage 3 Ratio (%)	3.78%	3.98%	4.42%	3.78%	4.42%	3.72%
	ii. Provision Coverage Ratio (%)	36.69%	36.61%	35.01%	36.69%	35.01%	32.55%

Formula for Computation of ratios are as follows:

a Debt equity ratio = (Debt Securities + Borrowings [Other than Debt Securities]) / Networth

f Networth = Equity Share Capital + Other Equity

k Bad Debts to Account Receivable ratio= Bad Debts Written Off / (Total Loan Book + Trade Receivables)

m Total debts to total assets (%) = (Debt Securities + Borrowings [Other than Debt Securities]) / Total Assets

q Net Profit Margin (%) = Net Profit after tax/ Total Income

r i. Stage 3 Ratio = Gross Stage III Loan outstanding / Total Loan Outstanding

- r ii. Provision Coverage Ratio = Allowance for bad and doubtful debts for Gross Stage III Loan Book / Gross Stage III Loan Book
- \* Since the Company is a Housing Finance Company ('HFC'), disclosure of Debt service coverage ratio, Interest service coverage ratio, Current ratio, Long term debt to working capital, Current liability ratio, Debtors turnover ratio, Inventory turnover ratio and Operating Margin Ratio are not applicable since it is engaged in financing activities.







FoF 2, Phoenix House, 'B' Wing, 4th Floor, 462, Senapati Bapat Marg, Lower Parel, Mumbai-400 013. India

Phone : +91 22 4619 7023/24/25 : +91 22 4606 7023 Email : mail@cnj.in Web : www.cnj.in

## Limited Review Report on quarterly and year to date unaudited Consolidated Ind AS Financial Results pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

## To The Board of Directors of GIC Housing Finance Limited

- 1. We have reviewed the accompanying Statement of Unaudited Consolidated Ind AS Financial Results of GIC Housing Finance Limited ("the Parent") and its subsidiary (the Parent and its subsidiaries together referred to as "the Group) for the quarter ended September 30, 2024 and for the period from April 1, 2024 to September 30, 2024 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors in its meeting held on November 8, 2024, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 ("Ind AS 34") "Interim Financial Reporting" prescribed under section 133 of the Companies Act, 2013, as amended read with the relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
- 3. We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion. We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.



- 4. The Statement includes the unaudited results of the subsidiary (namely, GICHFL Financial Services Private Limited)
- 5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulations 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.
- 6. We did not review the interim financial statements of one subsidiary included in the unaudited consolidated Ind AS financial results, whose interim financial statements reflect total assets of Rs. 128 lakhs as at September 30, 2024 and total revenue of Rs. 133 lakhs and Rs.227 lakhs, total net profit after tax of Rs. 4 lakhs and Rs.7 lakhs and the total comprehensive income of Rs. 4 lakhs and Rs. 7 lakhs for the quarter ended September 30, 2024 and for the period from April 01, 2024 to September 30, 2024, respectively and cash flows (net) of Rs 3 lakhs for the period April 01, 2024 to September 30, 2024, as considered in these consolidated unaudited financial results. These interim unaudited financial statements of the subsidiary have been reviewed by other auditor whose report have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the report of the other auditors and the procedures performed by us as stated in paragraph 3 above. Our conclusion on the Statement is not modified in respect of this matter.

For Chandabhoy & Jassoobhoy **Chartered Accountants** Firm Regn. No.101647W

Ambesh Dave Membership No.: 049289 UDIN: 24049289 BKD HUA 9823

**Place: Jaipur** Date: November 8, 2024

Partner



### Annexure - B

# Additional Information in compliance with Chapter V (Obligations of Listed Entity which has listed its Non- Convertible Securities) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Reg. No.	Particulars	Status as on 30 <sup>th</sup> September, 2024
52(4)	Additional disclosure of Ratio/ equivalent financial information.	Disclosed as part of Financial Results in Annexure-A.
54(2)	Extent & Nature of Securities Created & Maintained w.r.t. its Secured NCDs.	Disclosed as part of Notes to Financial Results in Annexure-A.
52(7) & 7A	Statement Indicating Utilization of issue proceeds of NCDs and "Nil" Statement indicating Deviation or Variation in use of proceeds.	Enclosed herewith, the "Nil" certificate as Annexure B-1.
54(3)	Details of Security Cover.	Enclosed as Annexure B-2.
54 & 56(1)(d) Read with SEBI Master Circular dated May 16, 2024, as amended.	Certificate from Statutory Auditor.	Enclosed as Annexure B-3.

### **Annexure B-1**

GIC HOUSING FINANCE LTD.

(1)	(2)	(3)	(4)	(5)
Name of the Issuer	ISIN	Mode of fund raising (public issues/Pvt. Placement)	Type of Instrument	Date of raising Funds
	1	Not Applicable for Q2 FY 2	024-25	
(6)	(7)	(8)	(9)	(10)
Amount Raised	Fund utilized	Any deviation (Yes/no)	If 8 is yes, then specify the purpose of for which funds were utilized	Remarks if any

Name of listed entity	GIC HOUSING FINANCE LIMITED
Mode of Fund Raising	PrivatePlacement
Type of instrument	Non-Convertible Debentures
Date of Raising Funds	Not Applicable for Q2 FY 2024-25
Amount Raised	Not Applicable for Q2 FY 2024-25
Report filed for Quarter ended	30.09.2024
Is there a Deviation / Variation in use of funds raised?	Not Applicable for Q2 FY 2024-25
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Not Applicable for Q2 FY 2024-25
If yes, details of the approval so required?	-
Date of approval	=
Explanation for the Deviation / Variation	-
Comments of the audit committee after review	None
Comments of the auditors, if any	None

Objects for which funds have been raised and where there has been a deviation/variation , in the following table

[1]	[2]	[3]	[4]					
Original Object	Modified Object, if any	Original Allocation	Modified allocation,if any					
	•							
[5]	[	6]	[7]					
Funds Utilised	Amount of Deviation/Var	Amount of Deviation/Variation for the quarter according to applicable object (INR Crores and in %)						
	according to applicable of							

Deviation could mean:

(a)

(b)

Deviation in the objects or purposes for which the funds have been raised

Deviation in the amount of funds actually utilized as against what was originally disclosed.

Name of Signatory – Varsha Godbole

Designation – Sr VP & CFO

Regd. Office: National Insurance Building, 6<sup>th</sup> Floor, 14, Jamshedji Tata Road, Churchgate, Mumbai – 400 020.

CIN No. : L65922MH1989PLC054583; Tel.:022-43041900 E-mail: <u>corporate@gichf.com</u> ; Website: www.gichfindia.com



## Annexure B-2

#### Security Cover Certificate as on Sep 30, 2024

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
		Exclusive Charge	Exclusive Charge	Pari- Passu Charge			Assets not offered as Security	Elimination (amount in	(Total C to H)	contraction	Related to only thos			
Particulars	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	which there is pari- Passu charge (excluding g items covered in column F)		negative) debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)*	Market Value for Pari passu charge Assets	carrying value/book value forpari passu charge assets where market value is not ascertainable or applicable (For Eg. BankBalance, DSIA market value is not applicable)	Total Value(=K+L+M + N)
	Contraction of the	Book Value	Book Value	Yes/ No	Book Value	Book Value		1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1				Relatin	ig to Column F	
ASSETS														
Property, Plant and Equipment							379		379					-
Capital Work-in- Progress									-					-
Right of Use Assets Goodwill							2,305		2,305					
							-		-					-
Intangible Assets							1,834		1,834					-
Intangible Assets under Development							1,061		1,061					
Investments							25,300		25,300					-
Loans*	Loans to Customer (Refer Note 1 and 2)	35,095	8,63,821				1,07,175		10,06,091		8,98,916			8,98,916
Inventories							-		-	-				-
Trade Receivables							73		73					-
Cash and Cash Equivalents							3,725		3,725					-
Bank Balances other than Cash and Cash Equivalents							410		410					
Others							20,330		20,330					-
Total		35,095	8,63,821				1,62,592		10,61,508	-	8,98,916	-	-	8,98,916
LIABILITIES														
Debt securities to which this certificate pertains	Secured NCDs (Refer Note 3)	34,852	-				3		34,852					
Other debt sharing pari-passu charge with above debt									-					
Other Debt							63,975		63,975					
Subordinated debt							-		-					
Borrowings														
Bank		-	7,28,008				38,000		7,66,008					
Debt Securities							-		-					
Others							-		-					
Trade payables							1,190		1,190					
Lease Liabilities							2,501		2,501					
Provisions							2,008		2,008					
Others							2,944		2,944					
Total		34,852	7,28,008				1,10,618		8,73,478					
Cover on Book Value**							_,,010							
Cover on Market Value														1.000
	Exclusive Security Cover Ratio	1.01												

\* Receivables under financing activities consist of loans which are carried at amortised cost. The business model for managing these loans is "hold to collect" cash flows that are solely principal and interest. Accordingly these loans are not fair valued and the book value of loans (after netting of

Impairment) are considered as the value of security for the purposes of this certificate.

\*\* Security cover ratio is calculated only for debt for which this certificate is issued.

1. All Loans assets mentioned in Column C & Column D are standard assets.

2. Loans includes principal outstanding plus interest receivables add/less Ind As adjustment less provision for expected credit loss.

3. Debt Securities to which this certificate pertains includes principal outstanding plus interest accrued add/less Ind As adjustment.

LOWER PA

FoF 2, Phoenix House, 'B' Wing, 4th Floor, 462, Senapati Bapat Marg, Lower Parel, Mumbai-400 013. India

Phone : +91 22 4619 7023/24/25 : +91 22 4606 7023 Email : mail@cnj.in Web : www.cnj.in

Certificate on maintenance of security cover and compliance with the covenants as per the Offer Documents /Information Memorandum/Debenture Trust Deed/ pursuant to Regulation 54 read with Regulation 56(1)(d) of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015.

#### To, The Board of Directors GIC Housing Finance Limited

 As required by Regulation 54 read with Regulation 56(1(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, GIC Housing Finance Limited ("the Company") desires a certificate regarding maintenance of security cover as at September 30, 2024, as per the terms of Offer Document /Information Memorandum, in the form of book debts /receivables on the amounts due and payable to all secured lenders in respect of listed debt securities ("Secured Lenders") issued by the Company including compliance with all covenants of such Offer Document / Information Memorandum/ Debenture Trust Deed, in respect of listed debt securities.

This certificate is required by the Company for the purpose of submission to the Debenture Trustee of the Company to ensure compliance with the SEBI Regulations and SEBI Circular SEBI/HO/DDHS/P/CIR/2023/50 dated March 31, 2023 ("the circular") in respect of its listed non-convertible debt securities as at September 30, 2024 ("Debentures").

Accordingly the management of the Company has prepared accompanying statement ("Annexure II") in a format required as per the Circular, containing the details of the security cover available for debenture holders in accordance with the unaudited financial statements as at September 30, 2024 and other relevant documents/records maintained by the Company.

#### 2. Management's Responsibility

The Management of the Company is responsible for

- a. The preparation ,of the accompanying Annexure II from unaudited Ind AS Financial Statements of the Company as at September 30, 2024 and other records maintained by the Company is the responsibility of the Management of the Company ;
- Ensuring maintenance of the security cover available for debenture holders is more than the cover required as per the Offer Document /Information Memorandum in respect of listed debt securities;
- c. Accurate computation of security cover available for debenture holders based on unaudited financial statements of the Company as at September 30, 2024;



- d. Compliance with the covenants of the Offer Document/Information Memorandum/Debenture Trust Deed in respect of listed debt securities;
- e. Preparation and maintenance of proper accounting and other records and design, implementation and maintenance of adequate internal procedures/systems/processes /controls relevant to the creation and maintenance of the aforesaid records.
- f. Completeness and accuracy of the identification of covenants as per the Offer Document/Information Memorandum in respect of listed debt securities.

This responsibility includes ensuring that the relevant records provided to us for our examination are correct and complete.

#### 3. Auditor's Responsibility

Our responsibility is to provide limited assurance in form of conclusion based on the examination of unaudited Ind AS financial statement for the period ended September 30, 2024 and other relevant records maintained by the Company as to whether anything has come to our attention that causes us to believe that amounts appearing in the Annexure II are incorrectly extracted from unaudited Ind AS Financial Statements for the period ended September 30, 2024 and other records maintained by the Company and whether security cover available for debenture holders has been maintained in accordance with Offer Document /Information Memorandum/Debenture Trust Deed in respect of listed debt securities.

Our responsibility is also to provide limited assurance that prima facie the company has complied with the all covenants mentioned in the Offer Document /Information Memorandum/Debenture Trust Deed in respect of listed debt securities.

For this purpose, we have

- a. Obtained and read the Debenture Trust Deed and Information Memorandum in respect of secured Debentures and noted the security cover percentage required to be maintained by the Company in respect of such Debentures and all covenants applicable to the company,
- b. Traced whether amounts mentioned in Annexure II have been correctly extracted from unaudited Ind AS Financial Statements for the period ended on September 30, 2024 and other relevant records maintained by the Company.
- c. Verified the supporting documents of Compliance with covenants.

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable

assurance engagement and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

We conducted our examination of the Annexure II in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.



We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC-1), Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Service Engagements.

#### 4. Conclusion

Based on our examination and information and explanation given to us, nothing has come to our attention that causes us to believe that;

- a. The amounts appearing in the Annexure II are incorrectly extracted from unaudited Ind AS Financial Statements for the period ended on September 30, 2024 ;
- b. The security cover available for debenture holders is not maintained as per the cover required in the Offer Document /Information Memorandum/Debenture Trust Deed in respect of listed debt securities and ,
- c. That Company has not complied with the All Covenants of the Offer Document /Information Memorandum/Debenture Trust Deed in respect of listed debt securities.

#### 5. Restriction on use

This certificate has been issued at the specific request of the Company pursuant to the requirements of Regulation 54 read with Regulation

56(1)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time. It should not be used by any other person or for any other purpose.

Accordingly, we do not accept or assume any liability or any duty of care or for any other purpose or to any other party to whom it is shown or into whose hands it may come without our prior consent in writing.

For Chandabhoy & Jassoobhoy Chartered Accountants Firm Regn.101647W

**Amitava Dutta** Partner Membership No. 056435 UDIN: 24056435BKGZ

Place: Jaipur Date: November 8, 2024

#### Annexure II Security Cover Certificate as on Sep 30, 2024

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Column A	Column b	Exclusive Charge	Exclusive Charge	Pari- Passu Charge		Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Condition of			red by this certificat	
Particulars	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari- Passu charge (excluding g items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)*	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M + N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value			1000			Relatin	g to Column F	
ASSETS														
Property, Plant and Equipment							379		379					-
Capital Work-in- Progress							-		-					-
Right of Use Assets							2,305		2,305					
Goodwill							-		-					-
Intangible Assets							1,834		1,834					-
Intangible Assets under Development							1,061		1,061					-
Investments							25,300		25,300					-
Loans*	Loans to Customer	35,095	8,63,821				1,07,175		10,06,091		8,98,916			8,98,916
	(Refer Note 1 and 2)													
Inventories									- 70					
Trade Receivables							73		73					
Cash and Cash Equivalents							3,725		3,725					-
Bank Balances other than Cash and							410		410					
Cash Equivalents														
Others							20,330		20,330					-
Total		35,095	8,63,821				1,62,592		10,61,508	-	8,98,916	-	-	8,98,916
LIABILITIES														
Debt securities to which this certificate pertains	Secured NCDs (Refer Note 3)	34,852	-						34,852					
Other debt sharing pari-passu charge									-					
with above debt							63,975		63,975					
Other Debt									03,973					
Subordinated debt														
Borrowings	-		7,28,008				38,000		7,66,008					
Bank			1,20,008						7,66,008					
Debt Securities									-			-		
Others														
Trade payables							1,190		1,190					
Lease Liabilities							2,501		2,501					
Provisions							2,008		2,008					
Others							2,944		2,944					
Total		34,852	7,28,008				1,10,618		8,73,478					
Cover on Book Value**														
Cover on Market Value	Exclusive Security	1.01							-					
	Cover Ratio	1.01												

\* Receivables under financing activities consist of loans which are carried at amortised cost. The business model for managing these loans is "hold to collect" cash flows that are solely principal and interest. Accordingly these loans are not fair valued and the book value of loans (after netting of Impairment) are considered as the value of security for the purposes of this certificate.

\*\* Security cover ratio is calculated only for debt for which this certificate is issued.

1. All Loans assets mentioned in Column C & Column D are standard assets.

2. Loans includes principal outstanding plus interest receivables add/less Ind As adjustment less provision for expected credit loss.

3. Debt Securities to which this certificate pertains includes principal outstanding plus interest accrued add/less Ind As adjustment.





Format for disclosure of related party transactions every six months (01-04-2024 to 30-09-2024)

ir. No. /	Details of the party (listed entity /subsidiary) entering into the transaction		Details of	f the cour	iterparty	Type of related party transaction	transaction party transaction as approved by the audit committee	party transaction as approved by the audit committee period		In case monies are due to either party as a result of the transaction (Rs. In lakh)		These de In case any fi incurred to m corporate c	corporate tails need t nancial ind ake or give	e deposits, adv o be disclosed ebtedness is loans, inter- dvances or	sactions - applicable only in case the related party transaction relates to loans, inter- ances or investments made or given by the listed entity/subsidiary. only once, during the reporting period when such transaction was undertaken. Details of the loans, inter-corporate deposits, advances or investments					
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary		(Rs. In lakh)	(Rs. In lakh)	Opening Balance	Closing Balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ inter- corporate deposit/ investment	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end- usage)		
L	GIC Housing Finance Limited	-	Shri Hitesh Rameshchandra Joshi	-	Non-Executive Director	Housing Loan	Rs. 2500 (as per omnibus approval of Audit Committee)	2.35	25.32	22.97	NA	NA	NA	NA	NA	NA	NA	NA		
2	GIC Housing Finance Limited	-	Shri Paul Alphonso Lobo	-	MD & CEO	Remuneration	Rs. 2500 (as per omnibus approval of Audit Committee)	28.75	0	0	NA	NA	NA	NA	NA	NA	NA	NA		
3	GIC Housing Finance Limited	-	Smt. Varsha Godbole	-	CFO (KMP)	Remuneration	Rs. 2500 (as per omnibus approval of Audit Committee)	23.75	0	0	NA	NA	NA	NA	NA	NA	NA	NA		
ł	GIC Housing Finance Limited	-	Smt. Nutan Singh	-	CS (KMP)	Remuneration	Rs. 2500 (as per omnibus approval of Audit Committee)	12.58	0	0	NA	NA	NA	NA	NA	NA	NA	NA		
5	GIC Housing Finance Limited	-	Smt. Nutan Singh	-	CS (KMP)	Housing Loan	Rs. 2500 (as per omnibus approval of Audit Committee)	0.94	13.54	12.6	NA	NA	NA	NA	NA	NA	NA	NA		
5	GIC Housing Finance Limited	-	Smt. Nutan Singh	-	CS (KMP)	Housing Loan	Rs. 2500 (as per omnibus approval of Audit Committee)	0.02	49.51	49.49	NA	NA	NA	Loan	8.8		5 Secured	Housing Loan		
7	GIC Housing Finance Limited	-	Shri Mukesh Khedekar	-	Officer on deputation from Promoter Company	Remuneration	Rs. 200000 (as per omnibus approval of Audit Committee for material RPT)	19.92	0	0	NA	NA	NA	NA	NA	NA	NA	NA		
3	GIC Housing Finance Limited	-	Shri Mukesh Khedekar	-	Officer on deputation from Promoter Company	Housing Loan	Rs. 200000 (as per omnibus approval of Audit Committee for material RPT)	0.38	61.66	61.28	NA	NA	NA	NA	NA	NA	NA	NA		
*	GIC Housing Finance Limited	-	Shri T. Mariraja	-	Officer on deputation from Promoter Company	Remuneration	Rs. 200000 (as per omnibus approval of Audit Committee for material RPT)	17.87	0	0	NA	NA	NA	NA	NA	NA	NA	NA		
10	GIC Housing Finance Limited	-	Shri Ajit Kumar Saxena	-	Independent Director	Sitting Fees	Rs. 2500 (as per omnibus approval of Audit Committee)	3.6	0	0	NA	NA	NA	NA	NA	NA	NA	NA		
11	GIC Housing Finance Limited	-	Smt. Rani Singh Nair	-	Independent Director	Sitting Fees	Rs. 2500 (as per omnibus approval of Audit Committee)	3.3	0	0	NA	NA	NA	NA	NA	NA	NA	NA		
12	GIC Housing Finance Limited	-	Shri Vaijinath Gavarshetty	-	Independent Director	Sitting Fees	Rs. 2500 (as per omnibus approval of Audit Committee)	3	0	0	NA	NA	NA	NA	NA	NA	NA	NA		
13	GIC Housing Finance Limited	-	Shri Garimella Nanda Kishore	-	Independent Director	Sitting Fees	Rs. 2500 (as per omnibus approval of Audit Committee)	2.1	0	0	NA	NA	NA	NA	NA	NA	NA	NA		
14	GIC Housing Finance Limited	-	Shri Sathia Jeeva Krishnan Chidambara	-	Independent Director	Sitting Fees	Rs. 2500 (as per omnibus approval of Audit Committee)	2.1	0	0	NA	NA	NA	NA	NA	NA	NA	NA		

(Rs. In Lakh)

							/	1	1-	1-								
15	GIC Housing	-	Shri Damodharan	-	Independent	Sitting Fees		2.1	0	0	NA	NA						
	Finance Limited		Neelam		Director		omnibus approval of											
							Audit Committee)											
16	GIC Housing	-	Shri Sunil Kakar	-	Independent	Sitting Fees	Rs. 2500 (as per	2.1	0	0	NA	NA						
	Finance Limited				Director		omnibus approval of											
							Audit Committee)											
17	GIC Housing	-	General Insurance	-	Promoter	GIC-Re employees	Rs. 200000 (as per	324.43	4549.83	4874.26	NA	NA						
	Finance Limited		Corporation of India			Housing Loan	omnibus approval of											
			(GIC-Re)			(Scheme)	Audit Committee)											
18	GIC Housing	-	The New India	-	Promoter	Insurance Premium	Rs. 200000 (as per	0.04	0	0	NA	NA						
-	Finance Limited		Assurance Co. Ltd.				omnibus approval of		-									
	i inditee Enriced		rissurance cor Etai				Audit Committee)											
19	GIC Housing	-	National Insurance	-	Promoter	Rent Exp.	Rs. 200000 (as per	227.5	0	0	NA	NA						
15	Finance Limited		Co. Ltd.		rionotei	nent Exp.	omnibus approval of	227.5	U U	°	110	110	114	100	114	110	na -	1963
	Finance Linneu		CO. LIU.				Audit Committee)											
20	GIC Housing	-	National Insurance	-	Promoter	Water Charges	Rs. 200000 (as per	0.56	0	0	NA	NA						
20	GIC Housing Finance Limited	-	National Insurance Co. Ltd.	-	Promoter	water charges	ks. 200000 (as per omnibus approval of	0.50	U	v	N/A	NA	AVI	INA	INA	INA	INA	INA
	Finance Limited		Co. Ltd.															
							Audit Committee)		-	-								
21	GIC Housing	-	National Insurance	-	Promoter	Electricity Charges	Rs. 200000 (as per	0.12	0	0	NA	NA						
	Finance Limited		Co. Ltd.				omnibus approval of											
							Audit Committee)											
22	GIC Housing	-	United India	-	Promoter	Insurance Premium	Rs. 200000 (as per	0.13	0	0	NA	NA						
	Finance Limited		Insurance Co. Ltd.				omnibus approval of											
							Audit Committee)											
23	GIC Housing	-	United India	-	Promoter	House Building	Rs. 200000 (as per	503.3	5406.75	4903.45	NA	NA						
	Finance Limited		Insurance Co. Ltd.			Advance (Employees	omnibus approval of											
						Loan portfolio) of	Audit Committee)											
						UIICL	,											
24	GIC Housing	-	GICHFL Financial	-	Wholly owned		Rs. 2500 (as per	265	0	0	NA	NA						
I	Finance Limited		Services Pvt. Ltd.			& Payment of	omnibus approval of		ľ	1 <sup>-</sup>	[	1	[,	[			[	
	rinance Linnteu		Services PVL LLU.		subsidialy	Commission for	Audit Committee)											
						business sourced	Addit Committee)											
25			61 · A 1/ A 4 / I 11				B 0500 (		0		NA	NA		NA				NA
25	GICHFL Financial Services Pvt. Ltd.	-	Shri A V Muralidharan	-	Directors of wholly	Sitting Fees	Rs. 2500 (as per	0.3	U	U	NA	NA						
	Services Pvt. Ltd.				owned subsidiary of		omnibus approval of											
					GIC Housing Finance		Audit Committee)											
					Ltd.													
26	GICHFL Financial	-	Shri G Srinivasan	-	Directors of wholly	Sitting Fees	Rs. 2500 (as per	0.3	0	0	NA	NA						
1	Services Pvt. Ltd.				owned subsidiary of		omnibus approval of			1			1		1		1	
					GIC Housing Finance		Audit Committee)											
L					Ltd.					1		_						
27	GICHFL Financial	-	Shri Vaijinath	-	Directors of wholly	Sitting Fees	Rs. 2500 (as per	0.3	0	0	NA	NA						
1	Services Pvt. Ltd.		Gavarshetty		owned subsidiary of		omnibus approval of			1			1		1		1	
					GIC Housing Finance		Audit Committee)			1								
					Ltd.					1	1		1		1		1	
					TOTAL			1446.84										