

GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS FOR QUARTER ENDED ON 30-06-2025

(₹ in Crore)

Particulars	Quarter Ended 30-06-2025	Quarter Ended 30-06-2024	Increase / (Decrease) (%)
Sanctions	450	416	8
Disbursements	403	375	7
Interest Income	262	258	2
Fees & Commission Income	1	1	-
Other Income	2	18	(89)
Total Income	265	277	(4)
Interest Expenses	173	174	(1)
Staff Expenses	17	16	6
Other Expenses & Depn.	17	16	6
Provision for NPA and others	78	24	225
Total Expenses	285	230	24
Profit before Tax	(20)	47	(143)
Provision for Tax & (DTA)/DTL	(28)	8	(450)
Profit after Tax after (DTA)/DTL	8	39	(79)

Particulars	As on 30-06-2025	As on 30-06-2024	Increase / (Decrease) (%)
Loan Portfolio Gross	10,692	10,281	4
Borrowing Portfolio	8,684	8,568	1
Share Capital	54	54	-
Networth	1,972	1,868	6
Net Interest Margin % (NIM)	3.30	3.21	3
Gross NPA portfolio	507	409	24
Gross NPA %	4.74	3.98	19
Net NPA Portfolio	223	259	(14)
Net NPA to Net Advances%	2.14	2.56	(16)

RATIOS	Quarter Ended As on 30-06-2025	Quarter Ended As on 30-06-2024	Increase / (Decrease) (%)
Earning Per Share	1.36	7.23	(81)
Cost to Income Ratio	122.11	54.59	124
Cost to Income Ratio (without NPA provision)	37.64	31.49	20
Yield On Advances	9.76	9.89	(1)
Cost of Borrowed Funds %	8.07	8.21	(2)
Debt Equity Ratio (Times)	4.40	4.59	(4)
Return on Net worth	0.38	2.11	(82)
Return on Total Assets (%)	0.07	0.38	(82)
Price Earning Ratio	144.05	33.92	325
Book Value of Share	366.18	346.90	6
Total debts to total assets(%)	80.85	81.46	(1)
Net Profit Margin (%)	2.77	14.06	(80)

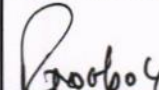
Credit Ratings- ICRA

Short Term Loan of ₹ 1000 Cr. (Rating)	[ICRA] A1 +	
Commercial Paper of ₹ 1500 Cr. (Rating)	[ICRA] A1+	
Long Term Loan of ₹ 9000 Cr. (Rating)	[ICRA] AA+Stable	
Non Convertible Debentures of ₹ 1355 Cr.	[ICRA] AA+Stable	

Credit Ratings- CRISIL

Commercial Paper of ₹1500 Cr.(Rating)	CRISIL A1 +	
Long Term Loan of ₹ 8100 Cr. (Rating)	CRISIL AA+ Stable	
Short Term Loan of ₹ 1000 Cr. (Rating)	CRISIL A1 +	
Non Convertible Debentures of ₹ 1355 Cr.	CRISIL AA+ Stable	

FOR GIC HOUSING FINANCE LIMITED


Varsha Godbole

Senior Vice President & CFO



