

GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS FOR YEAR ENDED ON 31-03-2025

Particulars	Year Ended 31-03-2025	Year Ended 31-03-2024	(₹ in Crore) Increase / (Decrease) (%)
Sanctions	1,915	1,348	42
Disbursements	1,789	1,275	40
Interest Income	1,049	1,043	1
Fees & Commission Income	5	5	-
Other Income	35	22	59
Total Income	1,089	1,070	2
Interest Expenses	703	710	(1)
Staff Expenses	70	63	11
Other Expenses & Depn.	80	74	8
Provision for NPA and others	17	19	(11)
Total Expenses	870	866	-
Profit before exceptional Items & Tax	219	204	7
Exceptional Item	13	0	-
Profit before Tax	206	204	1
Provision for Tax & DTA/DTL	46	53	(13)
Profit after Tax after DTA/DTL	160	151	6

Particulars	As on 31-03-2025	As on 31-03-2024	Increase / (Decrease) (%)
Loan Portfolio Gross	10,497	10,283	2
Borrowing Portfolio	8,727	8,563	2
Share Capital	54	54	-
Networth	1,964	1,829	7
Net Interest Margin % (NIM)	3.28	3.13	5
Gross NPA portfolio	318	399	(20)
Gross NPA %	3.03	3.88	(22)
Net NPA Portfolio	203	274	(26)
Net NPA to Net Advances%	1.96	2.69	(27)

RATIOS	Year Ended As on 31-03-2025	Year Ended As on 31-03-2024	Increase / (Decrease) (%)
Earning Per Share	29.74	28.07	6
Cost to Income Ratio	43.14	43.24	-
Cost to Income Ratio (without NPA provision)	38.86	38.17	2
Yield On Advances	9.95	9.82	1
Cost of Borrowed Funds %	8.22	8.01	3
Debt Equity Ratio (Times)	4.44	4.68	(5)
Return on Net worth	8.14	8.40	(3)
Return on Total Assets (%)	1.48	1.47	1
Price Earning Ratio	5.64	7.18	(21)
Book Value of Share	364.78	339.57	7
Total debts to total assets(%)	81.00	81.79	(1)
Net Profit Margin (%)	14.71	14.13	4

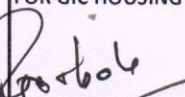
Credit Ratings- ICRA

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 AA+ Stable
Non Convertible Debentures of ₹ 1355 Cr.	CRISIL AA+ Stable

FOR GIC HOUSING FINANCE LIMITED


Varsha Godbole
Senior Vice President & CFO



