

# FINANCIAL EXPRESS

DATE - 17/05/2025



## GIC HOUSING FINANCE LTD.

YOUR ROAD TO A DREAM HOME

CIN : L65922MH1989PLC054583

Regd. Office : 6th Floor, National Insurance Building, 14, Jamsbadji Tata Road, Churchgate, Mumbai - 400 020. | Website: www.gicfin.com

### STATEMENT OF AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

Sr. No	PARTICULARS	Quarter Ended (31/03/2025)	Quarter Ended (31/03/2024)	Year to Date (31/03/2025)	Previous Year Ended (31/03/2024)
		(Audited)	(Audited)	(Audited)	(Audited)
1	Total Income from operations	27,581	26,553	1,08,888	1,06,964
2	Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	6,854	7,910	21,943	20,391
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	5,548	7,910	20,837	20,391
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	3,509	5,359	16,017	15,116
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	3,483	5,415	15,999	15,357
6	Paid up Equity Share Capital (Face value ₹ 10/-)	5,385	5,385	5,385	5,385
7	Reserves as at 31st March (Audited)	1,91,053	1,77,477	1,91,053	1,77,477
8	Securities Premium Account	11,699	11,899	11,699	11,699
9	Net Worth (Audited)	1,96,441	1,82,865	1,96,441	1,82,865
10	Paid up Debt Capital/Outstanding Debt	8,72,731	8,56,329	8,72,731	8,56,329
11	Outstanding Redeemable Preference Shares	-	-	-	-
12	Debt Equity Ratio	4.44	4.68	4.44	4.68
13	Earning Per Share (EPS) on Face Value ₹ 10/-				
	(a) Basic	6.52	9.95	29.74	28.07
	(b) Diluted	6.52	9.95	29.74	28.07
14	Capital Redemption Reserve	Not Annualised	Not Annualised	Annualised	Annualised
15	Debenture Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable
17	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable

**Notes:**

- (a) The above is an extract of the detailed format of audited standalone financial results for the quarter and year ended March 31, 2025 filed with National Stock Exchange of India Limited and BSE Limited under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the audited standalone financial results are available on the National Stock Exchange of India Ltd. website (URL: <https://www.nseindia.com>), BSE Limited website (URL: <https://www.bseindia.com>) and on the website of the Company (URL: <https://www.gicfin.com>).
- (b) 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 year ended March 31, 2025 have been audited by the Statutory Auditors of Company, reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their respective meeting held on May 16, 2025.
- (c) For the other line items referred in Regulation 52(4) of the Listing Regulations, pertinent disclosures have been made and available on the National Stock Exchange of India Ltd. website (URL: <https://www.nseindia.com>), BSE Limited website (URL: <https://www.bseindia.com>) and on the website of the Company (URL: <https://www.gicfin.com>).
- (d) The Board has recommended a dividend of ₹ 4.5 per equity share of ₹ 10/- each (45%) subject to approval of the members of the company at the forthcoming Annual General Meeting.
- (e) During the year ended March 31, 2025 the Company has reviewed, assessed and written off the Loan Origination System (LOS) software, classified under intangible assets, with a carrying value of ₹ 1,306 lakh as at reporting date and in accordance with Ind AS 1 – Presentation of Financial Statements, the carrying value of the asset has been charged to the Statement of Profit and Loss as an exceptional item, considering the nature, frequency and materiality of the transaction.
- (f) There are no changes in the accounting policies for the quarter and year ended March 31, 2025 and there is no impact on net profit/loss, total comprehensive income or any other relevant financial item.
- (g) Figures for the previous period / year have been regrouped / reclassified wherever necessary in order to make them comparable with figures for the quarter and year ended March 31, 2025.

### STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

Sr. No	PARTICULARS	Quarter Ended (31/03/2025)	Quarter Ended (31/03/2024)	Year to Date (31/03/2025)	Previous Year Ended (31/03/2024)
		(Audited)	(Audited)	(Audited)	(Audited)
1	Total Income from operations	27,583	26,554	1,08,894	1,06,968
2	Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	6,868	7,921	21,976	20,418
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	5,562	7,921	20,870	20,418
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	3,520	5,367	16,042	15,135
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	3,494	5,423	16,024	15,376
6	Paid up Equity Share Capital (Face value ₹ 10/-)	5,385	5,385	5,385	5,385
7	Reserves as at 31st March (Audited)	1,91,096	1,77,495	1,91,096	1,77,495
8	Securities Premium Account	11,699	11,899	11,699	11,699
9	Net Worth (Audited)	1,96,484	1,82,883	1,96,484	1,82,883
10	Paid up Debt Capital/Outstanding Debt	8,72,731	8,56,329	8,72,731	8,56,329
11	Outstanding Redeemable Preference Shares	-	-	-	-
12	Debt Equity Ratio	4.44	4.68	4.44	4.68
13	Earning Per Share (EPS) on Face Value ₹ 10/-				
	(a) Basic	6.54	9.97	29.79	28.11
	(b) Diluted	6.54	9.97	29.79	28.11
14	Capital Redemption Reserve	Not Annualised	Not Annualised	Annualised	Annualised
15	Debenture Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable
17	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable

**Notes:**

- (a) The above is an extract of the detailed format of audited consolidated financial results for the quarter and year ended March 31, 2025 filed with National Stock Exchange of India Limited and BSE Limited under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the audited consolidated financial results are available on the National Stock Exchange of India Ltd. website (URL: <https://www.nseindia.com>), BSE Limited website (URL: <https://www.bseindia.com>) and on the website of the Company (URL: <https://www.gicfin.com>).
- (b) In compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the above consolidated financial results for the quarter and year ended March 31, 2025 have been audited by the Statutory Auditors of Company, reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their respective meeting held on May 16, 2025.
- (c) For the other line items referred in Regulation 52(4) of the Listing Regulations, pertinent disclosures have been made and available on the National Stock Exchange of India Ltd. website (URL: <https://www.nseindia.com>), BSE Limited website (URL: <https://www.bseindia.com>) and on the website of the Company (URL: <https://www.gicfin.com>).
- (d) The Board of GIC Housing Finance Limited ("Company") has recommended a dividend of ₹ 4.5 per equity share of ₹ 10/- each (45%) subject to approval of the members of the company at the forthcoming Annual General Meeting.
- (e) During the year ended March 31, 2025 the Company has reviewed, assessed and written off the Loan Origination System (LOS) software, classified under intangible assets, with a carrying value of ₹ 1,306 lakh as at reporting date and in accordance with Ind AS 1 – Presentation of Financial Statements, the carrying value of the asset has been charged to the Statement of Profit and Loss as an exceptional item, considering the nature, frequency and materiality of the transaction.
- (f) There are no changes in the accounting policies for the quarter and year ended March 31, 2025 and there is no impact on net profit/loss, total comprehensive income or any other relevant financial item.
- (g) The figures for the previous periods / year have been regrouped / reclassified wherever necessary in order to make them comparable with figures for the quarter and year ended March 31, 2025.



For and on behalf of the Board  
Sd/-  
Sachinra Salvi  
Managing Director & CEO  
DIN : 10930663

Place : Mumbai  
Date : May 16, 2025

