

GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS FOR HALF YEAR ENDED ON 30-09-2023

			(₹ in Crore)
Particulars	Half Year Ended 30-09-2023	Half Year Ended 30-09-2022	Increase / (Decrease) (%)
Sanctions	535	656	(18)
Disbursements	502	607	(17)
Interest Income	527	546	(3)
Fees & Commission Income	3	3	-
Other Income	11	8	38
Total Income	541	557	(3)
Interest Expenses	363	346	5
Staff Expenses	31	24	29
Other Expenses & Depn.	38	25	52
Provision for NPA and others	27	38	(29)
Total Expenses	459	433	6
Profit before Tax	82	124	(34)
Provision for Tax & DTA/DTL	20	29	(31)
Profit after Tax after DTA/DTL	62	95	(35)

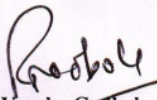
Particulars	As on 30-09-2023	As on 30-09-2022	Increase / (Decrease) (%)
Loan Portfolio Gross	10,314	11,295	(9)
Borrowing Portfolio	8,723	9,830	(11)
Share Capital	54	54	-
Networth	1,737	1,583	10
Net Margin % (NIM)	3.09	3.47	(11)
Gross NPA portfolio	473	849	(44)
Gross NPA %	4.59	7.52	(39)
Net NPA Portfolio	312	487	(36)
Net NPA to Net Advances%	3.08	4.45	(31)

RATIOS	Half Year Ended/ As on 30-09-2023	Half Year Ended/ As on 30-09-2022	Increase / (Decrease) (%)
Earning Per Share	11.51	17.73	(35)
Cost to Income Ratio	53.88	41.24	31
Cost to Income Ratio (without NPA provision)	38.78	23.39	66
Yield On Advances	9.91	9.36	6
Cost of Borrowed Funds %	8.11	6.86	18
Debt Equity Ratio (Times)	5.02	6.21	(19)
Return on Net worth	3.59	6.07	(41)
Return on Total Assets (%)	0.59	0.84	(30)
Price Earning Ratio	18.05	7.41	144
Book Value of Share	322.63	293.90	10
Total Debts to Total Assets(%)	82.72	85.56	(3)
Net Profit Margin (%)	11.45	17.14	(33)

Credit Ratings- ICRA	
Short Term Loan of ₹ 1000 Cr. (Rating)	[ICRA]A1 +
Commercial Paper of ₹ 1500 Cr.(Rating)	[ICRA] A1+
Long Term Loan of ₹ 12500 Cr. (Rating)	[ICRA] AA/Stable
Non Convertible Debentures of ₹ 1580 Cr.	[ICRA] AA/Stable

Credit Ratings- CRISIL	
Commercial Paper of ₹1580 Cr.(Rating)	CRISIL A1 +
Long Term Loan of ₹ 9100 Cr. (Rating)	CRISIL AA+ /Stable
Non Convertible Debentures of ₹ 1580 Cr.	CRISIL AA+ /Stable

FOR GIC HOUSING FINANCE LIMITED


Varsha Godbole

Senior Vice President & CFO

