

GICHF/SEC/2024-25

February 13, 2025

To, BSE Limited P.J. Towers, Dalal Street, Fort, Mumbai – 400 001	Scrip Code(s): Equity – 511676 NCD – 976181, 976182 CPs – 727127, 727611, 728596, 728622
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Dear Sir,

Sub: Submission of Financial Highlights for the period ended December 31, 2024.

We hereby forward the Financial Highlights for the period ended December 31, 2024.

This is for your information and record purpose.

Thanking you,

Nutan Singh
Group Head & Company Secretary

Encl.: a/a

GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS FOR NINE MONTHS ENDED ON 31-12-2024

Particulars	₹ in Crore		
	Nine Months Ended 31-12-2024	Nine Months Ended 31-12-2023	Increase / (Decrease) (%)
Sanctions	1,383	856	62
Disbursements	1,272	799	59
Interest Income	782	786	(1)
Fees & Commission Income	4	4	-
Other Income	27	14	93
Total Income	813	804	1
Interest Expenses	529	538	(2)
Staff Expenses	50	48	4
Other Expenses & Depn.	59	53	11
Provision for NPA and others	24	40	(40)
Total Expenses	662	679	(3)
Profit before Tax	151	125	21
Provision for Tax & DTA/DTL	26	27	(4)
Profit after Tax after DTA/DTL	125	98	28

Particulars	Increase / (Decrease) (%)		
	As on 31-12-2024	As on 31-12-2023	Increase / (Decrease) (%)
Loan Portfolio Gross	10,405	10,229	2
Borrowing Portfolio	8,680	8,546	2
Share Capital	54	54	-
Networth	1,930	1,774	9
Net Margin % (NIM)	3.20	3.12	3
Gross NPA portfolio	361	469	(23)
Gross NPA %	3.47	4.59	(24)
Net NPA Portfolio	228	302	(25)
Net NPA to Net Advances%	2.22	3.01	(26)

RATIOS	Increase / (Decrease) (%)		
	Nine Months ended As on 31-12-2024	Nine Months ended As on 31-12-2023	Increase / (Decrease) (%)
Earning Per Share	23.23	18.64	25
Cost to Income Ratio	46.81	53.09	(12)
Cost to Income Ratio (without NPA provision)	38.39	37.96	1
Yield On Advances	9.94	9.91	-
Cost of Borrowed Funds %	8.27	8.09	1
Debt Equity Ratio (Times)	4.50	4.82	(7)
Return on Net worth	6.49	5.60	16
Return on Total Assets (%)	1.17	0.96	22
Price Earning Ratio	8.80	11.84	(26)
Book Value of Share	358.32	329.52	9
Total debts to total assets(%)	81.21	82.10	(1)
Net Profit Margin (%)	15.38	12.13	27

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 ₹ 9100 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



