

GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS FOR HALF YEAR ENDED ON 30-09-2024

Particulars	(₹ in Crore)		
	Half Year Ended 30-09-2024	Half Year Ended 30-09-2023	Increase / (Decrease) (%)
Sanctions	940	535	76
Disbursements	851	502	70
Interest Income	517	527	(2)
Fees & Commission Income	3	3	-
Other Income	23	11	109
Total Income	543	541	0
Interest Expenses	351	363	(3)
Staff Expenses	33	31	6
Other Expenses & Depn.	39	38	3
Provision for NPA and others	25	27	(7)
Total Expenses	448	459	(2)
Profit before Tax	95	82	16
Provision for Tax & DTA/DTL	20	20	-
Profit after Tax after DTA/DTL	75	62	21

Particulars	As on 30-09-2024	As on 30-09-2023	Increase / (Decrease) (%)
Loan Portfolio Gross	10,376	10,314	1
Borrowing Portfolio	8,648	8,723	(1)
Share Capital	54	54	-
Networth	1,880	1,737	8
Net Margin % (NIM)	3.17	3.09	3
Gross NPA portfolio	392	473	(17)
Gross NPA %	3.78	4.59	(18)
Net NPA Portfolio	248	312	(21)
Net NPA to Net Advances%	2.43	3.08	(21)

RATIOS	Half Year ended/As on 30-09-2024	Half Year Ended/As on 30-09-2023	Increase / (Decrease) (%)
Earning Per Share	14.01	11.51	22
Cost to Income Ratio	50.77	53.88	(6)
Cost to Income Ratio (without NPA provision)	37.54	38.78	(3)
Yield On Advances	9.87	9.91	(0)
Cost of Borrowed Funds %	8.26	8.11	2
Debt Equity Ratio (Times)	4.60	5.02	(8)
Return on Net worth	4.04	3.59	13
Return on Total Assets (%)	0.71	0.59	20
Price Earning Ratio	16.68	18.05	(8)
Book Value of Share	349.15	322.63	8
Total debts to total assets(%)	81.47	82.72	(2)
Net Profit Margin (%)	13.90	11.45	21

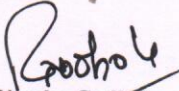
Credit Ratings- ICRA

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



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