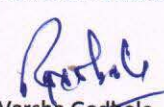



GIC HOUSING FINANCE LTD

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 & Deprn.	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	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	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			
			

Vh
BK