



GICHFL/SEC/2024-25

August 07, 2024

To,

National Stock Exchange of India Ltd.,
'Exchange Plaza', C-1, Block G,
Bandra-Kurla Complex, Bandra (E),
Mumbai - 400 051

Scrip Code: GICHSGFIN

Dear Sir,

Sub: Submission of Financial Highlights for the period ended June 30, 2024.

We hereby forward the Financial Highlights for the period ended June 30, 2024.

This is for your information and record purpose.

Thanking you,

Yours faithfully,

Nutan Singh
Group Head & Company Secretary

Encl.: a/a

GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS FOR QUARTER ENDED ON 30-06-2024

Particulars	(₹ in Crore)		
	Quarter ended 30-06-2024	Quarter ended 30-06-2023	Increase / (Decrease) (%)
Sanctions	416	235	77
Disbursements	375	227	65
Interest Income	258	265	(3)
Fees & Commission Income	1	1	-
Other Income	18	5	260
Total Income	277	271	2
Interest Expenses	174	183	(5)
Staff Expenses	16	17	(6)
Other Expenses & Depn.	16	18	(11)
Provision for NPA and others	24	11	118
Total Expenses	230	229	-
Profit before Tax	47	42	12
Provision for Tax & DTA/DTL	8	10	(20)
Profit after Tax after DTA/DTL	39	32	22

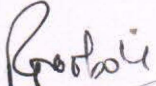
Particulars	Increase / (Decrease) (%)		
	As on 30-06-2024	As on 30-06-2023	Increase / (Decrease) (%)
Loan Portfolio Gross	10,281	10,459	(2)
Borrowing Portfolio	8,568	9,010	(5)
Share Capital	54	54	-
Networth	1,868	1,731	8
Net Margin % (NIM)	3.21	3.06	5
Gross NPA portfolio	409	491	(17)
Gross NPA %	3.98	4.69	(15)
Net NPA Portfolio	259	334	(22)
Net NPA to Net Advances%	2.56	3.25	(21)

RATIOS	Increase / (Decrease) (%)		
	Quarter ended/As on 30-06-2024	Quarter ended/As on 30-06-2023	Increase / (Decrease) (%)
Earning Per Share	7.23	5.91	22
Cost to Income Ratio	54.59	52.37	4
Cost to Income Ratio (without NPA provision)	31.49	40.40	(22)
Yield On Advances	9.89	9.89	-
Cost of Borrowed Funds %	8.21	8.05	2
Debt Equity Ratio (Times)	4.59	5.21	(12)
Return on Net worth	2.11	1.81	17
Return on Total Assets (%)	0.38	0.29	31
Price Earning Ratio	33.92	31.37	8
Book Value of Share	346.90	321.38	8
Total debts to total assets(%)	81.46	83.25	(2)
Net Profit Margin (%)	14.06	11.74	20

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 ₹1500 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

