



GIC HOUSING FINANCE LTD.

YOUR ROAD TO A DREAM HOME

CIN : L65922MH1989PLC054583

Regd. Office : 6th Floor, National Insurance Building, 14, Janshedji Tata Road, Churchgate, Mumbai - 400 020. | Website: www.gichfindia.com

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2024

Sr. No	PARTICULARS	₹ in Lakh				
		Quarter Ended (31/12/2024) (Reviewed)	Quarter Ended (31/12/2023) (Reviewed)	Year to Date (31/12/2024) (Reviewed)	Year to Date (31/12/2023) (Reviewed)	Previous Year Ended (31/03/2024) (Audited)
1	Total Income from operations	27,021	26,269	61,307	60,411	1,06,964
2	Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	5,637	4,230	15,069	12,481	20,391
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	5,637	4,230	15,069	12,481	20,391
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	4,964	3,560	12,508	9,757	15,116
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	4,928	3,708	12,516	9,942	15,357
6	Paid up Equity Share Capital (Face value ₹ 10/-)	5,385	5,385	5,385	5,385	5,385
7	Reserves as at 31st March (Audited)	1,77,477	1,64,543	1,77,477	1,64,543	1,77,477
8	Securities Premium Account	11,699	11,699	11,699	11,699	11,699
9	Net Worth (Audited)	1,82,866	1,69,931	1,82,866	1,69,931	1,82,866
10	Paid up Debt capital/Outstanding Debt	8,67,998	8,54,594	8,67,998	8,54,594	8,56,329
11	Outstanding Redeemable Preference Shares	-	-	-	-	-
12	Debt Equity Ratio	4.50	4.82	4.50	4.82	4.68
13	Earning Per Share (EPS) on Face Value ₹ 10/-					
	(a) Basic	9.22	6.61	23.23	18.12	28.07
	(b) Diluted	9.22	6.61	23.23	18.12	28.07
		Not Annualised	Not Annualised	Not Annualised	Not Annualised	Annualised
14	Capital Redemption Reserve	-	-	-	-	-
15	Debenture Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
17	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Notes:

- (a) The above is an extract of the detailed format of unaudited standalone financial results for the quarter and nine months ended December 31, 2024 filed with National Stock Exchange of India Limited and BSE Limited under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited standalone financial results are available on the National Stock Exchange of India Ltd. website (URL: <https://www.nseindia.com>), BSE Limited website (URL: <https://www.bseindia.com>) and on the website of the Company (URL: <https://www.gichfindia.com>).
- (b) In compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the above unaudited Standalone Financial Results for the quarter and nine months ended December 31, 2024 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their respective meeting held on February 11, 2025 and have been subjected to review by the Statutory Auditors of the Company.
- (c) For the other line items referred in Regulation 52(4) of the Listing Regulations, pertinent disclosures have been made and available on the National Stock Exchange of India Ltd. website (URL: <https://www.nseindia.com>), BSE Limited website (URL: <https://www.bseindia.com>) and on the website of the Company (URL: <https://www.gichfindia.com>).
- (d) There are no changes in the accounting policies for the quarter and nine months ended December 31, 2024 and there is no impact on net profit/loss, total comprehensive income or any other relevant financial item.
- (e) Figures for the previous period / year have been regrouped / reclassified wherever necessary in order to make them comparable with figures for the quarter and nine months ended December 31, 2024.

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2024

Sr. No	PARTICULARS	₹ in Lakh				
		Quarter Ended (31/12/2024) (Reviewed)	Quarter Ended (31/12/2023) (Reviewed)	Year to Date (31/12/2024) (Reviewed)	Year to Date (31/12/2023) (Reviewed)	Previous Year Ended (31/03/2024) (Audited)
1	Total Income from operations	27,022	26,290	61,311	60,414	1,06,968
2	Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	5,647	4,236	15,108	12,495	20,416
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	5,647	4,236	15,108	12,495	20,416
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	4,971	3,565	12,522	9,768	15,135
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	4,935	3,713	12,530	9,953	15,376
6	Paid up Equity Share Capital (Face value ₹ 10/-)	5,385	5,385	5,385	5,385	5,385
7	Reserves as at 31st March (Audited)	1,77,495	1,64,542	1,77,495	1,64,542	1,77,495
8	Securities Premium Account	11,699	11,699	11,699	11,699	11,699
9	Net Worth (Audited)	1,82,883	1,69,930	1,82,883	1,69,930	1,82,883
10	Paid up Debt capital/Outstanding Debt	8,67,998	8,54,595	8,67,998	8,54,595	8,56,329
11	Outstanding Redeemable Preference Shares	-	-	-	-	-
12	Debt Equity Ratio	4.50	4.82	4.50	4.82	4.68
13	Earning Per Share (EPS) on Face Value ₹ 10/-					
	(a) Basic	9.23	6.62	23.25	18.14	28.11
	(b) Diluted	9.23	6.62	23.25	18.14	28.11
		Not Annualised	Not Annualised	Not Annualised	Not Annualised	Annualised
14	Capital Redemption Reserve	-	-	-	-	-
15	Debenture Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
17	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Notes:

- (a) The above is an extract of the detailed format of unaudited consolidated financial results for the quarter and Nine Months ended December 31, 2024 filed with National Stock Exchange of India Limited and BSE Limited under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited consolidated financial results are available on the National Stock Exchange of India Ltd. website (URL: <https://www.nseindia.com>), BSE Limited website (URL: <https://www.bseindia.com>) and on the website of the Company (URL: <https://www.gichfindia.com>).
- (b) In compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the above unaudited Consolidated Financial Results for the quarter and nine months ended December 31, 2024 have been reviewed by the Statutory Auditors of the Company, reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their respective meeting held on February 11, 2025.
- (c) For the other line items referred in Regulation 52(4) of the Listing Regulations, pertinent disclosures have been made and available on the National Stock Exchange of India Ltd. website (URL: <https://www.nseindia.com>), BSE Limited website (URL: <https://www.bseindia.com>) and on the website of the Company (URL: <https://www.gichfindia.com>).
- (d) There are no changes in the accounting policies for the quarter and nine months ended December 31, 2024 and there is no impact on net profit/loss, total comprehensive income or any other relevant financial item.
- (e) The figures for the previous periods / year have been regrouped / reclassified wherever necessary in order to make them comparable with figures for the quarter and nine months ended December 31, 2024.



Place : Mumbai
Date : February 11, 2025

For and on behalf of the Board
Sd/-
Paul Lobo
Managing Director & CEO
DIN No: 09787223

