



GICHFL/SEC/2025-26

May 20, 2025

To,

BSE Limited,
P.J. Towers,
Dalal Street, Fort,
Mumbai – 400 001

Scrip Code:

EQ – 511676
NCDs – 976181, 976182
CPs – 728863, 728908, 729084, 729171
729233, 729292, 729353, 729384

Dear Sir,

Sub: Submission of Financial Highlights for the period ended on March 31, 2025.

We hereby forward the Financial Highlights for the period ended on March 31, 2025.

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 YEAR ENDED ON 31-03-2025

Particulars	(₹ in Crore)		
	Year Ended 31-03-2025	Year Ended 31-03-2024	Increase / (Decrease) (%)
Sanctions	1,915	1,348	42
Disbursements	1,789	1,275	40
Interest Income	1,049	1,043	1
Fees & Commission Income	5	5	-
Other Income	35	22	59
Total Income	1,089	1,070	2
Interest Expenses	703	710	(1)
Staff Expenses	70	63	11
Other Expenses & Depn.	80	74	8
Provision for NPA and others	17	19	(11)
Total Expenses	870	866	-
Profit before exceptional Items & Tax	219	204	7
Exceptional Item	13	0	-
Profit before Tax	206	204	1
Provision for Tax & DTA/DTL	46	53	(13)
Profit after Tax after DTA/DTL	160	151	6

Particulars	Increase / (Decrease) (%)		
	As on 31-03-2025	As on 31-03-2024	Increase / (Decrease) (%)
Loan Portfolio Gross	10,497	10,283	2
Borrowing Portfolio	8,727	8,563	2
Share Capital	54	54	-
Networth	1,964	1,829	7
Net Interest Margin % (NIM)	3.28	3.13	5
Gross NPA portfolio	318	399	(20)
Gross NPA %	3.03	3.88	(22)
Net NPA Portfolio	203	274	(26)
Net NPA to Net Advances%	1.96	2.69	(27)

RATIOS	Increase / (Decrease) (%)		
	Year Ended As on 31-03-2025	Year Ended As on 31-03-2024	Increase / (Decrease) (%)
Earning Per Share	29.74	28.07	6
Cost to Income Ratio	43.14	43.24	-
Cost to Income Ratio (without NPA provision)	38.86	38.17	2
Yield On Advances	9.95	9.82	1
Cost of Borrowed Funds %	8.22	8.01	3
Debt Equity Ratio (Times)	4.44	4.68	(5)
Return on Net worth	8.14	8.40	(3)
Return on Total Assets (%)	1.48	1.47	1
Price Earning Ratio	5.64	7.18	(21)
Book Value of Share	364.78	339.57	7
Total debts to total assets(%)	81.00	81.79	(1)
Net Profit Margin (%)	14.71	14.13	4

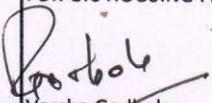
Credit Ratings- ICRA

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 ₹ 8100 Cr. (Rating)	CRISIL AA+ Stable
Short Term Loan of ₹ 1000 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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