

GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS FOR QUARTER ENDED ON 30-06-2023

Particulars	Quarter ended 30-06-2023	Quarter ended 30-06-2022	(₹ in Crore) Increase / (Decrease) (%)
Sanctions	235	329	-29
Disbursements	227	300	-24
Interest Income	265	271	-2
Fees & Commission Income	1	2	-50
Other Income	5	3	67
Total Income	271	276	-2
Interest Expenses	183	170	8
Staff Expenses	17	11	55
Other Expenses & Depn.	18	12	50
Provision for NPA and others	11	32	-66
Total Expenses	229	225	2
Profit before Tax	42	51	-18
Provision for Tax & DTA/DTL	10	12	-17
Profit after Tax after DTA/DTL	32	39	-18

Particulars	As on 30-06-2023	As on 30-06-2022	Increase / (Decrease) (%)
Loan Portfolio Gross	10,459	11,478	-9
Borrowing Portfolio	9,010	10,083	-11
Share Capital	54	54	-
Networth	1,731	1,550	12
Net Margin % (NIM)	3.06	3.29	-7
Gross NPA portfolio	491	949	-48
Gross NPA %	4.69	8.27	-43
Net NPA Portfolio	334	566	-41
Net NPA to Net Advances%	3.25	5.11	-36

RATIOS	Quarter ended/As on 30-06-2023	Quarter ended/As on 30-06-2022	Increase / (Decrease) (%)
Earning Per Share	5.91	7.28	-19
Cost to Income Ratio	52.37	51.92	1
Cost to Income Ratio (without NPA provision)	40.40	21.72	86
Yield On Advances	9.89	9.23	7
Cost of Borrowed Funds %	8.07	6.68	21
Debt Equity Ratio (Times)	5.21	6.50	-20
Return on Net worth	1.81	2.56	-29
Return on Total Assets (%)	0.29	0.34	-15
Price Earning Ratio	31.35	16.06	95
Book Value of Share	321.38	287.92	12
Total debts to total assets(%)	83.25	86.19	-3
Net Profit Margin (%)	11.74	14.18	-17

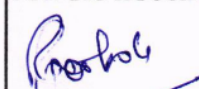
Credit Ratings- ICRA

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 ₹ 1550 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 ₹ 1505 Cr.	CRISIL AA+ /Stable

FOR GIC HOUSING FINANCE LIMITED


Varsha Godbole
Senior Vice President & CFO

