

# GIC HOUSING FINANCE LTD

## FINANCIAL HIGHLIGHTS FOR HALF YEAR ENDED ON 30-09-2022

			(₹ in Crore)
Particulars	Half Year ended 30-09-2022	Half Year ended 30-09-2021	Increase / (Decrease) (%)
Sanctions	656	460	43
Disbursements	607	455	33
Interest Income	546	563	-3
Fees & Commission Income	3	2	50
Other Income	8	8	-
<b>Total Income</b>	<b>557</b>	<b>573</b>	<b>-3</b>
Interest Expenses	346	363	-5
Staff Expenses	24	24	-
Other Expenses & Depn.	25	27	-7
Provision for NPA and others	38	100	-62
<b>Total Expenses</b>	<b>433</b>	<b>514</b>	<b>-16</b>
<b>Profit before Tax</b>	<b>124</b>	<b>59</b>	<b>110</b>
Provision for Tax & DTA/DTL	28	11	155
<b>Profit after Tax after DTA/DTL</b>	<b>96</b>	<b>48</b>	<b>100</b>

Particulars	Half Year ended 30-09-2022	Half Year ended 30-09-2021	Increase / (Decrease) (%)
Loan Portfolio Gross	11,295	12,280	-8
Borrowing Portfolio	9,830	10,536	-7
Share Capital	54	54	-
Networth	1,583	1,385	14
Net Spread	2.50	2.30	9
Net Margin % (NIM)	3.37	3.20	5
Gross NPA portfolio**	849	1,211	-30
Gross NPA %**	7.52	9.86	-24
Net NPA Portfolio	487	746	-35
Net NPA to Net Advances%	4.45	6.31	-29

RATIOS	Half Year ended 30-09-2022	Half Year ended 30-09-2021	Increase / (Decrease) (%)
Earning Per Share	17.73	8.92	99
Cost to Income Ratio	41.24	71.94	-43
Cost to Income Ratio (without NPA provision)	23.39	24.50	-5
Yield On Advances	9.36	8.98	4
Cost of Borrowed Funds %	6.86	6.68	3
Debt Equity Ratio (Times)	6.21	7.61	-18
Return on Net worth	6.07	3.52	72
Return on Total Assets (%)	0.84	0.41	105
Price Earning Ratio	7.41	16.94	-56
Book Value of Share	293.90	257.20	14
Total debts to total assets(%)	85.56	87.69	-2
Net Profit Margin (%)	22.27	10.29	116

### Credit Ratings- ICRA

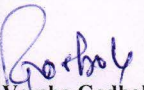
Short Term Loan of ₹ 1000 Cr. (Rating)	[ICRA]A1 +
Commercial Paper of ₹ 1500 Cr.(Rating)	[ICRA] A1+
Long Term Loan of ₹ 12500 Cr. (Rating)	[ICRA] AA/Stable
Non Convertible Debentures of ₹ 1550 Cr.	[ICRA] AA/Stable

### Credit Ratings- CRISIL

Commercial Paper of ₹1500 Cr.(Rating)	CRISIL A1 +
Long Term Loan of ₹ 100 Cr. (Rating)	CRISIL AA+ /Stable
Non Convertible Debentures of ₹ 1505 Cr.	CRISIL AA+ /Stable

\*\* AS PER RBI NOTIFICATION DATED 12TH NOVEMBER 2021 NPA PORTFOLIO IS RS.849 CRORES, AS AGAINST OLD REGIM OF RS.786 CRORES.

FOR GIC HOUSING FINANCE LIMITED

  
Varsha Godbole  
Senior Vice President & CFO

