GIC HOUSING FINANCE LTD.

GICHFL/SEC/2022 **05.12.2022**

To,
The Manager,
Listing Department,
National Stock Exchange of India Limited,
'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 quarter ended 30.09.2022

We hereby forward Financial Highlights for the quarter ended 30.09.2022.

This is for your information and record purpose.

Thanking you,

NUTAN SINGH Digitally signed by NUTAN SINGH Date: 2022.12.05 17:00:51 +05'30'

Nutan Singh
Group Head & Company Secretary

Encl.: a/a

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	-
Total Income	**557**	**573**	-3
Interest Expenses	346	363	-5
Staff Expenses	24	24	-
Other Expenses & Depn.	25	27	-7
Provision for NPA and others	38	100	-62
Total Expenses	**433**	**514**	-16
Profit before Tax	**124**	**59**	110
Provision for Tax & DTA/DTL	28	11	155
Profit after Tax after DTA/DTL	**96**	**48**	100

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

GIC HOUSING FINANCE LTD.

Varsha Godbole
Senior Vice President & CFO