GIC HOUSING FINANCE LTD.

गृहे सौख्यम् विराजते

GICHFL/SEC/2023 **09-08-2023**

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 period ended 30.06.2023

We hereby forward Financial Highlights for the period ended 30.06.2023

This is for your information and record purpose.

Thanking you,

NUTAN SINGH Digitally signed by NUTAN SINGH Date: 2023.08.09 16:25:00 +05'30'

Nutan Singh
Group Head & Company Secretary

Encl.: a/a

GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS FOR QUARTER ENDED ON 30-06-2023

(₹ in Crore)

Particulars	Quarter ended 30-06-2023	Quarter ended 30-06-2022	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

GIC HOUSING FINANCE LTD.