

GICHF/SEC/2024-25

November 11, 2024

To,

National Stock Exchange of India Ltd.

Exchange Plaza, 5th Floor,
Plot No. C/1, G Block, Bandra Kurla Complex,
Bandra East,
Mumbai - 400 051

Scrip Code: GICHSGFIN

Dear Sir,

Sub: Newspaper Publication of Standalone and Consolidated Financial Results for the period ended September 30, 2024.

Pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, please find enclosed copies of newspaper publication of the Standalone and Consolidated Financial Results for second quarter ended September 30, 2024. The newspaper advertisements have been published on November 09, 2024 in Financial Express (English - Circulation all over India) and on November 10, 2024 in Loksatta (Marathi - Circulation in Mumbai).

A copy of the same is being placed on the website of the Company at www.gichfindia.com.

This is for your information and record purpose.

Thanking you,

Yours faithfully,

Nutan Singh
Group Head & Company Secretary

Encl.: a/a

FINANCIAL EXPRESS

DATE -: 09-11-2024

YOUR ROAD TO A DREAM HOME CIN: L85922MH1989PLC034563 Regd. Office: 6th Floor, National Insurance Building, 14, Jamshedji Tata Road, Churchgate, Mumbai - 400 020. Website: www.gichfndia.com					
STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2024					
(₹ In Lakh)					
Sr. No	PARTICULARS	Quarter Ended (30/09/2024) (Reviewed)	Quarter Ended (30/09/2023) (Reviewed)	Year to Date (30/09/2024) (Reviewed)	Previous Year Ended (31/03/2024) (Audited)
1	Total Income from operations	26,568	27,018	54,286	1,06,964
2	Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary Items)	4,765	4,058	9,452	20,391
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	4,765	4,058	9,452	20,391
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	3,648	3,016	7,544	15,116
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	3,642	3,100	7,588	15,357
6	Paid up Equity Share Capital (Face value ₹ 10/-)	5,385	5,385	5,385	5,385
7	Reserves as at 31st March (Audited)	1,77,477	1,64,543	1,77,477	1,77,477
8	Securities Premium Account	11,699	11,699	11,699	11,699
9	Net Worth (Audited)	1,82,865	1,69,931	1,82,865	1,82,865
10	Paid up Debt capital/Outstanding Debt	8,64,835	8,72,274	8,64,835	8,56,329
11	Outstanding Redeemable Preference Shares	-	-	-	-
12	Debt Equity Ratio	4.60	5.02	4.60	4.68
13	Earning Per Share (EPS) on Face Value ₹ 10/-				
	(a) Basic	6.77	5.60	14.01	28.07
	(b) Diluted	6.77	5.60	14.01	28.07
		Not Annualised	Not Annualised	Not Annualised	Annualised
14	Capital Redemption Reserve	-	-	-	-
15	Debt Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable
17	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Notes:

(a) The above is an extract of the detailed format of unaudited standalone financial results for the quarter and half year ended September 30, 2024 filed with National Stock Exchange of India Limited and BSE Limited under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited standalone financial results are available on the National Stock Exchange of India Ltd. website (URL: <https://www.nseindia.com>), BSE Limited website (URL: <https://www.bseindia.com>) and on the website of the Company (URL: <https://www.gichfndia.com>).

(b) In compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the above unaudited Standalone Financial Results for the quarter and half year ended September 30, 2024 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their respective meeting held on November 08, 2024 and have been subjected to review by the Statutory Auditors of the Company.

(c) The Members at the Annual General Meeting held on July 31, 2024 approved the payment of final dividend of Rs. 4.5 per equity share aggregating to Rs. 2,423 Lakh for the year ended March 31, 2024 as recommended by Board of Directors of the Company at its meeting held on May 13, 2024. Accordingly, the dividend amount has been paid to the shareholders in August 2024.

(d) For the other line items referred in Regulation 52(4) of the Listing Regulations, pertinent disclosures have been made and available on the National Stock Exchange of India Ltd. website (URL: <https://www.nseindia.com>), BSE Limited website (URL: <https://www.bseindia.com>) and on the website of the Company (URL: <https://www.gichfndia.com>).

(e) There are no changes in the accounting policies for the quarter and half year ended September 30, 2024 and there is no impact on net profit/loss, total comprehensive income or any other relevant financial item.

(f) Figures for the previous period / year have been regrouped / reclassified wherever necessary in order to make them comparable with figures for the quarter and half year ended September 30, 2024.

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2024					
(₹ In Lakh)					
Sr. No	PARTICULARS	Quarter Ended (30/09/2024) (Reviewed)	Quarter Ended (30/09/2023) (Reviewed)	Year to Date (30/09/2024) (Reviewed)	Previous Year Ended (31/03/2024) (Audited)
1	Total Income from operations	26,570	27,019	54,289	1,06,968
2	Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary Items)	4,770	4,063	9,461	20,416
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	4,770	4,063	9,461	20,416
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	3,652	3,019	7,551	15,135
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	3,646	3,103	7,595	15,376
6	Paid up Equity Share Capital (Face value ₹ 10/-)	5,385	5,385	5,385	5,385
7	Reserves as at 31st March (Audited)	1,77,495	1,64,542	1,77,495	1,77,495
8	Securities Premium Account	11,699	11,699	11,699	11,699
9	Net Worth (Audited)	1,82,883	1,69,930	1,82,883	1,82,883
10	Paid up Debt capital/Outstanding Debt	8,64,835	8,72,274	8,64,835	8,56,329
11	Outstanding Redeemable Preference Shares	-	-	-	-
12	Debt Equity Ratio	4.60	5.02	4.60	4.68
13	Earning Per Share (EPS) on Face Value ₹ 10/-				
	(a) Basic	6.78	5.61	14.02	28.11
	(b) Diluted	6.78	5.61	14.02	28.11
		Not Annualised	Not Annualised	Not Annualised	Annualised
14	Capital Redemption Reserve	-	-	-	-
15	Debt Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable
17	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Notes:

(a) The above is an extract of the detailed format of unaudited consolidated financial results for the quarter and half year ended September 30, 2024 filed with National Stock Exchange of India Limited and BSE Limited under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited consolidated financial results are available on the National Stock Exchange of India Ltd. website (URL: <https://www.nseindia.com>), BSE Limited website (URL: <https://www.bseindia.com>) and on the website of the Company (URL: <https://www.gichfndia.com>).

(b) In compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the above unaudited Consolidated Financial Results for the quarter and half year ended September 30, 2024 have been reviewed by the Statutory Auditors of the Company, reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their respective meeting held on November 08, 2024.

(c) The Members at the Annual General Meeting held on July 31, 2024 approved the payment of final dividend of Rs. 4.5 per equity share aggregating to Rs. 2,423 Lakh for the year ended March 31, 2024 as recommended by Board of Directors of the Company at its meeting held on May 13, 2024. Accordingly, the dividend amount has been paid to the shareholders in August 2024.

(d) For the other line items referred in Regulation 52(4) of the Listing Regulations, pertinent disclosures have been made and available on the National Stock Exchange of India Ltd. website (URL: <https://www.nseindia.com>), BSE Limited website (URL: <https://www.bseindia.com>) and on the website of the Company (URL: <https://www.gichfndia.com>).

(e) There are no changes in the accounting policies for the quarter and half year ended September 30, 2024 and there is no impact on net profit/loss, total comprehensive income or any other relevant financial item.

(f) The figures for the previous periods / year have been regrouped / reclassified wherever necessary in order to make them comparable with figures for the quarter and half year ended September 30, 2024.

For and on behalf of the Board
Sd/-
Paul Lobo
Managing Director & CEO
DIN No: 09787223

Place : Jaipur
Date : November 08, 2024

