

GICHFL/SEC/2025-26

February 10, 2026

To,

**National Stock Exchange of India Ltd.,**  
Exchange Plaza, 5<sup>th</sup> 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 December 31, 2025.**

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 unaudited Standalone and Consolidated Financial Results for the third quarter and nine months ended on December 31, 2025. The newspaper advertisements have been published in Financial Express (English - Circulation all over India) and Loksatta (Marathi - Circulation in Mumbai) on February 10, 2026.

A copy of the same is being placed on the website of the Company at [www.gichfindia.com](http://www.gichfindia.com).

This is for your information and record purpose.

Thanking you,

Yours faithfully,

**Nutan Singh**  
**Group Head & Company Secretary**

**Encl.: a/a**

## GIC HOUSING FINANCE LTD.

YOUR ROAD TO A DREAM HOME

CIN : L65922MH1989PLC054583

Regd. Office : 6th Floor, National Insurance Building, 14, Jamshedji Tata Road, Churchgate, Mumbai - 400 020. | Website: www.gichfindia.com

## STATEMENT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025

₹ in Lakh

| Sr. No. | PARTICULARS  | STANDALONE                 |                            |                           |                           | CONSOLIDATED                     |                            |                            |                           | Previous Year Ended (31/03/2025) |
|---------|--|----------------------------|----------------------------|---------------------------|---------------------------|----------------------------------|----------------------------|----------------------------|---------------------------|----------------------------------|
|         |  | Quarter Ended (31/12/2025) | Quarter Ended (31/12/2024) | Year to Date (31/12/2025) | Year to Date (31/12/2024) | Previous Year Ended (31/03/2025) | Quarter Ended (31/12/2025) | Quarter Ended (31/12/2024) | Year to Date (31/12/2025) |                                  |
| 1       | Total Income from operations   | 27,254                     | 27,021                     | 80,978                    | 81,307                    | 1,08,888                         | 27,265                     | 27,022                     | 80,982                    | 81,311                           |
| 2       | Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)  | 5,475                      | 5,637                      | 9,550                     | 15,089                    | 21,943                           | 5,486                      | 5,647                      | 9,581                     | 15,108                           |
| 3       | Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary Items)   | 5,475                      | 5,637                      | 9,550                     | 15,089                    | 20,637                           | 5,486                      | 5,647                      | 9,581                     | 15,108                           |
| 4       | Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)  | 4,361                      | 4,964                      | 10,091                    | 12,508                    | 16,017                           | 4,369                      | 4,971                      | 10,114                    | 12,522                           |
| 5       | Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)] | 4,426                      | 4,928                      | 10,167                    | 12,516                    | 15,999                           | 4,434                      | 4,935                      | 10,190                    | 12,530                           |
| 6       | Paid up Equity Share Capital (Face value ₹10/-)  | 5,385                      | 5,385                      | 5,385                     | 5,385                     | 5,385                            | 5,385                      | 5,385                      | 5,385                     | 5,385                            |
| 7       | Reserves as at 31st March (Audited)  | 1,91,053                   | 1,77,477                   | 1,91,053                  | 1,77,477                  | 1,91,053                         | 1,91,096                   | 1,77,495                   | 1,91,096                  | 1,77,495                         |
| 8       | Securities Premium Account   | 11,699                     | 11,699                     | 11,699                    | 11,699                    | 11,699                           | 11,699                     | 11,699                     | 11,699                    | 11,699                           |
| 9       | Net Worth (Audited)  | 1,96,441                   | 1,82,865                   | 1,96,441                  | 1,82,865                  | 1,96,441                         | 1,96,484                   | 1,82,883                   | 1,96,484                  | 1,82,883                         |
| 10      | Paid up Debt Capital/Outstanding Debt  | 8,89,496                   | 8,67,998                   | 8,89,496                  | 8,67,998                  | 8,72,731                         | 8,89,496                   | 8,67,998                   | 8,89,496                  | 8,67,998                         |
| 11      | Outstanding Redeemable Preference Shares   | -                          | -                          | -                         | -                         | -                                | -                          | -                          | -                         | -                                |
| 12      | Debt Equity Ratio  | 4.36                       | 4.50                       | 4.36                      | 4.50                      | 4.44                             | 4.35                       | 4.50                       | 4.35                      | 4.50                             |
| 13      | Earning Per Share (EPS) on Face Value ₹10/-  |                            |                            |                           |                           |                                  |                            |                            |                           |                                  |
|         | (a) Basic  | 8.10                       | 9.22                       | 18.74                     | 23.23                     | 29.74                            | 8.11                       | 9.23                       | 18.78                     | 23.25                            |
|         | (b) Diluted  | 8.10                       | 9.22                       | 18.74                     | 23.23                     | 29.74                            | 8.11                       | 9.23                       | 18.78                     | 23.25                            |
| 14      | Capital Redemption Reserve   | Not Annualised             | Not Annualised             | Not Annualised            | Not Annualised            | Annualised                       | Not Annualised             | Not Annualised             | Not Annualised            | Annualised                       |
| 15      | Debenture Redemption Reserve   | Not Applicable             | Not Applicable             | Not Applicable            | Not Applicable            | Not Applicable                   | Not Applicable             | Not Applicable             | Not Applicable            | Not Applicable                   |
| 16      | Debt Service Coverage Ratio  | Not Applicable             | Not Applicable             | Not Applicable            | Not Applicable            | Not Applicable                   | Not Applicable             | Not Applicable             | Not Applicable            | Not Applicable                   |
| 17      | Interest Service Coverage Ratio  | Not Applicable             | Not Applicable             | Not Applicable            | Not Applicable            | Not Applicable                   | Not Applicable             | Not Applicable             | Not Applicable            | Not Applicable                   |

## Notes:

(a) The above is an extract of the detailed format of unaudited standalone and consolidated financial results for the quarter and nine months ended December 31, 2025 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 and 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.gichfindia.com>).

(b) In compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the above standalone and consolidated financial results for the quarter and nine months ended December 31, 2025 have been reviewed by the Statutory Auditors of Company, reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their respective meeting held on February 09, 2026. The Statutory Auditors have expressed an unqualified review conclusion.

(c) 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.gichfindia.com>).

(d) The Company has modified the method of calculating Expected Credit Loss (ECL) w.e.f April 01, 2025, as a result, the ECL provision as at June 30, 2025 has increased by ₹ 5,416 Lakh. The Company has also reclassified repossessed properties from "Assets Held for Sale" (AHS) to Loans at amortised cost in accordance with opinion issued by Expert Advisory Committee of ICAI. Consequently, AHS amounting to ₹ 16,889 Lakh has been included in Loans at amortised cost as on June 30, 2025 and one time reclassification increase in ECL provisioning amounting to ₹ 2,731 Lakh during the said quarter.

(e) During the previous year ended March 31, 2025 the Company had reviewed, assessed and written off the Loan Origination System (LOS) software, classified under intangible assets, with a carrying value of ₹ 1,306 lakh as at reporting date and in accordance with Ind AS 1 – Presentation of Financial Statements, the carrying value of the asset had been charged to the Statement of Profit and Loss as an exceptional item, considering the nature, frequency and materiality of the transaction.

(f) On November 21, 2025, the Government of India notified the four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 - consolidating twenty nine existing labour laws. The Ministry of Labour & Employment published draft Central Rules and FAQs on December 30, 2025, to enable assessment of the financial impact due to changes in regulations. The Company has assessed and there is no material impact of these changes on the basis of opinion obtained and the best information available, consistent with the guidance provided by the Institute of Chartered Accountants of India. The Company continues to monitor the finalisation of Central / State Rules and clarifications from the Government on other aspects of the Labour Code and would consider appropriate accounting effect on the basis of such developments as needed.

(g) Figures for the previous period / year have been regrouped / reclassified wherever necessary in order to make them comparable with figures for the quarter and nine months ended December 31, 2025.



For and on behalf of the Board  
Sd/-  
Sachindra Salvi  
Managing Director & CEO  
DIN : 10930663

Place : Mumbai  
Date : February 09, 2026

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ठिकाण: मुंबई<sup>१</sup>  
दिनांक: ०९ फेब्रुवारी, २०२६



संचालक मंडळाच्यावतीने आणि साठी  
सही/-  
संचिद्रा साळवी  
व्यवस्थापकीय संचालक आणि सीईओ  
डीआयएन १०९३०६६३