GICHFL/SEC/2025-26 **February 10, 2026**

To,

National Stock Exchange of India Ltd.,
'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 December 31, 2025.

We hereby forward the Financial Highlights for the period ended December 31, 2025.

This is for your information and record purpose.

Thanking you,

Yours faithfully,

Nutan Singh
Digitally signed by Nutan Singh
Date: 2026.02.10 16:30:41 +05'30'

Nutan Singh
Group Head & Company Secretary

Encl.: a/a

GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS FOR NINE MONTHS ENDED ON 31-12-2025

			(₹ in Crore)
Particulars	**Nine Months Ended 31-12-2025**	**Nine Months Ended 31-12-2024**	**Increase / (Decrease) (%)**
Sanctions	1,777	1,383	28
Disbursements	1,613	1,272	27
Interest Income	794	782	2
Fees & Commission Income	4	4	-
Other Income	12	27	(56)
Total Income	**810**	**813**	-
Interest Expenses	519	529	(2)
Staff Expenses	60	50	20
Other Expenses & Depn.	62	59	5
Provision for NPA and others	73	24	204
Total Expenses	**714**	**662**	8
Profit before Tax	**96**	**151**	(36)
Provision for Tax & DTA/DTL	(5)	26	(119)
Profit after Tax after DTA/DTL	**101**	**125**	(19)

Particulars	**As on 31-12-2025**	**As on 31-12-2024**	**Increase / (Decrease) (%)**
Loan Portfolio Gross	10,999	10,405	6
Borrowing Portfolio	8,895	8,680	2
Share Capital	54	54	-
Networth	2,042	1,930	6
Net Margin % (NIM)	3.36	3.20	5
Gross NPA portfolio	466	361	29
Gross NPA %	4.24	3.47	22
Net NPA Portfolio	193	228	(15)
Net NPA to Net Advances%	1.80	2.22	(19)

RATIOS	**Nine Months ended As on 31-12-2025**	**Nine Months ended As on 31-12-2024**	**Increase / (Decrease) (%)**
Earning Per Share	18.74	23.23	(19)
Cost to Income Ratio	67.19	46.81	44
Cost to Income Ratio (without NPA provision)	42.00	38.39	9
Yield On Advances	9.71	9.94	(2)
Cost of Borrowed Funds %	7.90	8.27	(4)
Debt Equity Ratio (Times)	4.36	4.50	(3)
Return on Net worth	4.94	6.49	(24)
Return on Total Assets (%)	0.91	1.17	(22)
Price Earning Ratio	9.24	8.80	5
Book Value of Share	379.17	358.32	6
Total debts to total assets(%)	80.24	81.21	(1)
Net Profit Margin (%)	12.46	15.38	(19)

Credit Ratings- ICRA		
Short Term Loan of ₹ 1000 Cr. (Rating)	[ICRA]A1 +	
Commercial Paper of ₹ 1500 Cr.(Rating)	[ICRA] A1+	
Long Term Loan of ₹ 9000 Cr. (Rating)	[ICRA] AA+(Stable)	
Non Convertible Debentures of ₹ 1530 Cr.	[ICRA] AA+(Stable)	

Credit Ratings- CRISIL		
Commercial Paper of ₹1500 Cr.(Rating)	CRISIL A1 +	
Short Term Loan of ₹ 1000 Cr. (Rating)	CRISIL A1 +	
Long Term Loan of ₹ 8100 Cr. (Rating)	CRISIL AA+(Stable)	
Non Convertible Debentures of ₹ 1530 Cr.	CRISIL AA+(Stable)	

FOR GIC HOUSING FINANCE LIMITED

Varsha Godbole
Senior Vice President & CFO

GIC HOUSING FINANCE LTD.