

GICHFL/SEC/2025-26

November 14, 2025

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 September 30, 2025.

We hereby forward the Financial Highlights for the period ended September 30, 2025.

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

FINANCIAL HIGHLIGHTS FOR HALF YEAR ENDED ON 30-09-2025

(₹ in Crore)

| Particulars | Half Year Ended 30-09-2025 | Half Year Ended 30-09-2024 | Increase / (Decrease) (%) |
|-----------------------------------------|-------------------------------|-------------------------------|------------------------------|
| Sanctions | 1,134 | 940 | 21 |
| Disbursements | 1,023 | 851 | 20 |
| Interest Income | 527 | 517 | 2 |
| Fees & Commission Income | 3 | 3 | - |
| Other Income | 7 | 23 | (70) |
| Total Income | 537 | 543 | (1) |
| Interest Expenses | 346 | 351 | (1) |
| Staff Expenses | 38 | 33 | 15 |
| Other Expenses & Depn. | 36 | 39 | (8) |
| Provision for NPA and others | 76 | 25 | 204 |
| Total Expenses | 496 | 448 | 11 |
| Profit before Tax | 41 | 95 | (57) |
| Provision for Tax & (DTA)/DTL | (16) | 20 | (180) |
| Profit after Tax after (DTA)/DTL | 57 | 75 | (24) |

| Particulars | As on 30-09-2025 | As on 30-09-2024 | Increase / (Decrease) (%) |
|-----------------------------|---------------------|---------------------|------------------------------|
| Loan Portfolio Gross | 10,870 | 10,376 | 5 |
| Borrowing Portfolio | 8,999 | 8,648 | 4 |
| Share Capital | 54 | 54 | - |
| Networth | 1,998 | 1,880 | 6 |
| Net Interest Margin % (NIM) | 3.32 | 3.17 | 5 |
| Gross NPA portfolio | 491 | 392 | 25 |
| Gross NPA % | 4.52 | 3.78 | 20 |
| Net NPA Portfolio | 211 | 248 | (15) |
| Net NPA to Net Advances% | 1.99 | 2.43 | (18) |

| RATIOS | Half Year Ended/ As on 30-09-2025 | Half Year Ended/ As on 30-09-2024 | Increase / (Decrease) (%) |
|----------------------------------------------|-----------------------------------------|-----------------------------------------|------------------------------|
| Earning Per Share | 10.64 | 14.01 | (24) |
| Cost to Income Ratio | 78.72 | 50.77 | 55 |
| Cost to Income Ratio (without NPA provision) | 38.92 | 37.54 | 4 |
| Yield On Advances | 9.72 | 9.87 | (2) |
| Cost of Borrowed Funds % | 7.97 | 8.24 | (3) |
| Debt Equity Ratio (Times) | 4.50 | 4.60 | (2) |
| Return on Net worth | 2.87 | 4.04 | (29) |
| Return on Total Assets (%) | 0.52 | 0.71 | (27) |
| Price Earning Ratio | 16.35 | 16.68 | (2) |
| Book Value of Share | 370.94 | 349.15 | 6 |
| Total debts to total assets(%) | 81.20 | 81.47 | - |
| Net Profit Margin (%) | 10.67 | 13.90 | (23) |

Credit Ratings- ICRA

| | |
|------------------------------------------|------------------|
| Commercial Paper of ₹ 1500 Cr. (Rating) | [ICRA] A1+ |
| Long Term Loan of ₹ 9000 Cr. (Rating) | [ICRA] AA+Stable |
| Short Term Loan of ₹ 1000 Cr. (Rating) | [ICRA]A1 + |
| Non Convertible Debentures of ₹ 1030 Cr. | [ICRA] AA+Stable |

Credit Ratings- CRISIL

| | |
|------------------------------------------|-------------------|
| Commercial Paper of ₹1500 Cr. (Rating) | CRISIL A1 + |
| Long Term Loan of ₹ 8100 Cr. (Rating) | CRISIL AA+ Stable |
| Short Term Loan of ₹ 1000 Cr. (Rating) | CRISIL A1 + |
| Non Convertible Debentures of ₹ 1030 Cr. | CRISIL AA+ Stable |

FOR GIC HOUSING FINANCE LIMITED


Varsha Godbole
Senior Vice President & CFO



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