GICHFL/SEC/2025-26 **November 14, 2025**

To, **BSE Limited**, P.J. Towers, Dalal Street, Fort, Mumbai – 400 001	**Scrip Code(s):** **EQ –** 511676 **NCDs –** 976181, 976182, 976944, 976945, 977277 **CPs –** 729084, 729292, 729974, 730019

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,

Nutan Singh
Digitally signed by Nutan Singh
Date: 2025.11.14 17:47:44 +05'30'

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

G.I.C. HOUSING FINANCE LTD. MUMBAI

Varsha Godbole
Senior Vice President & CFO