

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
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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
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)

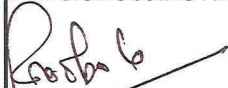
Particulars	As on 30-09-2025	As on 30-09-2024	Increase / (Decrease) (%)
Loan Portfolio Gross	10,870	10,376	5
Borrowing Portfolio	8,999	8,648	4
Share Capital	54	54	-
Networth	1,998	1,880	6
Net Interest Margin % (NIM)	3.32	3.17	5
Gross NPA portfolio	491	392	25
Gross NPA %	4.52	3.78	20
Net NPA Portfolio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