

# GIC HOUSING FINANCE LTD

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

Particulars	Nine Months Ended 31-12-2025	Nine Months Ended 31-12-2024	(₹ in Crore) 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)
<b>Total Income</b>	<b>810</b>	<b>813</b>	-
Interest Expenses	519	529	(2)
Staff Expenses	60	50	20
Other Expenses & Depn.	62	59	5
Provision for NPA and others	73	24	204
<b>Total Expenses</b>	<b>714</b>	<b>662</b>	8
<b>Profit before Tax</b>	<b>96</b>	<b>151</b>	(36)
Provision for Tax & DTA/DTL	(5)	26	(119)
<b>Profit after Tax after DTA/DTL</b>	<b>101</b>	<b>125</b>	(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



