GIC HOUSING FINANCE LTD.

GICHF/SEC/2026-27 **November 12, 2026**

To,	To,
BSE Limited P.J. Towers, Dalal Street, Fort, Mumbai – 400 001 **Scrip Code(s):** **Equity –** 511676 **NCDs –** 976945, 976944, 977277, 977579, 978009, 978219 **CPs –** 731198, 731962, 732053, 732405, 732507	**National Stock Exchange of India Limited** 'Exchange Plaza', C-1, Block G, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 **Scrip Code: GICHSGFIN**

Dear Sir,

Sub.: Outcome of Board Meeting dated November 12, 2026 under Regulation 30 and 51 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations, 2015").

(Meeting Start time – 2:00 P.M.; Meeting End time – 05:39 P.M.).

Ref.: Our earlier letters dated September 23, 2026 and September 30, 2026 (Intimation for Trading Window Closure), October 27, 2026 (Intimation of Board Meeting).

We wish to inform that the Board of Directors of our Company in its meeting held today, i.e., Thursday, November 12, 2026, has inter-alia considered and approved the following –

1) Statement of un-audited standalone and consolidated financial results, statement of assets and liabilities of the Company and statement of cash flow along with limited review reports issued by Statutory Auditor of the Company for the second quarter and half year ended on September 30, 2026 (enclosed as **Annexure-A**).

   Additional information in compliance with chapter V of the Listing Regulations is enclosed as **Annexure-B**.

2) The disclosure of Related Party Transactions for the half year ended September 30, 2026 as per Regulation 23(9) of SEBI Listing Regulations is enclosed as **Annexure – C.**

3) Appointment of Smt. Rita Mishra as Senior Vice President and Head of HR & Admin Department (Senior Management Personnel).

Brief Profile of Smt. Rita Mishra (Senior Management Personnel) and other details as per SEBI Master Circular No. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 are enclosed as **Annexure – D**.

4) Approved the Key Information Document (KID) as per SEBI (NCS) Regulations, 2021, as amended for the purpose of raising of funds by way of issue of Secured, Listed, Rated, Redeemable, Taxable, Non-Convertible Debentures on Private Placement basis. Further, additional information as per SEBI Circular No. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 will be provided at the time of actual issue of NCDs /Bonds during the year.

This intimation letter as Outcome of Board Meeting along with the necessary annexures is being made available on the Company's website at www.gichfindia.com. The Unaudited Standalone and Consolidated Financial Results for the second quarter and half year ended on September 30, 2026 will also be published in the newspapers as prescribed under the Listing Regulations.

Please note that as per SEBI (Prohibition of Insider Trading) Regulations, 2015 read with the provisions of the Company's Code of Conduct for Prohibition of Insider Trading, the "Trading Window" for dealing in securities of the Company (for all our Directors, Promoters, Designated Officers, Connected Persons and their immediate relatives) will open from Sunday, November 15, 2026.

This is for your information and record purpose.

Thanking you,

Yours faithfully,

GOR RAJKUMAR UMEDLAL

Digitally signed by GOR RAJKUMAR UMEDLAL
Date: 2026.11.12 18:38:50 +05'30'

Raj Gor
Group Head & Company Secretary

Encl. a/a

Annexure A

GIC HOUSING FINANCE LTD.

GIC HOUSING FINANCE LTD.

CIN: L65922MH1989PLC054583

Regd. Office : 6th Floor, National Insurance Building, 14, Jamshedji Tata Road, Churchgate, Mumbai - 400 020.

Statement of Unaudited Standalone Financial Results for the Quarter and Half year ended September 30, 2026

(₹ in Lakh)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30-09-2026 (Reviewed) (refer note 14)	30-06-2026 (Reviewed)	30-09-2025 (Reviewed) (refer note 14)	30-09-2026 (Reviewed)	30-09-2025 (Reviewed)	31-03-2026 (Audited)
1	**Revenue from operations**						
	(i) Interest Income	26,926	26,428	26,464	53,354	52,703	1,06,325
	(ii) Dividend Income	-	-	15	-	15	15
	(iii) Fees and Commission Income	234	98	153	332	252	544
	(iv) Other Operating Income	393	148	522	541	720	1,339
	Total Revenue from operations	**27,553**	**26,674**	**27,154**	**54,227**	**53,690**	**1,08,223**
	Other Income	166	58	17	224	24	99
	Total Income	**27,719**	**26,732**	**27,171**	**54,451**	**53,714**	**1,08,322**
2	**Expenses**						
	(i) Finance Cost	17,596	17,298	17,258	34,894	34,570	68,699
	(ii) Net Loss on De-recognition of Financial Instruments under Amortised Cost Category	62	45	23	107	42	131
	(iii) Impairment of Financial Instruments, including write-off (refer note 12)	(1,711)	3,249	(179)	1,538	7,618	6,852
	(iv) Employee Benefits Expenses	2,230	2,145	2,045	4,375	3,840	8,334
	(v) Depreciation & Amortisation Expenses	402	379	281	781	535	1,096
	(vi) Other Expenses	1,976	1,847	1,628	3,823	3,034	7,333
	Total Expenses	**20,555**	**24,963**	**21,056**	**45,518**	**49,639**	**92,445**
3	**Profit before exceptional items and tax (1-2)**	**7,164**	**1,769**	**6,115**	**8,933**	**4,075**	**15,877**
4	**Exceptional items**	-	-	-	-	-	-
5	**Profit before tax (3-4)**	**7,164**	**1,769**	**6,115**	**8,933**	**4,075**	**15,877**
6	**Tax expense**						
	(i) Current Tax	1,210	915	875	2,125	1,775	3,860
	(ii) Deferred tax (Net)	235	(98)	245	137	(3,430)	(3,332)
	(iii) Tax of Earlier Period (Net)	-	(52)	-	(52)	-	(100)
7	**Profit after tax (5-6)**	**5,719**	**1,004**	**4,995**	**6,723**	**5,730**	**15,449**
8	**Other comprehensive Income**						
	A. Items that will not be reclassified to profit or loss						
	(i) Remeasurement Gain / (Loss) on defined benefit plan	56	108	6	164	18	7
	(ii) Net Gain on equity instrument designated at FVTOCI	(1)	-	(14)	(1)	(3)	1,246
	(iii) Income tax relating to items that will not be reclassified to profit or loss	(14)	(27)	2	(41)	(4)	(156)
	B. Items that will be reclassified to profit or loss	-	-	-	-	-	-
	Total other comprehensive Income (A+B)	**41**	**81**	**(6)**	**122**	**11**	**1,097**
9	**Total Comprehensive Income (7+8)**	**5,760**	**1,085**	**4,989**	**6,845**	**5,741**	**16,546**
10	**Paid up Equity Share Capital (Face value ₹ 10/-)**	**5,385**	**5,385**	**5,385**	**5,385**	**5,385**	**5,385**
11	**Reserves as at 31st March**	-	-	-	-	-	**2,05,176**
12	**Earning Per Share (EPS) on Face Value ₹ 10/-**						
	Basic and Diluted Earning Per Share (Face value ₹ 10/-) (The EPS for the Quarter/Half year are not annualised)	**10.62**	**1.86**	**9.28**	**12.48**	**10.64**	**28.69**

GOKHALE & SATHE LLP MUMBAI CHARTERED ACCOUNTANTS

GIC HOUSING FINANCE LTD.

Notes to the Standalone Financial Results:

1 Statement of Standalone Assets and Liabilities

(₹ in Lakh)

Sr.No.	Particulars	As at 30-09-2026 (Reviewed)	As at 31-03-2026 (Audited)
	ASSETS		
1	**Financial Assets**		
(a)	Cash and cash equivalents	2,511	3,967
(b)	Bank balance other than cash and cash equivalent	456	434
(c)	Receivables		
	(i) Trade Receivables	95	54
(d)	Loans	10,85,145	10,82,815
(e)	Investments	30,672	21,082
(f)	Other financial assets	396	417
	Total - Financial Assets	**11,19,275**	**11,08,769**
2	**Non-financial assets**		
(a)	Current tax assets (net)	310	258
(b)	Deferred tax assets (net)	10,248	10,426
(c)	Property, plant and equipment	282	274
(d)	Right Of Use Assets	7,861	6,531
(e)	Intangible Assets under development	369	1,563
(f)	Other intangible assets	1,967	124
(g)	Other non-financial assets	2,445	1,866
	Total - Non Financial Assets	**23,482**	**21,042**
	Total Assets	**11,42,757**	**11,29,811**
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	**Financial liabilities**		
(a)	Lease Liabilities	8,310	6,828
(b)	Payables		
	(i) Trade Payable		
	-Total outstanding dues of micro enterprises and small enterprises	411	186
	-Total outstanding dues of creditors other than micro enterprises and small enterprises	1,180	1,423
(c)	Debt securities	1,78,812	1,93,534
(d)	Borrowings (other than debt securities)	7,32,928	7,11,514
(e)	Other financial liabilities	2,065	2,307
	Total - Financial Liabilities	**9,23,706**	**9,15,792**
2	**Non-financial liabilities**		
(a)	Current tax liabilities (Net)	530	74
(b)	Provisions	2,417	2,466
(c)	Other Non Financial Liabilities	1,118	915
	Total - Non Financial Liabilities	**4,065**	**3,455**
3	**Equity**		
(a)	Equity Share Capital	5,388	5,388
(b)	Other Equity	2,09,598	2,05,176
	Total - Equity	**2,14,986**	**2,10,564**
	Total Liabilities and Equity	**11,42,757**	**11,29,811**

GOKHALE & SATHE LLP MUMBAI CHARTERED ACCOUNTANTS

GIC HOUSING FINANCE LTD.

2 Standalone Cash Flow Statement (₹ in Lakh)

Particulars	For the Half Year Ended 30-09-2026 (Reviewed)	For the Half Year Ended 30-09-2025 (Reviewed)
A.Cash Flow From Operating Activities :		
Profit Before Tax	8,933	4,075
Adjustments For :		
Depreciation And Amortisation	781	535
Impairment of Financial Instruments (excluding impairment loss allowance on cash & cash equivalents)	1,540	7,613
Interest and Dividend Income	(53,354)	(52,718)
Interest Expenses	34,894	34,570
Fees & Commission Income	(332)	(252)
(Profit)/Loss On Sale of Property Plant & Equipments	47	5
(Profit)/Loss On Sale of Investments	(25)	(18)
Remeasurement Gain/(loss) on Defined Benefit Plan	164	18
Operating Profit Before Working Capital Changes	**(7,352)**	**(6,172)**
Adjustments For :		
(Increase)/Decrease In Non Financial Assets	(2,274)	(599)
(Increase)/Decrease In Other Financial Assets	24	19
(Increase)/Decrease In Other Non Financial Assets	(579)	(537)
(Increase)/Decrease In Bank Balance other than cash & cash equivalents	(22)	(1)
Increase/(Decrease) In Other Non Financial Liabilities	610	439
Increase/(Decrease) In Trade Payables	(18)	(299)
Increase/(Decrease) In Other Financial Liabilities	1,548	468
Operating Profit After Working Capital Changes	**(8,063)**	**(6,682)**
Adjustments For :		
(Increase)/Decrease in Housing Loans	1,737	(31,679)
Asset held for Sale	-	11,761
Fees & Commission Received	290	251
Interest Received	47,746	52,745
Interest Paid	(36,619)	(34,837)
Taxes Paid	(1,670)	(1,608)
Net Cash Generated / (Used) From Operating Activity	**3,421**	**(10,049)**
B:Cash Flow From Investing Activities		
Payments for Property, Plant & Equipments	(83)	(32)
Proceeds from Sale of Property, Plant & Equipments	9	9
Payments for Intangible assets under Developments	(922)	(274)
Purchase Of Investments	(1,16,540)	(56,414)
Sale Of Investments	1,06,975	53,118
Dividend Received	-	15
Net Cash Generated / (Used) From Investing Activity	**(10,561)**	**(3,578)**
C: Cash Flow From Financing Activities		
Proceeds From Borrowings and Debt Securities	4,23,254	4,68,185
Repayment of Borrowings and Debt Securities	(4,14,531)	(4,40,706)
Dividend Paid On Equity Shares	(2,423)	(2,423)
Payment of lease liabilities	(616)	(495)
Net Cash Generated / (Used) From Financing Activity	**5,684**	**24,561**
Net Increase/(Decrease) Of Cash & Cash Equivalents(A+B+C)	**(1,456)**	**10,934**
Cash & Cash Equivalents As At Beginning of the year	3,967	5,338
Cash & Cash Equivalents As At the End of the Period	**2,511**	**16,272**

GOKHALE & SATHE LLP MUMBAI CHARTERED ACCOUNTANTS

GIC HOUSING FINANCE LTD.

Notes to Standalone Financial Results:

3 The above unaudited standalone financial results have been prepared in accordance with and comply in all material aspects with the Indian Accounting Standards ("Ind AS") as prescribed under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015 (as amended) and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

4 The main business of the Company is to provide loans for purchase or construction of residential houses. All other activities of the Company revolve around the main business and accordingly there are no separate reportable segments, as per the Ind AS 108- Operating Segments.

5 The Members at the Annual General Meeting held on August 4, 2026 approved the payment of final dividend of Rs. 4.5 per equity share aggregating to Rs. 2,423 Lakh for the year ended March 31, 2026 as recommended by Board of Directors of the Company at its meeting held on May 15, 2026. Accordingly, the dividend amount has been paid to the shareholders in August 2026.

6 There is no information required to be disclosed under disclosures on the details of co-lending arrangements as at September 30, 2026 as required by Reserve Bank of India (Non-Banking Financials Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 Notification No. RBI/DOR/2025-26/359 Master Direction DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025 (as amended from time to time).

7 The Company has not transferred / acquired any stressed loans, loans not in default during the quarter and half year ended September 30, 2026 under the Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 - RBI/DOR/2025-26/352, DOR.STR.REC.271/21.04.048/2025-26 dated November 28, 2025 and Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025, DOR.ACC.REC.No.278/21.04.018/2025-26.

8 There is no information required to be disclosed under disclosures on the details of project finance for the quarter ended September 30, 2026 pursuant to Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 vide RBI/DOR/2025-26/359 -DOR.ACC.REC.No.278/21.04.018/2025-26 dt 28th November 2025 & also as per Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed. Assets) Directions, 2025 vide RBI/DOR/2025-26/357 DOR.STR.REC.276/21.04.048/2025-26 November 28, 2025.

9 Disclosure as required under RBI Circular No. RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 pertaining to Resolution Framework for COVID-19 related Stress and circular RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 dated May 5, 2021 pertaining to Resolution Framework - 2.0 read with Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions 2025 dated November 28, 2025 as at September 30, 2026 are given below::

₹ in Lakh

Type of borrower	(A)	(B)	(C)	(D)	(E)
	Exposure to Accounts classified as Standard consequent to implementation of resolution plan at March 31, 2026	of (A), aggregate debt that slipped into NPA during the half year	of (A), amount written off during the half year	of (A), amount paid by the borrowers during the half year	Exposure to Accounts classified as Standard consequent to implementation of resolution plan - Position as at September 30, 2026
Personal loan	2,043	60	-	210	1,773
Corporate persons	-	-	-	-	-
Of which , MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	**2,043**	**60**	**-**	**210**	**1,773**

10 Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as Annexure I.

11 Pursuant to Regulations 54 of SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015, all Secured Non-Convertible Debentures (NCDs) issued by the Company and outstanding as on September 30, 2026 are fully secured by way of charge on identified receivables of the company. Accordingly, the Company is maintaining asset cover of 1x or such higher asset cover required as per the terms of offer document.

12 During the previous year, the Company has modified the method of calculating Expected Credit Loss (ECL) w.e.f April 01, 2025, as a result, the ECL provision as at June 30, 2025 has increased by ₹ 5,416 Lakh. The Company has also reclassified repossessed properties from "Assets Held for Sale" (AHS) to Loans at amortised cost in accordance with opinion issued by Expert Advisory Committee of ICAI. Consequently, AHS amounting to ₹ 16,889 Lakh has been included in Loans at amortised cost as on June 30, 2025 and one time reclassification increase in ECL provisioning amounting to ₹ 2,731 Lakh during the said quarter.

13 In compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the above standalone financial results for the quarter and half year ended September 30, 2026 have been reviewed by the Statutory Auditors of Company, reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their respective meeting held on November 12, 2026.

14 The figures for the quarter ended September 30, 2026 and September 30, 2025 are the balancing figures between the reviewed figures in respect of the half year ended September 30, 2026 and September 30, 2025 and the reviewed figures for the quarter ended June 30, 2026 and June 30, 2025 respectively.

GOKHALE & SATHE LLP MUMBAI CHARTERED ACCOUNTANTS

GIC HOUSING FINANCE LTD.

For and on behalf of the Board

Sachindra Salvi
Managing Director & CEO
DIN : 10930663

Place : Siliguri
Date : November 12, 2026

Annexure - I to Standalone Financial Results

Sr. No.	Ratio	Quarter Ended			Half Year Ended		Year Ended
		30-09-2026	30-06-2026	30-09-2025	30-09-2026	30-09-2025	31-03-2026
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
a	Debt- Equity Ratio (in times)	4.24	4.29	4.50	4.24	4.50	4.30
b*	Debt-Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
c*	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
d	Outstanding redeemable preference shares (quantity and value)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
e	Capital redemption reserve / Debenture redemption reserve	-	-	-	-	-	-
f (i)	Net worth (₹ in Lakh)	2,14,986	2,11,649	1,99,759	2,14,986	1,99,759	2,10,564
f (ii)	Adjusted Net worth (₹ in Lakh)	2,13,574	2,10,278	1,99,555	2,13,574	1,99,555	2,09,274
g	Net Profit after tax (₹ in Lakh)	5,719	1,004	4,995	6,723	5,730	15,449
h	**Earning per share (not annualised)**						
	1. Basic	10.62	1.86	9.28	12.48	10.64	28.69
	2. Diluted	10.62	1.86	9.28	12.48	10.64	28.69
i*	Current Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
j*	Long term debt to working capital	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
k	Bad debts to Account receivable ratio (For the Quarter/Half year are not annualised)	0.02%	0.10%	0.02%	0.12%	0.57%	0.59%
l*	Current Liability Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
m	Total debts to total assets (%)	79.78%	79.90%	81.20%	79.78%	81.20%	80.11%
n*	Debtors turnover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
o*	Inventory turnover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
p*	Operating Margin (%)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
q	Net Profit Margin (%)	20.63%	3.76%	18.38%	12.35%	10.67%	14.26%
r	**Sector specific equivalents ratios, as applicable**						
	i. Stage 3 Ratio (%)	4.57%	4.49%	4.52%	4.57%	4.52%	3.96%
	ii. Provision Coverage Ratio (%)	53.78%	55.73%	57.04%	53.78%	57.04%	60.36%

Formula for Computation of ratios are as follows:

a Debt equity ratio = (Debt Securities + Borrowings [Other than Debt Securities]) / Networth

f (i) Networth = Equity Share Capital + Other Equity

f (ii) Adjusted Networth = The aggregate value of paid-up share capital and all reserves created out of profits (including the securities premium account), reduced by the total of accumulated losses, deferred expenditure, and miscellaneous expenses not written.

k Bad Debts to Account Receivable ratio = Bad Debts Written Off / (Average Gross Loan Book + Average Gross Trade Receivables)

m Total debts to total assets (%) = (Debt Securities + Borrowings [Other than Debt Securities]) / Total Assets

q Net Profit Margin (%) = Net Profit after tax/ Total Income

r i. Stage 3 Ratio (%) = Gross Stage III Loan outstanding / Total Loan Outstanding

r ii. Provision Coverage Ratio (%) = Allowance for bad and doubtful debts for Gross Stage III Loan Book / Gross Stage III Loan Book

* Since the Company is a Housing Finance Company ('HFC'), disclosure of Debt service coverage ratio, Interest service coverage ratio, Current ratio, Long term debt to working capital, Current liability ratio, Debtors turnover ratio, Inventory turnover ratio and Operating Margin Ratio are not applicable as the Company is engaged in financing activities.

GOKHALE & SATHE LLP MUMBAI CHARTERED ACCOUNTANTS

GIC HOUSING FINANCE LTD.

gokhale & sathe LLP
chartered accountants
LLP identification no. ADB-6482
(registered with limited liability)
(formerly known as gokhale & sathe)
304/308/309/311, Udyog Mandir No.1,
Bhagoji Keer Marg, Mahim,
Mumbai - 400016, India

Independent Auditor's Review Report on Standalone unaudited financial results of GIC Housing Finance Limited for the quarter and year to date pursuant to Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To The Board of Directors of GIC Housing Finance Limited

1. We have reviewed the accompanying Statement of standalone unaudited financial results of GIC Housing Finance Limited (hereinafter referred to as 'the Company') for the quarter ended September 30, 2026, and the year to-date results for the period from April 01, 2026 to September 30, 2026 ('the Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ('the Regulations').

2. This Statement, which is the responsibility of Company's Management and has been approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting', prescribed under Section 133 of the Companies Act, 2013('the Act'), read with relevant rules issued thereunder ('Ind AS 34'), and other recognised accounting principles generally accepted in India, and is in compliance with the Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 and other recognised accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Gokhale & Sathe LLP
(Formerly known as Gokhale & Sathe)
Chartered Accountants
ICAI Firm Registration No.103264W/W101312

GOKHALE & SATHE LLP ★ MUMBAI ★ CHARTERED ACCOUNTANTS

Chinmaya Deval
Membership No.: 148652
UDIN: 26148652YSRCKN1949
Place: Siliguri
Date: 12.11.2026

GIC HOUSING FINANCE LTD.

CIN: L65922MH1989PLC054583

Regd. Office : 6th Floor, National Insurance Building, 14, Jamshedji Tata Road, Churchgate, Mumbai - 400 020.

Statement of Unaudited Consolidated Financial Results for the Quarter and Half Year Ended September 30, 2026

(₹ in Lakh)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30-09-2026 (Reviewed) (refer note 12)	30-06-2026 (Reviewed)	30-09-2025 (Reviewed) (refer note 12)	30-09-2026 (Reviewed)	30-09-2025 (Reviewed)	31-03-2026 (Audited)
1	**Revenue from operations**						
	(i) Interest Income	26,926	26,428	26,464	53,354	52,703	1,06,325
	(ii) Dividend Income	-	-	15	-	15	15
	(iii) Fees and Commission Income	234	98	153	332	252	544
	(iv) Other Operating Income	393	148	522	541	720	1,339
	Total Revenue from operations	**27,553**	**26,674**	**27,154**	**54,227**	**53,690**	**1,08,223**
	Other Income	167	63	19	230	27	106
	Total Income	**27,720**	**26,737**	**27,173**	**54,457**	**53,717**	**1,08,329**
2	**Expenses**						
	(i) Finance Cost	17,596	17,298	17,258	34,894	34,570	68,699
	(ii) Net Loss on De-recognition of Financial Instruments under Amortised Cost Category	62	45	23	107	42	131
	(iii) Impairment of Financial Instruments, including write-off (refer note 10)	(1,711)	3,249	(179)	1,538	7,618	6,852
	(iv) Employee Benefits Expenses	2,377	2,286	2,230	4,663	4,181	9,035
	(v) Depreciation & Amortisation Expenses	402	380	281	782	535	1,098
	(vi) Other Expenses	1,823	1,705	1,434	3,528	2,676	6,593
	Total Expenses	**20,549**	**24,963**	**21,047**	**45,512**	**49,622**	**92,408**
3	**Profit before exceptional items and tax (1-2)**	**7,171**	**1,774**	**6,126**	**8,945**	**4,095**	**15,921**
4	**Exceptional items**	-	-	-	-	-	-
5	**Profit before tax (3-4)**	**7,171**	**1,774**	**6,126**	**8,945**	**4,095**	**15,921**
6	**Tax expense**						
	(i) Current Tax	1,212	916	878	2,128	1,780	3,871
	(ii) Deferred tax (Net)	235	(98)	245	137	(3,430)	(3,332)
	(iii) Tax of Earlier Period (Net)	-	(52)	-	(52)	-	(100)
7	**Profit after tax (5-6)**	**5,724**	**1,008**	**5,003**	**6,732**	**5,745**	**15,482**
8	**Other comprehensive Income**						
	A. Items that will not be reclassified to profit or loss						
	(i) Remeasurement Gain / (Loss) on defined benefit plan	56	108	6	164	18	7
	(ii) Net Gain on equity instrument designated at FVTOCI	(1)	-	(14)	(1)	(3)	1,246
	(iii) Income tax relating to items that will not be reclassified to profit or loss	(14)	(27)	2	(41)	(4)	(156)
	B. Items that will be reclassified to profit or loss	-	-	-	-	-	-
	Total other comprehensive Income (A+B)	**41**	**81**	**(6)**	**122**	**11**	**1,097**
9	**Total Comprehensive Income (7+8)**	**5,765**	**1,089**	**4,997**	**6,854**	**5,756**	**16,579**
	Profit after tax for the period attributable to:						
	(i) Owners of the Company	5,724	1,008	5,003	6,732	5,745	15,482
	(ii) Non-Controlling Interest	-	-	-	-	-	-
	Other Comprehensive Income attributable to:						
	(i) Owners of the Company	41	81	(6)	122	11	1,097
	(ii) Non-Controlling Interest	-	-	-	-	-	-
	Total Comprehensive Income attributable to:						
	(i) Owners of the Company	5,765	1,089	4,997	6,854	5,756	16,579
	(ii) Non-Controlling Interest	-	-	-	-	-	-
10	**Paid up Equity Share Capital (Face value ₹ 10/-)**	**5,385**	**5,385**	**5,385**	**5,385**	**5,385**	**5,385**
11	**Reserves as at 31st March**	-	-	-	-	-	**2,05,252**
12	**Earning Per Share (EPS) on Face Value ₹ 10/-**						
	Basic and Diluted Earning Per Share (Face value ₹ 10/-) (The EPS for the quarter/half year are not annualised)	**10.63**	**1.87**	**9.29**	**12.50**	**10.67**	**28.75**

GOKHALE & SATHE LLP MUMBAI CHARTERED ACCOUNTANTS

GIC HOUSING FINANCE LTD.

Notes to the Consolidated Financial Results:

1 Statement of Consolidated Assets and Liabilities

(₹ in Lakh)

Sr.No.	Particulars	As at 30-09-2026 (Reviewed)	As at 31-03-2026 (Audited)
	ASSETS		
1	**Financial Assets**		
(a)	Cash and cash equivalents	2,539	4,006
(b)	Bank balance other than cash and cash equivalent	536	512
(c)	Receivables		
	(i) Trade Receivables	95	54
(d)	Loans	10,85,145	10,82,815
(e)	Investments	30,597	21,007
(f)	Other financial assets	432	451
	Total - Financial Assets	**11,19,344**	**11,08,845**
2	**Non-financial assets**		
(a)	Current tax assets (net)	319	264
(b)	Deferred tax assets (net)	10,248	10,426
(c)	Property, plant and equipment	285	279
(d)	Right Of Use Assets	7,861	6,531
(e)	Intangible Assets Under Development	369	1,563
(f)	Other intangible assets	1,967	124
(g)	Other non-financial assets	2,434	1,866
	Total - Non Financial Assets	**23,483**	**21,053**
	Total Assets	**11,42,827**	**11,29,898**
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	**Financial liabilities**		
(a)	Lease Liabilities	8,310	6,828
(b)	Payables		
	(i) Trade Payable		
	-Total outstanding dues of micro enterprises and small enterprises	411	186
	-Total outstanding dues of creditors other than micro enterprises and small enterprises	1,192	1,442
(c)	Debt securities	1,78,812	1,93,534
(d)	Borrowings (other than debt securities)	7,32,928	7,11,514
(e)	Other financial liabilities	2,038	2,299
	Total - Financial Liabilities	**9,23,691**	**9,15,803**
2	**Non-financial liabilities**		
(a)	Current tax liabilities (Net)	530	74
(b)	Provisions	2,417	2,466
(c)	Other Non Financial Liabilities	1,118	915
	Total - Non Financial Liabilities	**4,065**	**3,455**
3	**Equity**		
(a)	Equity Share Capital	5,388	5,388
(b)	Other Equity	2,09,683	2,05,252
	Total - Equity	**2,15,071**	**2,10,640**
	Total Liabilities and Equity	**11,42,827**	**11,29,898**

GOKHALE & SATHE LLP MUMBAI CHARTERED ACCOUNTANTS

GIC HOUSING FINANCE LTD.

2 Consolidated Cash Flow Statement (₹ in Lakh)

Particulars	For the Half Year Ended 30-09-2026 (Reviewed)	For the Half Year Ended 30-09-2025 (Reviewed)
A.Cash Flow From Operating Activities :		
Profit Before Tax	8,945	4,095
Adjustments For :		
Depreciation And Amortisation	782	535
Impairment of Financial Instruments (excluding impairment loss allowance on cash & cash equivalents)	1,540	7,613
Interest and Dividend Income	(53,354)	(52,718)
Interest Expenses	34,894	34,570
Fees & Commission Income	(332)	(252)
(Profit)/Loss On Sale of Property Plant & Equipments	47	5
(Profit)/Loss On Sale of Investments	(25)	(18)
Remeasurement Gain/(loss) on Defined Benefit Plan	164	18
Operating Profit Before Working Capital Changes	**(7,339)**	**(6,152)**
Adjustments For :		
(Increase)/Decrease In Non Financial Assets	(2,281)	(594)
(Increase)/Decrease In Other Financial Assets	23	19
(Increase)/Decrease In Other Non Financial Assets	(567)	(551)
(Increase)/Decrease In Bank Balance other than cash & cash equivalents	(24)	(3)
Increase/(Decrease) In Other Non Financial Liabilities	609	426
Increase/(Decrease) In Trade Payables	(25)	(304)
Increase/(Decrease) In Other Financial Liabilities	1,530	482
Operating Profit After Working Capital Changes	**(8,074)**	**(6,677)**
Adjustments For :		
(Increase)/Decrease in Housing Loans	1,737	(31,679)
Asset held for Sale	-	11,761
Fees & Commission Received	290	251
Interest Received	47,746	52,746
Interest Paid	(36,619)	(34,837)
Taxes Paid	(1,670)	(1,608)
Net Cash Generated / (Used) in Operating Activity	**3,410**	**(10,043)**
B:Cash Flow From Investing Activities		
Payments for Property, Plant & Equipments	(83)	(32)
Proceeds from Sale of Property, Plant & Equipments	9	9
Payments for Intangible assets under Developments	(922)	(274)
Purchase Of Investments	(1,16,540)	(56,414)
Sale Of Investments	1,06,975	53,118
Dividend Received	-	15
Net Cash Generated / (Used) From Investing Activity	**(10,561)**	**(3,578)**
C: Cash Flow From Financing Activities		
Proceeds From Borrowings and Debt Securities	4,23,254	4,68,185
Repayment of Borrowings and Debt Securities	(4,14,531)	(4,40,706)
Dividend Paid On Equity Shares	(2,423)	(2,423)
Payment of lease liabilities	(616)	(495)
Net Cash Generated / (Used) From Financing Activity	**5,684**	**24,561**
Net Increase/(Decrease) Of Cash & Cash Equivalents (A+B+C)	(1,467)	**10,940**
Cash & Cash Equivalents As At Beginning of the year	4,006	5,376
Cash & Cash Equivalents As At the End of the Period	**2,539**	**16,316**

GOKHALE & SATHE LLP MUMBAI CHARTERED ACCOUNTANTS

GIC HOUSING FINANCE LTD.

Notes to Consolidated Financial Results:

3 The above unaudited consolidated financial results represent the consolidated financial results for GIC Housing Finance Limited ("GICHFL") and its wholly owned subsidiary i.e. GICHFL Financial Services Private Limited ("GFSPL") constituting the Group.

4 The above unaudited consolidated financial results have been prepared in accordance with Ind AS 110 - Consolidated Financial Statements, prescribed under section 133 of the Companies Act, 2013 (the "Act") read with the relevant rules issued thereunder and the other relevant provisions of the Act.

5 The above unaudited consolidated financial results of the Group have been prepared in accordance with and comply in all material aspects with the Indian Accounting Standards ("Ind AS") as prescribed under section 133 of the Companies Act, 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015 (as amended) and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

6 The main business of the Group is to provide loans for purchase or construction of residential houses. All other activities of the Group revolve around the main business and accordingly there are no separate reportable segments, as per the Ind AS 108- Operating Segments.

7 The Members at the Annual General Meeting held on August 4, 2026 approved the payment of final dividend of Rs. 4.5 per equity share aggregating to Rs. 2,423 Lakh for the year ended March 31, 2026 as recommended by Board of Directors of the Company at its meeting held on May 15, 2026. Accordingly, the dividend amount has been paid to the shareholders in August 2026.

8 Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached in Annexure I.

9 Pursuant to Regulations 54 of SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015, all Secured Non-Convertible Debentures (NCDs) issued by the Group and outstanding as on September 30, 2026 are fully secured by way of charge on identified receivables of the company. Accordingly, the Group is maintaining asset cover of 1x or such higher asset cover required as per the terms of offer document.

10 During the previous year, the Company has modified the method of calculating Expected Credit Loss (ECL) w.e.f April 01, 2025, as a result, the ECL provision as at June 30, 2025 has increased by ₹ 5,416 Lakh. The Company has also reclassified repossessed properties from "Assets Held for Sale" (AHS) to Loans at amortised cost in accordance with opinion issued by Expert Advisory Committee of ICAI. Consequently, AHS amounting to ₹ 16,889 Lakh has been included in Loans at amortised cost as on June 30, 2025 and one time reclassification increase in ECL provisioning amounting to ₹ 2,731 Lakh during the said quarter.

11 In compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the above consolidated financial results for the quarter and half year ended September 30, 2026 have been reviewed by the Statutory Auditors of Company, reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their respective meeting held on November 12, 2026.

12 The figures for the quarter ended September 30, 2026 and September 30, 2025 are the balancing figures between the reviewed figures in respect of the half year ended September 30, 2026 and September 30, 2025 and the reviewed figures for the quarter ended June 30, 2026 and June 30, 2025 respectively.

GOKHALE & SATHE LLP MUMBAI CHARTERED ACCOUNTANTS

GIC HOUSING FINANCE LTD

For and on behalf of the Board

Sachindra Salvi
Managing Director & CEO
DIN : 10930663

Place : Siliguri
Date : November 12, 2026

Annexure - I to Consolidated Financial Results

Sr. No.	Ratio	Quarter Ended			Half Year Ended		Year Ended
		30-09-2026	30-06-2026	30-09-2025	30-09-2026	30-09-2025	31-03-2026
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
a	Debt- Equity Ratio (in times)	4.24	4.29	4.50	4.24	4.50	4.30
b*	Debt-Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
c*	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
d	Outstanding redeemable preference shares (quantity and value)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
e	Capital redemption reserve / Debenture redemption reserve	-	-	-	-	-	-
f (i)	Net worth (₹ in Lakh)	2,15,071	2,11,729	1,99,817	2,15,071	1,99,817	2,10,640
f (ii)	Adjusted Net worth (₹ in Lakh)	2,13,659	2,10,358	1,99,613	2,13,659	1,99,613	2,09,350
g	Net Profit after tax (₹ in Lakh)	5,724	1,008	5,003	6,732	5,745	15,482
h	**Earning per share (not annualised)**						
	1. Basic	10.63	1.87	9.29	12.50	10.67	28.75
	2. Diluted	10.63	1.87	9.29	12.50	10.67	28.75
i*	Current Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
j*	Long term debt to working capital	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
k	Bad debts to Account receivable ratio (For the Quarter/Half year are not annualised)	0.02%	0.10%	0.02%	0.12%	0.57%	0.59%
l*	Current Liability Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
m	Total debts to total assets (%)	79.78%	79.89%	81.20%	79.78%	81.20%	80.10%
n*	Debtors turnover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
o*	Inventory turnover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
p*	Operating Margin (%)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
q	Net Profit Margin (%)	20.65%	3.77%	18.41%	12.36%	10.69%	14.29%
r	**Sector specific equivalents ratios, as applicable**						
	i. Stage 3 Ratio (%)	4.57%	4.49%	4.52%	4.57%	4.52%	3.96%
	ii. Provision Coverage Ratio (%)	53.78%	55.73%	57.04%	53.78%	57.04%	60.36%

Formula for Computation of ratios are as follows:

a Debt equity ratio = (Debt Securities + Borrowings [Other than Debt Securities]) / Networth

f (i) Networth = Equity Share Capital + Other Equity

f (ii) Adjusted Networth = The aggregate value of paid-up share capital and all reserves created out of profits (including the securities premium account), reduced by the total of accumulated losses, deferred expenditure, and miscellaneous expenses not written.

k Bad Debts to Account Receivable ratio = Bad Debts Written Off / (Average Gross Loan Book + Average Gross Trade Receivables)

m Total debts to total assets (%) = (Debt Securities + Borrowings [Other than Debt Securities]) / Total Assets

q Net Profit Margin (%) = Net Profit after tax/ Total Income

r i. Stage 3 Ratio (%) = Gross Stage III Loan outstanding / Total Loan Outstanding

r ii. Provision Coverage Ratio (%) = Allowance for bad and doubtful debts for Gross Stage III Loan Book / Gross Stage III Loan Book

* Since the Company is a Housing Finance Company ('HFC'), disclosure of Debt service coverage ratio, Interest service coverage ratio, Current ratio, Long term debt to working capital, Current liability ratio, Debtors turnover ratio, Inventory turnover ratio and Operating Margin Ratio are not applicable as it is engaged in financing activities.

GOKHALE & SATHE LLP MUMBAI CHARTERED ACCOUNTANTS

GIC HOUSING FINANCE LTD.

gokhale & sathe LLP
chartered accountants
LLP identification no. ADB-6482
(registered with limited liability)
(formerly known as gokhale & sathe)
304/308/309/311, Udyog Mandir No.1,
Bhagoji Keer Marg, Mahim,
Mumbai - 400016, India

Independent Auditor's Review Report on Consolidated unaudited financial results of GIC Housing Finance Limited for the quarter and year to date pursuant to Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To The Board of Directors GIC Housing Finance Limited

1. We have reviewed the accompanying Statement of consolidated unaudited financial results of GIC Housing Finance Limited (hereinafter referred to as 'the Holding Company'), its subsidiary, (the Holding Company and its subsidiary together referred to as the 'Group') for the quarter ended September 30, 2026 and the year to-date results for the period from April 01, 2026 to September 30, 2026 ('the Statement'), attached herewith, being submitted by the Holding Company pursuant to the requirements of Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('the Regulations').

2. This Statement, which is the responsibility of the Holding Company's Management and has been approved by the Holding Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting', prescribed under Section 133 of the Companies Act, 2013('the Act'), read with relevant rules issued thereunder ('Ind AS 34') and other recognised accounting principles generally accepted in India and is in compliance with the Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

   We also performed procedures in accordance with the circular issued by the Securities and Exchange Board of India under Regulation 33 (8) of the Regulations, to the extent applicable.

4. This Statement includes the results of the Holding Company and following entities:
   i) GICHFL Financial Services Private Limited

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the other auditor referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 and other recognised accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

GOKHALE & SATHE LLP MUMBAI CHARTERED ACCOUNTANTS

gokhale & sathe LLP
chartered accountants
LLP identification no. ADB-6482
(registered with limited liability)
(formerly known as gokhale & sathe)
304/308/309/311, Udyog Mandir No.1,
Bhagoji Keer Marg, Mahim,
Mumbai - 400016, India

6. We did not review the interim financial information of subsidiary included in the Statement, whose interim financial information reflects total assets of Rs. 206 lakhs (before consolidation adjustments) as at September 30, 2026 and total revenues of Rs. 177 lakhs (before consolidation adjustments) and Rs. 334 lakhs (before consolidation adjustments), total net profit after tax of Rs. 5 lakhs (before consolidation adjustments) and Rs. 9 lakhs (before consolidation adjustments) and total comprehensive income of Rs. 5 lakhs (before consolidation adjustments) and Rs. 9 lakhs (before consolidation adjustments), for the quarter ended September 30, 2026 and for the period from April 01, 2026 to September 30, 2026, respectively, and cash outflow (net) of Rs. 11 lakhs for the period from April 01, 2026 to September 30, 2026, as considered in the Statement. These interim financial information have been reviewed by other auditor whose report have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of this subsidiary, is based solely on the report of the other auditor and the procedures performed by us as stated in paragraph 3 above.

   Our conclusion is not modified in respect of the above matter with respect to our reliance on the work done by and report of the other auditor.

For Gokhale & Sathe
(Formerly known as Gokhale & Sathe)
Chartered Accountants
ICAI Firm Registration No.103264W/W101312

GOKHALE & SATHE LLP ★ MUMBAI ★ CHARTERED ACCOUNTANTS

Chinmaya Deval
Membership No.: 148652
UDIN: 26148652SZTAFY3300
Place: Siliguri
Date: 12.11.2026

Annexure –B

Additional Information in compliance with Chapter V (Obligations of Listed Entity which has listed its Non- Convertible Securities) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Reg. No.	Particulars	Status as on September 30, 2026
52(4)	Additional disclosure of Ratios/ equivalent financial information	Disclosed as part of Financial Results in Annexure-A.
54(2)	Extent & Nature of Securities Created & Maintained w.r.t. Secured NCDs.	Disclosed as part of Notes to Financial Results in Annexure-A.
52(7) & 7A	Statement Indicating Utilization of issue proceeds of NCDs and Statement indicating "Nil" Deviation or Variation in use of issue proceeds.	Enclosed herewith, the "NIL" statement as Annexure B-1.
54(3)	Details of Security Cover.	Enclosed as Annexure B-2.
54 & 56(1)(d) read with SEBI Master Circular dated September 28, 2026 as amended.	Certificate from Statutory Auditor.	Enclosed as Annexure B-3.

GIC HOUSING FINANCE LTD.

Statement of Utilization of Issue Proceeds and 'NIL' Statement of Material Deviation in the use of Issue Proceeds for the quarter and half year ended September 30, 2026 as per Regulation 52(7) and (7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

A. Statement of utilization of issue proceeds

(1) Name of the Issuer	(2) ISIN	(3) Mode of Fund Raising (Public issues/ Private placement)	(4) Type of instrument	(5) Date of raising funds
GIC HOUSING FINANCE LIMITED	INE289B07099 Series 8 – Option 2 *	Private Placement	Secured, Listed, Rated, Redeemable, Taxable, Non-Convertible Debentures	21st November 2024
GIC HOUSING FINANCE LIMITED	INE289B07115 Series 9 – Option 1 INE289B07107 Series 9 – Option 2	Private Placement	Secured, Listed, Rated, Redeemable, Taxable, Non-Convertible Debentures	24th July 2025
GIC HOUSING FINANCE LIMITED	INE289B07123 Series 10	Private Placement	Secured, Listed, Rated, Redeemable, Taxable, Non-Convertible Debentures	6th November 2025
GIC HOUSING FINANCE LIMITED	INE289B07131 Series 11	Private Placement	Secured, Listed, Rated, Redeemable, Taxable, Non-Convertible Debentures	25th February 2026
GIC HOUSING FINANCE LIMITED	INE289B07149 Series 12 Tranche 1	Private Placement	Secured, Listed, Rated, Redeemable, Taxable, Non-Convertible Debentures	29th July 2026
GIC HOUSING FINANCE LIMITED	INE289B07156 Series 12 Tranche 2	Private Placement	Secured, Listed, Rated, Redeemable, Taxable, Non-Convertible Debentures	28th September 2026

(6) Amount Raised	(7) Funds utilized	(8) Any deviation (Yes/ No)	(9) If 8 is Yes, then specify the purpose of for which the funds were utilized	(10) Remarks, if any
Series 8 Option 2 * – Rs. 300 crores	Rs. 300 crores	NO	-	-
Series 9 Option 1 – Rs. 200 crores Series 9 Option 2 – Rs. 200 crores	Rs. 200 crores Rs. 200 crores	NO	-	-
Series 10 Rs. 175 crores	Rs. 175 crores	NO	-	-
Series 11 Rs. 150 crores	Rs. 150 crores	NO	-	-
Series 12 Tranche 1 Rs. 200 crores	Rs. 200 crores	NO	-	-
Series 12 Tranche 2 Rs. 100 crores	Rs. 100 crores	NO	-	-

* NCD Series 8 Option 2 (INE289B07099) – Fully Redeemed on 21st August 2026

B. Statement of deviation/ variation in use of Issue proceeds:

Name of listed entity	GIC HOUSING FINANCE LIMITED
Mode of Fund Raising	Private Placement
Type of instrument	Non-Convertible Debentures.
Date of Raising Funds	21st November 2024, 24th July 2025, 6th November 2025, 25th February 2026, 29th July 2026 & 28th September 2026.
Amount Raised	Rs. 1325 Crores
Report filed for quarter ended	30th September 2026
Is there a Deviation / Variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	Not Applicable
Date of approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable
Comments of the audit committee after review/ board of directors (in case there is no audit committee)	NIL
Comments of the auditors, if any	NIL
Objects for which funds have been raised and where there has been a deviation, in the following table:	

Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any
Not Applicable						

Deviation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

Name of Signatory – Paba Koshy

Designation – Sr Vice President & CFO

Date – 04/11/2026

GIC HOUSING FINANCE LTD.

Annexure B-2

Security Cover Certificate as on September 30, 2026

₹ in lakh

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P
		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Debt not backed by any assets offered as security	Elimination (amount in negative)	(Total C to J)	Related to only those items covered by this certificate				
Particulars	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding g items covered in column F)			debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)*	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=L+M+N+O)
		Book Value	Book Value	Yes/ No	Book Value	Book Value							Relating to Column F		
ASSETS															
Property, Plant and Equipment							282			282					-
Capital Work-in- Progress							-			-					-
Right of Use Assets							7,861			7,861					-
Goodwill							-			-					-
Intangible Assets							1,967			1,967					-
Intangible Assets under Development							369			369					-
Investments							30,672			30,672					-
Loans*	Loans to Customer (Refer Note 1 and 2)	120,066	818,260				146,819			1,085,145		120,066			120,066
Inventories							-			-					-
Trade Receivables							95			95					-
Cash and Cash Equivalents							2,511			2,511					-
Bank Balances other than Cash and Cash Equivalents							456			456					-
Others							13,399			13,399					-
Total		**120,066**	**818,260**				**204,431**			**1,142,757**	-	**120,066**	-	-	**120,066**
LIABILITIES															
Debt securities to which this certificate pertains	Secured NCDs (Refer Note 3)	105,219						-		105,219					
Other debt sharing pari-passu charge with above debt								-		-					
Other Debt								73,593		73,593					
Subordinated debt								-		-					
Borrowings															
Bank			694,128					38,800		732,928					
Debt Securities								-		-					
Others								-		-					
Trade payables								1,591		1,591					
Lease Liabilities								8,310		8,310					
Provisions								2,417		2,417					
Others								3,713		3,713					
Total		**105,219**	**694,128**				-	**128,424**		**927,771**					
Cover on Book Value**															
Cover on Market Value															
	Exclusive Security Cover Ratio (Refer Note 4)	**1.14**													

* Receivables under financing activities consist of loans which are carried at amortised cost. The business model for managing these loans is "hold to collect" cash flows that are solely principal and interest. Accordingly these loans are not fair valued and the book value of loans (after netting of Impairment) are considered as the value of security for the purposes of this certificate.

** Security cover ratio is calculated only for debt for which this certificate is issued.

1. All Loans assets mentioned in Column C & Column D are standard assets.
2. Loans includes principal outstanding plus interest receivables & accured add/less Ind As adjustment less provision for expected credit loss.
3. Debt Securities to which this certificate pertains includes principal outstanding plus interest accrued add/less Ind As adjustment.
4. The Company had earmarked additional security towards the Green Shoe Option of NCD Series 12 Tranche 2, which remained unsubscribed upon expiry. Accordingly, the Company is in process to release the excess security earmarked for the same, pursuant to which the security cover ratio is expected to reduce from the existing 1.14 to approximately 1.05, while continuing to meet the applicable security cover requirements.



Annexure B-3

gokhale & sathe LLP
chartered accountants
LLP identification no. ADB-6482
(registered with limited liability)
(formerly known as gokhale & sathe)
304/308/309/311, Udyog Mandir No.1,
Bhagoji Keer Marg, Mahim,
Mumbai - 400016, India

Certificate on Statement of Information on Security Cover, value of book debts / receivables and compliance with all applicable covenants of listed non-convertible debt securities pursuant to requirement of Regulation 54 read with Regulation 56(1)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Master Circular bearing reference no. SEBI/HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 dated September 28, 2026 as on September 30, 2026 for GIC Housing Finance Limited

To,
The Board of Directors
GIC Housing Finance Limited ('the Company')
6th Floor, National Insurance Building
14, Jamshedji Tata Road, Churchgate,
Mumbai – 400 020

1. Introduction

This certificate is issued in terms of our audit engagement with GIC Housing Finance Limited ("the Company") as statutory auditors, pursuant to the above and as required by Regulation 54 read with Regulation 56(1)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, and regulation 15(1)(t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended (together referred to as "the Regulations") for the purpose of its onward submission to IDBI Trusteeship Services Limited & Vistra ITCL (India) Limited ("the Debenture Trustee").

The annexed Statement of information comprising of:
Annexure I – ISIN wise details of Securities outstanding as on September 30, 2026
Annexure II - Security Cover for Listed Non-Convertible Debentures as on September 30, 2026
(together referred as "the Statement") has been compiled and certified by the management of the Company.

These annexures are prepared by the Management of the Company for onward submission to the Debenture Trustee and are signed by us for identification purpose only.

2. Management's Responsibility

The Management of the Company is responsible for ensuring the compliance with the terms of the issue of listed non-convertible debt securities and guidelines mentioned in the Regulations.

The Management of the Company is also responsible for ensuring maintenance of adequate security cover in respect of all listed non-convertible debt securities. This responsibility also includes:

a. Preparation and maintenance of proper accounting and other records as per the external and internal requirements;
b. Design, implementation and maintenance of adequate internal procedures / systems / processes / controls relevant to the creation and maintenance of the aforesaid records;
c. Identifying appropriate framework in terms of updated SEBI regulations for preparation of Annexures.
d. Providing all relevant and accurate information to SEBI, Debenture Trustee and Stock Exchanges;

GOKHALE & SATHE LLP ★ MUMBAI ★ CHARTERED ACCOUNTANTS

gokhale & sathe LLP
chartered accountants
LLP identification no. ADB-6482
(registered with limited liability)
(formerly known as gokhale & sathe)
304/308/309/311, Udyog Mandir No.1,
Bhagoji Keer Marg, Mahim,
Mumbai - 400016, India

e. Compliance with all the covenants of the offer document/Information Memorandum and/or Debenture Trust Deed for all listed Non-Convertible Debt securities outstanding as on September 30, 2026.
f. Ensuring that the relevant records and Statement provided to us for our examination are complete and accurate.

3. Auditor's Responsibility

Our responsibility is to provide a limited assurance based on our examination of the relevant records provided by the Company and to report in the 'Conclusion' paragraph below.

A limited assurance engagement includes performing procedures to address the certifying requirements mentioned above. The procedures performed vary in nature and timing from, and are less extent than for, a reasonable assurance and consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

For the purpose of this certificate, we have planned and performed the following procedures to determine whether anything has come to our attention that causes us to believe that the Company has not complied with any of the applicable covenants of the Debenture Trust Deed and/ or with the requirements of the Regulations:

In respect of Annexures, we -

a. Obtained and read the Debenture Trust Deed and Information Memorandum in respect of Secured Debentures. Also obtained the draft provisional Quarterly Compliance Report for the quarter ended September 30, 2026.
b. Obtained list of securities/collateral/ properties / assets pledged as a security against the outstanding listed non-convertible debt securities ("NCD") as at September 30, 2026.
c. Verified the computation of security cover as at September 30, 2026 (Refer Annexure II), prepared by the management, as specified in the format given under SEBI Master circular SEBI/HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 dated September 28, 2026.
d. Traced the amounts in Annexure II with the unaudited books of account and other relevant records and documents maintained by the company and verified the arithmetical accuracy of the Statement;
e. Verified the details of the outstanding amounts of Listed NCDs and assets required to be maintained as a collateral for listed NCDs from the underlying books of accounts and other relevant records and documents maintained by the Company for the period ended September 30, 2026;
f. Recomputed security coverage ratios.
g. Against each of the applicable covenants, verified the status of compliance as at September 30, 2026.

We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes ("the Guidance Note") issued by the Institute of Chartered Accountants of India ("ICAI"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC)– 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Service Engagements.

GOKHALE & SATHE LLP ★ MUMBAI ★ CHARTERED ACCOUNTANTS

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304/308/309/311, Udyog Mandir No.1,
Bhagoji Keer Marg, Mahim,
Mumbai - 400016, India

4. Conclusion

Based on the examination of the Statement and explanations given to us and undertaking by the management of the Company and subject to Management's Responsibility Paragraph above, nothing has come to our attention that causes us to believe that

a. The particulars furnished in the Statement have not been accurately extracted from the unaudited books of accounts for the period ended September 30, 2026.
b. The security cover maintained by the company against the outstanding listed NCDs is less than 100%.
c. The details pertaining to the value of collateral i.e. receivables/ book debts are incorrect.
d. The company has not complied with any of the applicable covenants as stated in the Debenture Trust Deed and Information Memorandum.
e. The Statement prepared by the management is arithmetically inaccurate.

5. Restriction on use

This Certificate has been issued at the specific request of the Company pursuant to the requirements of the Regulations. It should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care or for any other purpose or to any other party to which it is shown or into whose hands it may come without our prior consent in writing.

We have no responsibility to update this certificate for events and circumstances occurring after September 30, 2026.

For Gokhale & Sathe LLP
(formerly known as Gokhale & Sathe)
Chartered Accountants
ICAI Firm Registration No.103264W/W101312

GOKHALE & SATHE LLP ★ MUMBAI ★ CHARTERED ACCOUNTANTS

Chinmaya Deval
Membership No.: 148652
UDIN: 26148652LHSDGN4314

Place: Siliguri
Date: 12-11-2026

Annexure I

ISIN Wise details of Security Private Placement of Non-Convertible Debentures (NCD) as mentioned below

A) IDBI Trusteeship Services Limited

Rs.in Lakhs

Sr. No.	ISIN	Facility	Issuance Date	Type of Charge	Security Type	Cover Required	Sanction Amount	Outstanding Amount as on 30.09.2026	Value of Security	Security Cover (%)
1	INE289B07123	NCD Series 10	06-11-2025	Exclusive	Book Debt	100 %	17,500	18,688	19,006	102%
2	INE289B07131	NCD Series 11	25-02-2026	Exclusive	Book Debt	100 %	15,000	15,313	15,571	102%
3	INE289B07149	NCD Series 12 Tranche 1	29-07-2026	Exclusive	Book Debt	100 %	20,000	20,245	21,248	105%
4	INE289B07156	NCD Series 12 Tranche 2#	28-09-2026	Exclusive	Book Debt	100 %	10,000	9,970	21,805	219%
		Total					**62,500**			

#Note: The Company had earmarked additional security towards the Green Shoe Option of NCD Series 12 Tranche 2, which remained unsubscribed upon expiry. Accordingly, the Company is in process to release the excess security earmarked for the same, pursuant to which the security cover ratio is expected to reduce from the existing 219% to approximately 125%, while continuing to meet the applicable security cover requirements.

B) VISTRA ITCL (India) LIMITED

Rs.in Lakhs

Sr. No.	ISIN	Facility	Issuance Date	Type of Charge	Security Type	Cover Required	Sanction Amount	Outstanding Amount as on 30.09.2026	Value of Security	Security Cover (%)
1	INE289B07115	NCD Series 9 Option 1	24-07-2025	Exclusive	Book Debt	100 %	20,000	20,870	21,342	102%
2	INE289B07107	NCD Series 9 Option 2	24-07-2025	Exclusive	Book Debt	100 %	20,000	20,133	21,094	105%
		Total					**40,000**			

For GIC Housing Finance Ltd

Paba Koshy
Sr. Vice President & CFO
Dated 12th November 2026

GIC HOUSING FINANCE LTD.

GOKHALE & SATHE LLP MUMBAI CHARTERED ACCOUNTANTS

Aneexure II Security Cover Certificate as on September 30, 2026

₹ in lakh

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P
		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Debt not backed by any assets offered as security	Elimination (amount in negative)	(Total C to J)	Related to only those items covered by this certificate				
Particulars	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding g items covered in column F)			debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)*	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=L+M+N+O)
		Book Value	Book Value	Yes/ No	Book Value	Book Value							Relating to Column F		
ASSETS															
Property, Plant and Equipment							282			282					-
Capital Work-in- Progress							-			-					-
Right of Use Assets							7,861			7,861					-
Goodwill							-			-					-
Intangible Assets							1,967			1,967					-
Intangible Assets under Development							369			369					-
Investments							30,672			30,672					-
Loans*	Loans to Customer (Refer Note 1 and 2)	120,066	818,260				146,819			1,085,145		120,066			120,066
Inventories							-			-					-
Trade Receivables							95			95					-
Cash and Cash Equivalents							2,511			2,511					-
Bank Balances other than Cash and Cash Equivalents							456			456					-
Others							13,399			13,399					-
Total		**120,066**	**818,260**				**204,431**			**1,142,757**	**-**	**120,066**	**-**	**-**	**120,066**
LIABILITIES															
Debt securities to which this certificate pertains	Secured NCDs (Refer Note 3)	105,219						-		105,219					
Other debt sharing pari-passu charge with above debt								-		-					
Other Debt								73,593		73,593					
Subordinated debt								-		-					
Borrowings															
Bank			694,128					38,800		732,928					
Debt Securities								-		-					
Others								-		-					
Trade payables								1,591		1,591					
Lease Liabilities								8,310		8,310					
Provisions								2,417		2,417					
Others								3,713		3,713					
Total		**105,219**	**694,128**				**-**	**128,424**		**927,771**					
Cover on Book Value**															
Cover on Market Value															
	Exclusive Security Cover Ratio (Refer Note 4)	**1.14**													

* Receivables under financing activities consist of loans which are carried at amortised cost. The business model for managing these loans is "hold to collect" cash flows that are solely principal and interest. Accordingly these loans are not fair valued and the book value of loans (after netting of Impairment) are considered as the value of security for the purposes of this certificate.

** Security cover ratio is calculated only for debt for which this certificate is issued.

1. All Loans assets mentioned in Column C & Column D are standard assets.
2. Loans includes principal outstanding plus interest receivables & accured add/less Ind As adjustment less provision for expected credit loss.
3. Debt Securities to which this certificate pertains includes principal outstanding plus interest accrued add/less Ind As adjustment.
4. The Company had earmarked additional security towards the Green Shoe Option of NCD Series 12 Tranche 2, which remained unsubscribed upon expiry. Accordingly, the Company is in process to release the excess security earmarked for the same, pursuant to which the security cover ratio is expected to reduce from the existing 1.14 to approximately 1.05, while continuing to meet the applicable security cover requirements.

GOKHALE & SATHE LLP MUMBAI CHARTERED ACCOUNTANTS
GIC HOUSING FINANCE LTD

Annexure C

Format for disclosure of related party transactions every six months (01-04-2026 to 30-09-2026)

(Rs. In Lakh)

												Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. ***These details need to be disclosed only once, during the reporting period when such transaction was undertaken.***							
Sr. No.	**Details of the party (listed entity /subsidiary) entering into the transaction**		**Details of the counterparty**			**Type of related party transaction**	**Value of the related party transaction as approved by the audit committee (Rs. In lakh)**	**Value of the related party transaction ratified by the audit committee (Rs. In lakh)**	**Value of transaction during the reporting period (Rs. In lakh)**	**In case monies are due to either party as a result of the transaction (Rs. In lakh)**		**In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments**			**Details of the loans, inter-corporate deposits, advances or investments**				
	Name	**PAN**	**Name**	**PAN**	**Relationship of the counterparty with the listed entity or its subsidiary**					**Opening Balance**	**Closing Balance**	**Nature of indebtedness (loan/ issuance of debt/ any other etc.)**	**Cost**	**Tenure**	**Nature (loan/ advance/ inter-corporate deposit/ investment**	**Interest Rate (%)**	**Tenure**	**Secured/ unsecured**	**Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)**
1	GIC Housing Finance Limited	-	Shri Hitesh Rameshchandra Joshi	-	Non-Executive Director	Housing Loan	Rs. 2500 (as per omnibus approval of Audit Committee)	0	2.33	15.24	12.91	NA	NA	NA	NA	NA	NA	NA	NA
2	GIC Housing Finance Limited	-	Shri Sachindra Salvi	-	MD & CEO	Remuneration	Rs. 2500 (as per omnibus approval of Audit Committee)	0	40.32	0	0	NA	NA	NA	NA	NA	NA	NA	NA
3	GIC Housing Finance Limited	-	Shri Sachindra Salvi	-	MD & CEO	Advances	Rs. 2500 (as per omnibus approval of Audit Committee)	0	0.25	0.25	0	NA	NA	NA	Advance	NIL	12 months	Secured	Advance is given as part of employee benefit scheme where the advance is recovered in 12 monthly equal installments.
4	GIC Housing Finance Limited	-	Smt. Varsha Godbole (upto 30-06-2026)	-	CFO (KMP)	Remuneration	Rs. 2500 (as per omnibus approval of Audit Committee)	0	10.97	0	0	NA	NA	NA	NA	NA	NA	NA	NA
5	GIC Housing Finance Limited	-	Smt. Nutan Singh (upto 01-06-2026)	-	CS (KMP)	Remuneration	Rs. 2500 (as per omnibus approval of Audit Committee)	0	3.93	0	0	NA	NA	NA	NA	NA	NA	NA	NA
6	GIC Housing Finance Limited	-	Smt. Nutan Singh (upto 01-06-2026)	-	CS (KMP)	Housing Loan	Rs. 2500 (as per omnibus approval of Audit Committee)	0	20.78	20.78	0	NA	NA	NA	NA	NA	NA	NA	NA
7	GIC Housing Finance Limited	-	Smt. Nutan Singh (upto 01-06-2026)	-	CS (KMP)	Housing Loan	Rs. 2500 (as per omnibus approval of Audit Committee)	0	0.33	38.44	38.11	NA	NA	NA	NA	NA	NA	NA	NA
8	GIC Housing Finance Limited		Shri Raj Gor (from 02-06-2026)	-	CS (KMP)	Remuneration	Rs. 2500 (as per omnibus approval of Audit Committee)	0	7.25	0	0	NA	NA	NA	NA	NA	NA	NA	NA
9	GIC Housing Finance Limited	-	Smt. Paba Koshy (from 01-07-2026)	-	CFO (KMP)	Remuneration	Rs. 2500 (as per omnibus approval of Audit Committee)	0	36.37	0	0	NA	NA	NA	NA	NA	NA	NA	NA
10	GIC Housing Finance Limited	-	Shri Birudeo Babu Phonde	-	Officer on deputation from Promoter Company	Remuneration	Rs. 100000 (as per omnibus approval of Audit Committee for material RPT)	0	37.08	0	0	NA	NA	NA	NA	NA	NA	NA	NA
11	GIC Housing Finance Limited	-	Shri Birudeo Babu Phonde	-	Officer on deputation from Promoter Company	Advances	Rs. 100000 (as per omnibus approval of Audit Committee for material RPT)	0	0.3	0.45	0.15	NA	NA	NA	Advance	NIL	12 months	Secured	Advance is given as part of employee benefit scheme where the advance is recovered in 12 monthly equal installments.
12	GIC Housing Finance Limited	-	Smt. Rani Singh Nair	-	Independent Director	Sitting Fees	Rs. 2500 (as per omnibus approval of Audit Committee)	0	3.3	0	0	NA	NA	NA	NA	NA	NA	NA	NA
13	GIC Housing Finance Limited	-	Shri Vaijinath Gavarshetty	-	Independent Director	Sitting Fees	Rs. 2500 (as per omnibus approval of Audit Committee)	0	4.5	0	0	NA	NA	NA	NA	NA	NA	NA	NA
14	GIC Housing Finance Limited	-	Shri Garimella Nanda Kishore	-	Independent Director	Sitting Fees	Rs. 2500 (as per omnibus approval of Audit Committee)	0	2.4	0	0	NA	NA	NA	NA	NA	NA	NA	NA
15	GIC Housing Finance Limited	-	Shri Sathia Jeeva Krishnan Chidambara	-	Independent Director	Sitting Fees	Rs. 2500 (as per omnibus approval of Audit Committee)	0	3.3	0	0	NA	NA	NA	NA	NA	NA	NA	NA
16	GIC Housing Finance Limited	-	Shri Damodharan Neelam	-	Independent Director	Sitting Fees	Rs. 2500 (as per omnibus approval of Audit Committee)	0	3.6	0	0	NA	NA	NA	NA	NA	NA	NA	NA

17	GIC Housing Finance Limited	-	Shri Sunil Kakar	-	Independent Director	Sitting Fees	Rs. 2500 (as per omnibus approval of Audit Committee)	0	2.4	0	0	NA	NA	NA	NA	NA	NA	NA	NA
18	GIC Housing Finance Limited	-	Shri Dinesh Waghela	-	Independent Director	Sitting Fees	Rs. 2500 (as per omnibus approval of Audit Committee)	0	3	0	0	NA	NA	NA	NA	NA	NA	NA	NA
19	GIC Housing Finance Limited	-	General Insurance Corporation of India (GIC-Re)	-	Promoter	GIC-Re employees Housing Loan (Scheme)	Rs. 100000 (as per omnibus approval of Audit Committee)	0	216.26	6459.24	6675.5	NA	NA	NA	NA	NA	NA	NA	NA
20	GIC Housing Finance Limited	-	The New India Assurance Co. Ltd.	-	Promoter	Insurance Premium	Rs. 100000 (as per omnibus approval of Audit Committee)	0	8.49	0	0	NA	NA	NA	NA	NA	NA	NA	NA
21	GIC Housing Finance Limited	-	National Insurance Co. Ltd.	-	Promoter	Rent & Maintainence Exp.	Rs. 100000 (as per omnibus approval of Audit Committee)	0	295.43	0	0	NA	NA	NA	NA	NA	NA	NA	NA
22	GIC Housing Finance Limited	-	National Insurance Co. Ltd.	-	Promoter	Insurance Premium	Rs. 100000 (as per omnibus approval of Audit Committee)	0	20	0	0	NA	NA	NA	NA	NA	NA	NA	NA
23	GIC Housing Finance Limited	-	United India Insurance Co. Ltd.	-	Promoter	House Building Advance (Employees Loan portfolio) of UIICL	Rs. 100000 (as per omnibus approval of Audit Committee)	0	314.63	3622.31	3307.68	NA	NA	NA	NA	NA	NA	NA	NA
24	GIC Housing Finance Limited	-	Agriculture Insurance Co. Ltd.	-	Promoter Group	Repayment of NCDs along with Interest	Rs. 5500	0	5414	0	0	NA	NA	NA	NA	NA	NA	NA	NA
25	GIC Housing Finance Limited	-	GICHFL Financial Services Pvt. Ltd.	-	Wholly owned subsidiary	Reimbursment of Cost & Payment of Commission for business sourced	Rs. 2500 (as per omnibus approval of Audit Committee)	0	387.5	0	0	NA	NA	NA	NA	NA	NA	NA	NA
26	GICHFL Financial Services Pvt. Ltd.	-	Shri A V Muralidharan	-	Directors of wholly owned subsidiary of GIC Housing Finance Ltd.	Sitting Fees	Rs. 2500 (as per omnibus approval of Audit Committee)	0	0.2	0	0	NA	NA	NA	NA	NA	NA	NA	NA
27	GICHFL Financial Services Pvt. Ltd.	-	Shri Vaijinath Gavarshetty	-	Directors of wholly owned subsidiary of GIC Housing Finance Ltd.	Sitting Fees	Rs. 2500 (as per omnibus approval of Audit Committee)	0	0.2	0	0	NA	NA	NA	NA	NA	NA	NA	NA
28	GICHFL Financial Services Pvt. Ltd.	-	Smt. Suchita Gupta	-	Directors of wholly owned subsidiary of GIC Housing Finance Ltd.	Sitting Fees	Rs. 2500 (as per omnibus approval of Audit Committee)	0	0.2	0	0	NA	NA	NA	NA	NA	NA	NA	NA
					TOTAL				**6839.32**										

GIC HOUSING FINANCE LTD.

Annexure – D

Information under Regulation 30 & 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Master Circular No. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026.

Sr. No	Particulars	Appointment of Smt. Rita Mishra as Senior Vice President and Head of HR & Admin Department (Senior Management Personnel)
a)	Reason for Change (viz. appointment~~/re-appointment resignation/ removal/ death or otherwise~~)	Smt. Rita Mishra (DGM, The New India Assurance Company Limited) has joined our organization as office on deputation and has been appointed by the Board on the recommendation of NRC as Senior Vice President and Head of HR & Admin Department (Senior Management Personnel).
b)	Date of appointment ~~/ re-appointment /cessation (as applicable)~~ & term of appointment / ~~reappointment~~	November 12, 2026 Term of Appointment – Not Applicable
c)	Brief Profile (in case of appointment)	Smt. Rita Mishra holds a Bachelor of Engineering (Electronics) and an MBA in Marketing. She has over 24 years of rich experience in the general insurance industry, with diverse exposure across underwriting, claims, operations, risk management and corporate functions. She has held key leadership positions in The New India Assurance Co. Ltd., including heading IFSC operations at GIFT City, Gandhinagar. In her last assignment, she was overseeing Enterprise Risk Management, Credit Rating, BRSR and Corporate Communication functions at the Head Office of The New India Assurance Co. Ltd.
d)	Disclosures of relationship between directors (in case of appointment)	Not Applicable