



FINANCIAL HIGHLIGHTS FOR YEAR ENDED ON 31-03-2026

Particulars	(₹ in Crore)		
	Year Ended 31-03-2026	Year Ended 31-03-2025	Increase / (Decrease) (%)
Sanctions	2,527	1,915	32
Disbursements	2,299	1,789	29
Interest Income	1,063	1,049	1
Fees & Commission Income	5	5	-
Other Income	15	35	(57)
Total Income	1,083	1,089	(1)
Interest Expenses	687	703	(2)
Staff Expenses	83	70	19
Other Expenses & Depn.	85	80	6
Provision for NPA and others	69	17	306
Total Expenses	924	870	6
Profit before exceptional Items & Tax	159	219	(27)
Exceptional Item	0	13	(100)
Profit before Tax	159	206	(23)
Provision for Tax & DTA/DTL	4	46	(91)
Tax of Earlier Year (Net)	(1)	-	-
Profit after Tax after DTA/DTL	154	160	(4)
Particulars	As on 31-03-2026	As on 31-03-2025	Increase / (Decrease) (%)
Loan Portfolio Gross	11,235	10,497	7
Borrowing Portfolio	9,050	8,727	4
Share Capital	54	54	-
Networth	2,106	1,964	7
Net Interest Margin % (NIM)	3.41	3.28	4
Gross NPA portfolio	445	318	40
Gross NPA %	3.96	3.03	31
Net NPA Portfolio	177	203	(13)
Net NPA to Net Advances%	1.61	1.96	(18)
RATIOS	Year Ended As on 31-03-2026	Year Ended As on 31-03-2025	Increase / (Decrease) (%)
Earning Per Share	28.69	29.74	(4)
Cost to Income Ratio	59.93	43.14	39
Cost to Income Ratio (without NPA provision)	42.64	38.86	10
Yield On Advances	9.65	9.95	(3)
Cost of Borrowed Funds %	7.84	8.22	(5)
Debt Equity Ratio (Times)	4.30	4.44	(3)
Return on Net worth	7.34	8.14	(10)
Return on Total Assets (%)	1.37	1.48	(7)
Price Earning Ratio	4.58	5.64	(19)
Book Value of Share	391.01	364.78	7
Total debts to total assets(%)	80.11	81.00	(1)
Net Profit Margin (%)	14.26	14.71	(3)
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			

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