General information about company		
Scrip code	511676	
NSE Symbol	GICHSGFIN	
MSEI Symbol	NOTLISTED	
ISIN	INE289B01019	
Name of the entity	GIC HOUSING FINANCE LIMITED	
Date of start of financial year	01-04-2026	
Date of end of financial year	31-03-2027	
Reporting Quarter Type	Half Yearly	
Date of Quarter Ending	30-09-2026	
Type of company	Equity	
Whether Annexure I (Part A) of the SEBI Circular dated December 31, 2024 related to Compliance Report on Corporate Governance is applicable to the entity?	Yes	
Whether Annexure I (Part B) of the SEBI Circular dated December 31, 2024 related to Investor Grievance Redressal Report is Applicable to the entity?	Yes	
Whether Annexure I (Part C) of the SEBI Circular dated December 31, 2024 related to Disclosure of Acquisition of Shares or Voting Rights in Unlisted Companies is Applicable to the entity?	No	Not Applicable
Whether Annexure I (Part D) of the SEBI Circular dated December 31, 2024 related to Disclosure of Imposition of Fine or Penalty is Applicable to the entity?	Yes	
Whether Annexure I (Part E) of the SEBI Circular dated December 31, 2024 related to Disclosure of Updates to Ongoing Tax Litigations or Disputes is Applicable to the entity?	No	Not Applicable
Whether Annexure I (Part F) of the SEBI Circular dated December 31, 2024 related to Disclosure Of Loans / Guarantees / Comfort Letters / Securities Etc. is Applicable to the entity?	Yes	
Risk management committee	Applicable	
Market Capitalisation as per immediate previous Financial Year	Top 2000 listed entities	
Is SCORE ID Available ?	Yes	

SCORE Registration ID	g00084
Reason For No SCORE ID	
Type of Submission	Original
Remarks (website dissemination)	
Remarks for Exchange (not for Website Dissemination)	

Annexure I

Annexure I to be submitted by listed entity on quarterly basis

I. Composition of Board of Directors

Disclosure of notes on composition of board of directors explanatory	Textual Information(1)
Whether the listed entity has a Regular Chairperson	Yes
Whether Chairperson is related to MD or CEO	No

Sr	Title (Mr / Ms)	Name of the Director	PAN	DIN	Category 1 of directors	Category 2 of directors	Category 3 of directors	Date of Birth
1	Mr	HITESH RAMESHCHANDRA JOSHI	AACPJ1777H	09322218	Non-Executive - Non Independent Director	Chairperson related to Promoter		19-09-1968
2	Mrs	RAJESHWARI SINGH MUNI	ADDPM2341L	09794972	Non-Executive - Non Independent Director	Not Applicable		28-06-1967
3	Mr	BHUPESH SUSHIL RAHUL	ADYPR5223R	10610759	Non-Executive - Non Independent Director	Not Applicable		27-04-1967
4	Mrs	GIRIJA SUBRAMANIAN	AELPS9109K	09196957	Non-Executive - Non Independent Director	Not Applicable		22-07-1966
5	Mr	SANJAY KAILASH JOSHI	ADEPJ1157A	11137995	Non-Executive - Non Independent Director	Not Applicable		15-08-1967
6	Mrs	RANI SINGH NAIR	ADAPN6695B	09103000	Non-Executive - Independent Director	Not Applicable		15-10-1956
7	Mr	VAIJINATH GAVARSHETTY	ABQPG4492F	08502484	Non-Executive - Independent Director	Not Applicable		18-06-1958

8	Mr	GARIMELLA NANDA KISHORE	AGQPK9133J	07745995	Non-Executive - Independent Director	Not Applicable		27-06-1960
9	Mr	SATHIA JEEVA KRISHNAN CHIDAMBARA	AHUPK4445L	02179550	Non-Executive - Independent Director	Not Applicable		04-11-1965
10	Mr	DAMODHARAN NEELAM	AADPD2429B	07759291	Non-Executive - Independent Director	Not Applicable		24-11-1959
11	Mr	SUNIL KAKAR	ALVPK7363A	03055561	Non-Executive - Independent Director	Not Applicable		01-10-1957
12	Mr	DINESH RANCHHODBHAI WAGHELA	AAAPW4585E	08072065	Non-Executive - Independent Director	Not Applicable		02-05-1962
13	Ms	ARUMUGAM MANIMEKHALAI	AATPM5970G	08411575	Non-Executive - Independent Director	Not Applicable		04-03-1966
14	Mr	SACHINDRA DATTARAM SALVI	AAPPS7486R	10930663	Executive Director	Not Applicable	CEO-MD	11-03-1967

I. Composition of Board of Directors					
Disqualification of Directors under section 164 of the Companies Act, 2013					
Sr	Whether the director is disqualified?	Start Date of disqualification	End Date of disqualification	Details of disqualification	Current status
1	No				Active
2	No				Active
3	No				Active
4	No				Active
5	No				Active
6	No				Active
7	No				Active
8	No				Active
9	No				Active
10	No				Active
11	No				Active
12	No				Active
13	No				Active
14	No				Active

I. Composition of Board of Directors													
Sr	Whether special resolution passed? [Refer Reg. 17(1A) of Listing Regulations]	Date of passing special resolution	Initial Date of appointment	Date of Re-appointment	Date of cessation	Tenure of director (in months)	No of Directorship in listed entities including this listed entity (Refer Regulation 17A of Listing Regulations)	No of Independent Directorship in listed entities including this listed entity [with reference to proviso to regulation 17A(1) & reg. 17A(2)]	Number of memberships in Audit/ Stakeholder Committee(s) including this listed entity (Refer Regulation 26(1) of Listing Regulations)	No of post of Chairperson in Audit/ Stakeholder Committee held in listed entities including this listed entity (Refer Regulation 26(1) of Listing Regulations)	Reason for Cessation	Notes for not providing PAN	Notes for not providing DIN
1	NA		07-10-2021				2	0	4	1			
2	NA		26-09-2023				1	0	1	0			
3	NA		13-05-2024				1	0	0	0			
4	NA		06-08-2024		31-07-2026		0	0	2	0	Others		
5	NA		11-07-2025				1	0	0	0			
6	NA		12-03-2021	26-09-2023	25-09-2026	66.2	0	0	0	0	Tenure Completion		
7	NA		06-01-2022	06-01-2024		56.26	2	2	2	2			
8	NA		06-01-2022	06-01-2024		56.26	1	1	0	0			
9	NA		06-01-2022	06-01-2024		56.26	2	2	4	2			

10	NA		21-10-2022	21-10-2025		47.11	1	1	2	1			
11	NA		07-08-2023	07-08-2026		37.24	1	1	5	2			
12	NA		23-09-2025	23-09-2025		12.08	1	1	1	0			
13	NA		26-09-2026	26-09-2026		0.05	2	2	2	0			
14	NA		01-03-2025				1	0	0	0			

Text Block	
Textual Information(1)	Mr. Hitesh Joshi was appointed as Chairman of the Board with effect from August 12 2026

Audit Committee Details							
Whether the Audit Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	02179550	SATHIA JEEVA KRISHNAN CHIDAMBARA	Non-Executive - Independent Director	Chairperson	06-01-2022		
2	09322218	HITESH RAMESHCHANDRA JOSHI	Non-Executive - Non Independent Director	Member	06-01-2022		
3	03055561	SUNIL KAKAR	Non-Executive - Independent Director	Member	26-09-2023		
4	08072065	DINESH RANCHHODBHAI WAGHELA	Non-Executive - Independent Director	Member	23-09-2025		

Nomination and remuneration committee							
Whether the Nomination and remuneration committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	09103000	RANI SINGH NAIR	Non-Executive - Independent Director	Chairperson	24-12-2021	25-09-2026	
2	08502484	VAIJINATH GAVARSHETTY	Non-Executive - Independent Director	Chairperson	26-09-2023		Textual Information(1)
3	08072065	DINESH RANCHHODBHAI WAGHELA	Non-Executive - Independent Director	Member	23-09-2025		
4	03055561	SUNIL KAKAR	Non-Executive - Independent Director	Member	26-09-2026		

Sr Text Block	
Textual Information(1)	Appointed as Chairman w.e.f. September 26, 2026

Stakeholders Relationship Committee							
Whether the Stakeholders Relationship Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	09103000	RANI SINGH NAIR	Non-Executive - Independent Director	Chairperson	24-12-2021	25-09-2026	
2	08502484	VAIJINATH GAVARSHETTY	Non-Executive - Independent Director	Chairperson	26-09-2023		Textual Information(1)
3	07759291	DAMODHARAN NEELAM	Non-Executive - Independent Director	Member	23-09-2025		
4	03055561	SUNIL KAKAR	Non-Executive - Independent Director	Member	26-09-2026		

Sr Text Block	
Textual Information(1)	Appointed as Chairman w.e.f. September 26, 2026

Risk Management Committee							
Whether the Risk Management Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	07759291	DAMODHARAN NEELAM	Non-Executive - Independent Director	Chairperson	26-09-2023		
2	08502484	VAIJINATH GAVARSHETTY	Non-Executive - Independent Director	Member	06-01-2022		
3	09103000	RANI SINGH NAIR	Non-Executive - Independent Director	Member	26-09-2023	25-09-2026	
4	10930663	SACHINDRA DATTARAM SALVI	Executive Director	Member	01-03-2025		
5	08411575	ARUMUGAM MANIMEKHALAI	Non-Executive - Independent Director	Member	26-09-2026		

Corporate Social Responsibility Committee							
Whether the Corporate Social Responsibility Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	09103000	RANI SINGH NAIR	Non-Executive - Independent Director	Chairperson	26-09-2023	25-09-2026	
2	07745995	GARIMELLA NANDA KISHORE	Non-Executive - Independent Director	Chairperson	26-09-2023		Textual Information(1)
3	10930663	SACHINDRA DATTARAM SALVI	Executive Director	Member	01-03-2025		
4	08411575	ARUMUGAM MANIMEKHALAI	Non-Executive - Independent Director	Member	26-09-2026		

Sr Text Block	
Textual Information(1)	Appointed as Chairman w.e.f. September 26, 2026

Other Committee						
Sr	DIN Number	Name of Committee members	Name of other committee	Category 1 of directors	Category 2 of directors	Remarks

Annexure 1

Annexure 1

III. Meeting of Board of Directors

Disclosure of notes on meeting of board of directors explanatory								
Sr. No.	Date(s) of meeting (if any) in the previous quarter	Date(s) of meeting (if any) in the current quarter	Maximum gap between any two consecutive (in number of days)	Notes for not providing Date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors as on date of the meeting	Number of Directors present* (All directors including Independent Director)	No. of Independent Directors attending the meeting*
1	07-04-2026				Yes	13	13	7
2	15-05-2026		37		Yes	13	10	7
3	29-06-2026		44		Yes	13	11	7
4		12-08-2026	43		Yes	12	10	7

Annexure 1

IV. Meeting of Committees

Disclosure of notes on meeting of committees explanatory										
Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Name of other committee	Reason for not providing date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors in the Committee as on date of the meeting	Number of Directors Present (All Directors including Independent Director)	No. of Independent Directors attending the meeting*	No. of members attending the meeting (other than Board of Directors)
1	Audit Committee	15-05-2026				Yes	4	3	3	0
2	Audit Committee	12-08-2026	88			Yes	4	3	3	0
3	Nomination and remuneration committee	13-05-2026				Yes	3	3	3	0
4	Nomination and remuneration committee	05-08-2026	83			Yes	3	3	3	0
5	Risk Management Committee	06-05-2026				Yes	4	4	3	0
6	Risk Management Committee	05-08-2026	90			Yes	4	4	3	0

Annexure 1

IV. Meeting of Committees

Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Name of other committee	Reason for not providing date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors in the Committee as on date of the meeting	Number of Directors Present (All Directors including Independent Director)	No. of Independent Directors attending the meeting*	No. of members attending the meeting (other than Board of Directors)
7	Stakeholders Relationship Committee	04-02-2026				Yes	3	3	3	0
8	Stakeholders Relationship Committee	05-08-2026	181			Yes	3	3	3	0
9	Corporate Social Responsibility Committee	13-05-2026				Yes	3	3	2	0
10	Corporate Social Responsibility Committee	10-08-2026	88			Yes	3	3	2	0

Annexure 1		
V. Affirmations		
Sr	Subject	Compliance status (Yes/No)
1	The composition of Board of Directors is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015	Yes
2	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015 a. Audit Committee	Yes
3	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. b. Nomination & remuneration committee	Yes
4	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. c. Stakeholders relationship committee	Yes
5	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. d. Risk management committee (applicable to the top 1000 listed entities)	Yes
6	The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	Yes
7	The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	Yes
8	This report and/or the report submitted in the previous quarter has been placed before Board of Directors.	Yes

Annexure 1		
Sr	Subject	Compliance status
1	Name of signatory	Rajkumar Umedlal Gor
2	Designation	Company Secretary and Compliance Officer

Affirmations on Compliance Requirements for AGM (applicable only for the first half-year filing i.e., 2nd quarter)				
I. Affirmations				
Sr	Particulars	Regulation Number	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.
1	Copy of the annual report including balance sheet, profit and loss account, directors report, corporate governance report, BRSR & BRSR core, if applicable, displayed on website	46(2)	Yes	
2	Presence of Chairperson of Audit Committee at the Annual General Meeting	18(1)(d)	Yes	
3	Presence of Chairperson of the nomination and remuneration committee at the annual general meeting	19(3)	Yes	
4	Presence of Chairperson of the Stakeholder Relationship committee at the annual general meeting	20(3)	Yes	
5	Disclosure of the Secretarial Audit Report of the listed entity and the material subsidiaries in the Annual Report	24A(1)	Yes	
6	Compliance with the conditions laid down for Secretarial Auditor or the person signing the Secretarial Compliance Report	24A(1A), 24A(1B), 24A(1C)	Yes	
7	Submission of Annual Secretarial Compliance Report	24A(2)	Yes	
8	Whether "Corporate Governance Report" disclosed in Annual Report	34(3) read with para C of Schedule V	Yes	
Any other information to be provided				

Annexure III		
1	Name of signatory	Rajkumar Umedlal Gor
2	Designation	Company Secretary and Compliance Officer

Additional Half yearly Disclosure DISCLOSURE OF LOANS / GUARANTEES / COMFORT LETTERS / SECURITIES ETC. (applicable only for half-yearly filings)

Any Other Information for Disclosure of Loans / Guarantees / Comfort Letters / Securities Etc.			Textual Information(1)
I. Disclosure of Loans/ guarantees/comfort letters /securities etc. Refer note below			
(A)Any loan or any other form of debt advanced by the listed entity directly or indirectly to			
Entity	Aggregate amount advanced during six months	Balance outstanding at the end of six months	
Promoter or any other entity controlled by them	0	0	
Promoter Group or any other entity controlled by them	0	0	
Directors (including relatives) or any other entity controlled by them	0	1291285	
KMPs or any other entity controlled by them	0	0	

(B) Any guarantee / comfort letter (by whatever name called) provided by the listed entity directly or indirectly, in connection with any loan(s) or any other form of debt availed By

Entity	Type (guarantee, comfort letter etc.)	Aggregate amount of issuance during six months	Balance outstanding at the end of six months(taking into account any invocation)
Promoter or any other entity controlled by them	0	0	0
Promoter Group or any other entity controlled by them	0	0	0
Directors (including relatives) or any other entity controlled by them	0	0	0
KMPs or any other entity controlled by them	0	0	0

(C) Any security provided by the listed entity directly or indirectly, in connection with any loan(s) or any other form of debt availed by			
Entity	Type of security (cash, shares etc.)	Aggregate value of security provided during six months	Balance outstanding at the end of six months
Promoter or any other entity controlled by them	0	0	0
Promoter Group or any other entity controlled by them	0	0	0
Directors (including relatives) or any other entity controlled by them	0	0	0
KMPs or any other entity controlled by them	0	0	0
(D) Additional Information			Textual Information(2)
II. Affirmations			
Affirmations		Compliance Status	Company Remarks
All loans (or other form of debt), guarantees, comfort letters (by whatever name called) or securities in connection with any loan(s) (or other form of debt) given directly or indirectly by the listed entity to promoter(s), promoter group, director(s) (including their relatives), key managerial personnel (including their relatives) or any entity controlled by them are in the economic interest of the company.		Yes	Textual Information(3)
Name	Sachindra Salvi		
Designation	CEO		
Place	Mumbai		
Date	23-10-2026		

Details of Cyber security incidence		
Whether as per Regulation 27(2)(ba) of SEBI (LODR) Regulations, 2015 there has been cyber security incidents or breaches or loss of data or documents during the quarter		No
Number of cyber security incidence or breaches or loss of data event occurred during the quarter		
Sr.	Date of the event	Brief details of the event

Signatory Details	
Name of signatory	Rajkumar Umedlal Gor
Designation of person	Company Secretary and Compliance Officer
Place	Mumbai
Date	23-10-2026

Investor Grievance Details	
No. of investor complaints pending at the beginning of Quarter	0
No. of investor complaints received during the Quarter	0
No. of investor complaints disposed off during the Quarter	0
No. of investor complaints those remaining unresolved at the end of the Quarter	0

Disclosure of Imposition of Fine or Penalty The details of imposition of fine or penalty during the quarter in terms of sub-para 20 of para A of Part A of Schedule III are given below:

Any Other Information for Disclosure of Imposition of Fine or Penalty					
Sr. No.	Name of the authority	Nature and details of the action(s) taken or order(s) passed	Date of receipt of direction or order, including any ad interim or interim orders, or any other communication from the authority	Details of the violation(s)/ contravention(s) committed or alleged to be committed	Impact on financial, operation or other activities of the listed entity, quantifiable in monetary terms to the extent possible
1	Reserve Bank of India	Speaking Order issued by RBI	03-07-2026	Paragraph 12 of Chapter IV and 37(a) of Chapter VI of the 'Reserve Bank of India(Know Your Customer (KYC)) Directions, 2016 (issued vide circular No.DBR.AML.BC.No,81/ 14.01.001/2015-16 dated February 25, 2016, and updated as on January 04, 2024) - "absence of periodic review of risk cateqorization of customer accounts	There is no material impact on financial, operation or other activities of the Company due to the penalty of Rs. 3,10,000/-.