Form No. MGT-7

Form language

(●) English ( ) Hindi

Annual Return (other than OPCs and Small Companies)

[Pursuant to sub-section (1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11 of the Companies (Management and Administration) Rules, 2014]

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*All fields marked in * are mandatory*

Refer instruction kit for filing the form

I REGISTRATION AND OTHER DETAILS

i *Corporate Identity Number (CIN) — L65922MH1989PLC054583

ii (a) *Financial year for which the annual return is being filed (From date) (DD/MM/YYYY) — 01/04/2025

(b) *Financial year for which the annual return is being filed (To date) (DD/MM/YYYY) — 31/03/2026

(c) *Type of Annual filing — (●) Original ( ) Revised

(d) SRN of MGT-7 filed earlier for the same financial years

iii

Particulars	As on filing date	As on the financial year end date
Name of the company	GIC HOUSING FINANCE LIMITED	GIC HOUSING FINANCE LIMITED
Registered office address	6th Floor, National Insurance Building 14, Jamshedji Tata Road, Churchgate,NA,Mumbai,Mumbai City,Maharashtra,India,400020	6th Floor, National Insurance Building 14, Jamshedji Tata Road, Churchgate,NA,Mumbai,Mumbai City,Maharashtra,India,400020
Latitude details	18.931219	18.931219
Longitude details	72.826516	72.826516

(a) *Photograph of the registered office of the Company showing external building and name prominently visible — GIC_Building Photos.pdf

(b) *Permanent Account Number (PAN) of the company — AA******5R

(c) *e-mail ID of the company — *****.singh@gichf.com

(d) *Telephone number with STD code — 18******00

(e) Website | www.gichfindia.com

iv *Date of Incorporation (DD/MM/YYYY) | 12/12/1989

v (a) *Class of Company (as on the financial year end date) | Public company
(Private company/Public Company/One Person Company)

(b) *Category of the Company (as on the financial year end date) | Company limited by shares
(Company limited by shares/Company limited by guarantee/Unlimited company)

(c) *Sub-category of the Company (as on the financial year end date) | Indian Non-Government company
(Indian Non-Government company/Union Government Company/State Government Company/ Guarantee and association company/Subsidiary of Foreign Company)

vi *Whether company is having share capital (as on the financial year end date) ◉ Yes ○ No

vii (a) Whether shares listed on recognized Stock Exchange(s) ◉ Yes ○ No

(b) Details of stock exchanges where shares are listed

S. No.	**Stock Exchange Name**	**Code**
1	Bombay Stock Exchange (BSE)	A1 - Bombay Stock Exchange (BSE)
2	National Stock Exchange (NSE)	A1024 - National Stock Exchange (NSE)

viii Number of Registrar and Transfer Agent | 1

CIN of the Registrar and Transfer Agent	**Name of the Registrar and Transfer Agent**	**Registered office address of the Registrar and Transfer Agents**	**SEBI registration number of Registrar and Transfer Agent**
L72400MH2017PLC444072	KFIN TECHNOLOGIES LIMITED	301, The Centrium, 3rd Floor, 57,, Lal Bahadur Shastri Road, Nav Pada, Kurla (West),Mumbai,Mumbai,Maharashtra,India,400070	INR000000221

ix * (a) Whether Annual General Meeting (AGM) held ◉ Yes ○ No

(b) If yes, date of AGM (DD/MM/YYYY) | 04/08/2026

(c) Due date of AGM (DD/MM/YYYY) | 30/09/2026

(d) Whether any extension for AGM granted ○ Yes ◉ No

(e) If yes, provide the Service Request Number (SRN) of the GNL-1 application form filed for extension

(f) Extended due date of AGM after grant of extension (DD/MM/YYYY)

(g) Specify the reasons for not holding the same

II PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

i *Number of business activities: 1

S. No.	Main Activity group code	Description of Main Activity group	Business Activity Code	Description of Business Activity	% of turnover of the company
1	K	Financial and insurance activities	66	Other financial activities	100

III PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

i *No. of Companies for which information is to be given: 1

S. No.	CIN /FCRN	Other registration number	Name of the company	Holding/ Subsidiary/Associate/Joint Venture	% of shares held
1	U67190MH2021PTC354176		GICHFL FINANCIAL SERVICES PRIVATE LIMITED	Subsidiary	100

IV SHARE CAPITAL, DEBENTURES AND OTHER SECURITIES OF THE COMPANY

i SHARE CAPITAL

(a) Equity share capital

Particulars	Authorised Capital	Issued capital	Subscribed capital	Paid Up capital
Total number of equity shares	150000000.00	53851066.00	53851066.00	53851066.00
Total amount of equity shares (in rupees)	1500000000.00	538510660.00	538510660.00	538510660.00

Number of classes | 1

Class of shares: Equity	Authorised Capital	Issued capital	Subscribed Capital	Paid Up capital
Number of equity shares	150000000	53851066	53851066	53851066
Nominal value per share (in rupees)	10	10	10	10
Total amount of equity shares (in rupees)	1500000000	538510660	538510660	538510660

(b) Preference share capital

Particulars	Authorised Capital	Issued capital	Subscribed capital	Paid Up capital
Total number of preference shares	0	0	0	0
Total amount of preference shares (in rupees)	0	0	0	0

Number of classes | 0

Class of shares	Authorised Capital	Issued capital	Subscribed Capital	Paid Up capital
Number of preference shares				
Nominal value per share (in rupees)				
Total amount of preference shares (in rupees)				

(c) Unclassified share capital

Particulars	Authorised Capital

Total amount of unclassified shares	0

(d) Break-up of paid-up share capital

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
	Physical	DEMAT	Total			
(i) Equity shares						
At the beginning of the year	203617	53647449	53851066.00	538510660	538510660	
Increase during the year	0.00	25046.00	25046.00	250460.00	250460.00	0
i Public Issues	0	0	0.00	0	0	
ii Rights issue	0	0	0.00	0	0	
iii Bonus issue	0	0	0.00	0	0	
iv Private Placement/ Preferential allotment	0	0	0.00	0	0	
v ESOPs	0	0	0.00	0	0	
vi Sweat equity shares allotted	0	0	0.00	0	0	
vii Conversion of Preference share	0	0	0.00	0	0	
viii Conversion of Debentures	0	0	0.00	0	0	
ix GDRs/ADRs	0	0	0.00	0	0	
x Others, specify Dematerialisation	0	25046	25046.00	250460	250460	
Decrease during the year	25046.00	0.00	25046.00	250460.00	250460.00	0
i Buy-back of shares	0	0	0.00	0	0	
ii Shares forfeited	0	0	0.00	0	0	
iii Reduction of share capital	0	0	0.00	0	0	
iv Others, specify Dematerialisation	25046	0	25046.00	250460	250460	
At the end of the year	178571.00	53672495.00	53851066.00	538510660.00	538510660.00	
(ii) Preference shares						
At the beginning of the year	0	0	0.00	0	0	

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
Increase during the year	0.00	0.00	0.00	0.00	0.00	0
i Issues of shares	0	0	0.00	0	0	
ii Re-issue of forfeited shares	0	0	0.00	0	0	
iii Others, specify NIL	0	0	0.00	0	0	
Decrease during the year	0.00	0.00	0.00	0.00	0.00	0
i Redemption of shares	0	0	0.00	0	0	
ii Shares forfeited	0	0	0.00	0	0	
iii Reduction of share capital	0	0	0.00	0	0	
iv Others, specify NIL	0	0	0.00	0	0	
At the end of the year	0.00	0.00	0.00	0.00	0.00	

ISIN of the equity shares of the company: INE289B01019

ii Details of stock split/consolidation during the year (for each class of shares): 0

Class of shares		
Before split / Consolidation	Number of shares	
	Face value per share	
After split / consolidation	Number of shares	
	Face value per share	

iii Details of shares/Debentures Transfers since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company)

☐ Nil

Number of transfers: 6

Attachments:

1. Details of shares/Debentures Transfers | Transfer_Details_GICH.xlsm

iv Debentures (Outstanding as at the end of financial year)

(a) Non-convertible debentures

*Number of classes | 1

Classes of non-convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Secured, Listed, Rated, Reedemable, Taxable, NCDs	132500	100000	13250000000.00
Total	132500.00	100000.00	13250000000.00

Classes of non-convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Secured, Listed, Rated, Reedemable, Taxable, NCDs	60000	72500	0	132500.00
Total	60000.00	72500.00	0.00	132500.00

(b) Partly convertible debentures

*Number of classes | 0

Classes of partly convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Total			

Classes of partly convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Total				

(c) Fully convertible debentures

*Number of classes 0

Classes of fully convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Total			

Classes of fully convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Total				

(d) Summary of Indebtedness

Particulars	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	60000.00	72500.00	0.00	132500.00
Partly convertible debentures	0.00	0.00	0.00	0.00
Fully convertible debentures	0.00	0.00	0.00	0.00
Total	60000.00	72500.00	0.00	132500.00

v Securities (other than shares and debentures) 0

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
Total					

V Turnover and net worth of the company (as defined in the Companies Act, 2013)

i *Turnover 10822365063

ii * Net worth of the Company 21056255295

VI SHARE HOLDING PATTERN

A Promoters

S. No	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1	Individual/Hindu Undivided Family				
	(i) Indian	0	0.00	0	0.00
	(ii) Non-resident Indian (NRI)	0	0.00	0	0.00
	(iii) Foreign national (other than NRI)	0	0.00	0	0.00
2	Government				
	(i) Central Government	0	0.00	0	0.00
	(ii) State Government	0	0.00	0	0.00
	(iii) Government companies	0	0.00	0	0.00
3	Insurance companies	0	0.00	0	0.00
4	Banks	0	0.00	0	0.00
5	Financial institutions	0	0.00	0	0.00
6	Foreign institutional investors	0	0.00	0	0.00
7	Mutual funds	0	0.00	0	0.00
8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	22836839	42.41	0	0.00

10	Others	0	0.00	0	0.00
	Total	22836839.00	42.41	0.00	0

Total number of shareholders (promoters) | 5

B Public/Other than promoters

S. No	**Category**	**Equity**		**Preference**	
		Number of shares	**Percentage**	**Number of shares**	**Percentage**
1	Individual/Hindu Undivided Family				
	(i) Indian	21302551	39.56	0	0.00
	(ii) Non-resident Indian (NRI)	200	0.00	0	0.00
	(iii) Foreign national (other than NRI)	1434241	2.66	0	0.00
2	Government				
	(i) Central Government	0	0.00	0	0.00
	(ii) State Government	0	0.00	0	0.00
	(iii) Government companies	0	0.00	0	0.00
3	Insurance companies	2472318	4.59	0	0.00
4	Banks	100	0.00	0	0.00
5	Financial institutions	2500	0.00	0	0.00
6	Foreign institutional investors	975732	1.81	0	0.00
7	Mutual funds	0	0.00	0	0.00
8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	4546484	8.44	0	0.00

10	Others CM Trust IEPF	280101	0.52	0	0.00
	Total	31014227.00	57.58	0.00	0

Total number of shareholders (other than promoters) 61363

Total number of shareholders (Promoters + Public/Other than promoters) 61368.00

Breakup of total number of shareholders (Promoters + Other than promoters)

Sl.No	**Category**	
1	Individual - Female	11366
2	Individual - Male	22115
3	Individual - Transgender	0
4	Other than individuals	27887
	Total	61368.00

C Details of Foreign institutional investors' (FIIs) holding shares of the company 34

Name of the FII	**Address**	**Date of Incorporation**	**Country of Incorporation**	**Number of shares held**	**% of shares held**
EMERGING MARKETS VALUE FUND OF DIMENSIONAL FUNDS P LC	3 Dublin Landings North Wall Quay Dublin 1	01/04/2025	Ireland	25281	0.05
COMMONWEALT H OF PENNSYLVANIA PUBLIC SCHOOL EMPLOYE ES RETIREMENT SYSTEM/GE328-ACADIAN ASSETMANAGEM ENT INC	5 NORTH FIFTH STREET HARRISBURG PA	01/04/2025	United States	4146	0.01
CITY OF NEW YORK GROUP TRUST	ONE CENTRE STREET NEW YORK NY 10007 2341	01/04/2025	United States	18555	0.03

THE EMERGING MARKETS SMALL CAP SERIES OF THE DFA INVESTMENT TRUST COMPANY	6300 Bee Cave Road Building One Austin Texas 78746 USA	01/04/2025	United States	72074	0.13
LOS ANGELES CITY EMPLOYEES RETIREMENT SYSTEM	202 West First Street Suite 500 Los Angeles California	01/04/2025	United States	8059	0.01
NATIONAL RAILROAD RETIREMENT INVESTMENT TRUST	2001 K Street NW Suite 1100 Washington DC	01/04/2025	United States	2340	0.01
OREGON PUBLIC EMPLOYEES RETIREMENT SYSTEM MANAGED THROUGH ACADIAN ASSET MANAGEMENT	16290 SW UPPER BOONES FERRY RD TIGARD OR	01/04/2025	United States	4385	0.01
PUBLIC EMPLOYEES RETIREMENT SYSTEM OF OHIO	277 EAST TOWN STREET COLUMBUS OH 43215 USABOCKENHEIMER LANDSTRASSE 42-44 HESSE FRANKFURT/ MAIN	01/04/2025	United States	155300	0.29
THE STATE TEACHERS RETIREMENT SYSTEM OF OHIO	275 East Broad Street Columbus Ohio	01/04/2025	United States	30932	0.06
EMERGING MARKETS SOCIAL CORE EQUITY PORTFOLIO OF DFA INVESTMENT DIMENSIONS GROUP INC.	6300 Bee Cave Road Building One Austin Texas 78746 USA	01/04/2025	United States	19511	0.04
EMERGING MARKETS TARGETED VALUE FUND OF THE DIMENSIONAL FUNDS II PUBLIC LIMITED COMPANY	3 Dublin Landings North Wall Quay Dublin 1	01/04/2025	United States	8879	0.02
WORLD EX U.S. CORE EQUITY PORTFOLIO OF DFA INVESTMENT DIMENSIONS GROUP INC.	6300 Bee Cave Road Building One Austin Texas 78746 USA	01/04/2025	United States	18109	0.03

DFA AUSTRALIA LIMITED AS RESPONSIBLE ENTITY FOR DI MENSIONAL EMERGING MARKETS VALUE TRUST	Level 43 1 Macquarie Place Sydney NSW	01/04/2025	Australia	5538	0.01
DFA INTERNATIONAL CORE EQUITY FUND	C/O DIMENSIONAL FUND ADVISORS CANADA ULC 745 THURLOW STREET SUITE 2100 VANCOUVER BC V6E 0C5 CANADA	01/04/2025	Canada	8438	0.02
DFA INTERNATIONAL VECTOR EQUITY FUND	C/O DIMENSIONAL FUND ADVISORS CANADA ULC 745 THURLOW STREET SUITE 2100 VANCOUVER BC V6E 0C5 CANADA	01/04/2025	Canada	5716	0.01
EMERGING MARKETS CORE EQUITY FUND OF DIMENSIONAL F UNDS ICVC	20 Triton Street Regents Place London NW1 3BF U K	01/04/2025	United Kingdom	20415	0.04
DIMENSIONAL EMERGING MARKETS VALUE FUND	6300 Bee Cave Road Building One Austin Texas 78746 USA	01/04/2025	United States	31531	0.06
EMERGING MARKETS CORE EQUITY 2 PORTFOLIO OF DFA INVESTMENT DIMENSIONS GROUP INC.	6300 Bee Cave Road Building One Austin Texas 78746 USA	01/04/2025	United States	252181	0.47
PREMIER INVESTMENT FUND LIMITED	10th Floor Standard Chartered Tower 19 Cybercity Ebene	01/04/2025	Mauritius	20000	0.04
THE NORTH CAROLINA SUPPLEMENTAL RETIREMENT PLANS GROUP TRUST	3200 ATLANTIC AVENUE RALEIGH NORTH CAROLINA	01/04/2025	United States	20406	0.04
WORLD ALLOCATION 60/40 FUND OF DIMENSIONAL FUNDS PLC	3 Dublin Landings North Wall QUAY DUBLIN 1 IRELAND	01/04/2025	Ireland	3944	0.01

ALASKA PERMANENT FUND - DIMENSIONAL FUND ADVISORS LP - EMERGING MARKETS ALL-CAP VALUE EQUITY	801 WEST 10TH STREET SUITE 302 JUNEAU ALASKA	01/04/2025	United States	8061	0.01
EMERGING MARKETS SUSTAINABILITY CORE 1 PORTFOLIO	6300 BEE CAVE ROAD BUILDING ONE	01/04/2025	United States	13893	0.03
DIMENSIONAL FUNDS PLC - MULTI-FACTOR EQUITY FUND	3 Dublin Landings North Wall Quay Dublin 1	01/04/2025	Ireland	5632	0.01
EMERGING MARKETS CORE EQUITY LOWER CARBON ESG SCREENED FUND OF DIMENSIONAL FUNDS PLC	3 Dublin Landings NORTH WALL QUAY DUBLIN 1 IRELAND	01/04/2025	Ireland	4976	0.01

VII NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS
[Details of Promoters, Members (other than promoters), Debenture holders]

Details	**At the beginning of the year**	**At the end of the year**
Promoters	5	5
Members (other than promoters)	68301	61363
Debenture holders	13	38

VIII DETAILS OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

A Composition of Board of Directors

Category	**Number of directors at the beginning of the year**		**Number of directors at the end of the year**		**Percentage of shares held by directors as at the end of year**	
	Executive	Non-executive	Executive	Non-executive	Executive	Non-executive
A Promoter	1	5	1	5	0	0
B Non-Promoter	0	7	0	7	0.00	0.00

i Non-Independent	0	0	0	0	0	0
ii Independent	0	7	0	7	0	0
C Nominee Directors representing	0	0	0	0	0.00	0.00
i. Banks and FIs	0	0	0	0	0	0
ii Investing institutions	0	0	0	0	0	0
iii Government	0	0	0	0	0	0
iv Small share holders	0	0	0	0	0	0
v Others	0	0	0	0	0	0
Total	1	12	1	12	0.00	0.00

*Number of Directors and Key managerial personnel (who is not director) as on the financial year end date: 16

B (i) Details of directors and Key managerial personnel as on the closure of financial year

Name	**DIN/PAN**	**Designation**	**Number of equity shares held**	**Date of cessation (after closure of financial year : If any) (DD/MM/YYYY)**
DAMODHARAN NEELAM	07759291	Director	0	
SUNIL KAKAR	03055561	Director	0	
DINESH RANCHHODBHAI WAGHELA	08072065	Director	0	
SACHINDRA DATTARAM SALVI	10930663	Managing Director	0	
SACHINDRA DATTARAM SALVI	AAPPS7486R	CEO	0	
VARSHA GODBOLE	ABBPG3506H	CFO	0	30/06/2026
NUTAN SINGH	DLMPS5310F	Company Secretary	0	01/06/2026
HITESH RAMESHCHANDRA JOSHI	09322218	Director	0	
BHUPESH SUSHIL RAHUL	10610759	Director	0	
RAJESHWARI SINGH MUNI	09794972	Director	0	

GIRIJA SUBRAMANIAN	09196957	Director	0	31/07/2026
SANJAY JOSHI	11137995	Director	0	
RANI SINGH NAIR	09103000	Director	0	
VAIJINATH GAVARSHETTY	08502484	Director	0	
GARIMELLA NANDA KISHORE	07745995	Director	0	
SATHIA JEEVA KRISHNAN CHIDAMBARA	02179550	Director	0	

B (ii) *Particulars of change in director(s) and Key managerial personnel during the year 6

Name	DIN/PAN	Designation at the beginning / during the financial year	Date of appointment/ change in designation/ cessation (DD/MM/YYYY)	Nature of change (Appointment/ Change in designation/ Cessation)
AJIT KUMAR SAXENA	05308801	Director	22/09/2025	Cessation
RAMASWAMY NARAYANAN	10337640	Director	30/09/2025	Cessation
SANJAY JOSHI	11137995	Additional Director	11/07/2025	Appointment
DINESH RANCHHODBHAI WAGHELA	08072065	Director	30/10/2025	Change in designation
SANJAY JOSHI	11137995	Director	19/08/2025	Change in designation
DINESH RANCHHODBHAI WAGHELA	08072065	Additional Director	23/09/2025	Appointment

IX MEETINGS OF MEMBERS/CLASS OF MEMBERS/ BOARD/COMMITTEES OF THE BOARD OF DIRECTORS

A MEMBERS/CLASS /REQUISITIONED/NCLT/COURT CONVENED MEETINGS

*Number of meetings held 1

Type of meeting	Date of meeting (DD/MM/YYYY)	Total Number of Members entitled to attend meeting	Attendance	
			Number of members attended	% of total shareholding

Annual General Meeting	19/08/2025	66828	63	42.42

B BOARD MEETINGS

*Number of meetings held

9

S.No	Date of meeting (DD/MM/YYYY)	Total Number of directors as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	03/04/2025	13	12	92.31
2	16/05/2025	13	13	100
3	11/07/2025	13	11	84.62
4	12/08/2025	14	12	85.71
5	31/10/2025	13	10	76.92
6	13/11/2025	13	9	69.23
7	18/12/2025	13	10	76.92
8	14/01/2026	13	11	84.62
9	09/02/2026	13	12	92.31

C COMMITTEE MEETINGS

Number of meetings held

33

S.No	Type of meeting	Date of meeting (DD/MM/YYYY)	Total Number of Members as on the date of meeting	Attendance	
				Number of members attended	% of attendance
1	Audit Committee	16/05/2025	4	4	100
2	Audit Committee	11/07/2025	4	4	100
3	Audit Committee	12/08/2025	4	4	100
4	Audit Committee	13/11/2025	4	4	100
5	Audit Committee	19/01/2026	4	3	75

6	Audit Committee	09/02/2026	4	4	100
7	Audit Committee	24/03/2026	4	4	100
8	Nomination and Remuneration Committee	15/05/2025	3	3	100
9	Nomination and Remuneration Committee	08/08/2025	3	3	100
10	Nomination and Remuneration Committee	07/11/2025	3	3	100
11	Nomination and Remuneration Committee	04/02/2026	3	3	100
12	Stakeholders Relationship Committee	08/08/2025	3	3	100
13	Stakeholders Relationship Committee	04/02/2026	3	3	100
14	Risk Management Committee	14/05/2025	4	4	100
15	Risk Management Committee	08/08/2025	4	4	100
16	Risk Management Committee	10/11/2025	4	4	100
17	Risk Management Committee	06/02/2026	4	4	100
18	Corporate Social Responsibility Committee	15/05/2025	3	3	100
19	Corporate Social Responsibility Committee	08/08/2025	3	3	100
20	Corporate Social Responsibility Committee	07/11/2025	3	3	100
21	Corporate Social Responsibility Committee	04/02/2026	3	3	100
22	Corporate Social Responsibility Committee	11/03/2026	3	3	100
23	IT Strategy Committee	15/05/2025	3	3	100
24	IT Strategy Committee	08/08/2025	3	3	100
25	IT Strategy Committee	07/11/2025	3	3	100
26	IT Strategy Committee	04/02/2026	3	3	100

27	Special Committee for Fraud Monitoring	06/08/2025	3	3	100
28	Special Committee for Fraud Monitoring	08/08/2025	3	3	100
29	Stressed Asset Resolution Committee	17/12/2025	3	3	100
30	Stressed Asset Resolution Committee	04/02/2026	4	3	75
31	Wilful Defaulters Review Committee	14/05/2025	3	3	100
32	Wilful Defaulters Review Committee	06/08/2025	3	3	100
33	Wilful Defaulters Review Committee	06/11/2025	3	3	100

D ATTENDANCE OF DIRECTORS

S. No	Name of the Director	Board Meetings			Committee Meetings			Whether attended AGM held on
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	04/08/2026 (Y/N/NA)
1	DAMODHARAN NEELAM	9	9	100	8	8	100	Yes
2	SUNIL KAKAR	9	9	100	7	7	100	Yes
3	DINESH RANCHHODBHAI WAGHELA	5	5	100	6	6	100	Yes
4	SACHINDRA DATTARAM SALVI	9	9	100	20	20	100	Yes
5	HITESH RAMESHCHANDRA JOSHI	9	8	88	7	6	85	Yes
6	BHUPESH SUSHIL RAHUL	9	2	22	2	1	50	Yes
7	RAJESHWARI SINGH MUNI	9	5	55	0	0	0	Yes
8	GIRIJA SUBRAMANIAN	9	6	66	0	0	0	Not applicable
9	SANJAY JOSHI	3	3	100	0	0	0	No
10	RANI SINGH NAIR	9	9	100	15	15	100	Yes
11	VAIJINATH GAVARSHETTY	9	9	100	16	16	100	Yes
12	GARIMELLA NANDA	9	9	100	9	9	100	Yes

	KISHORE							
13	SATHIA JEEVA KRISHNAN CHIDAMBARA	9	9	100	12	12	100	Yes

X REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

☐ Nil

A *Number of Managing Director, Whole-time Directors and/or Manager whose remuneration details to be entered: 1

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	Sachindra Dattaram Salvi	Managing Director	7876181	0	0	0	7876181.00
	Total		7876181.00	0.00	0.00	0.00	7876181.00

B *Number of CEO, CFO and Company secretary whose remuneration details to be entered: 2

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	Varsha Godbole	CFO	7846803	0	0	0	7846803.00
2	Nutan Singh	Company Secretary	2543546	0	0	0	2543546.00
	Total		10390349.00	0.00	0.00	0.00	10390349.00

C *Number of other directors whose remuneration details to be entered: 8

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	Dinesh Waghela	Director	0	0	0	360000	360000.00
2	Rani Singh Nair	Director	0	0	0	750000	750000.00
3	Vaijinath Gavarshetty	Director	0	0	0	780000	780000.00
4	Sathia Jeeva Krishnan	Director	0	0	0	660000	660000.00
5	Kishore Garimella	Director	0	0	0	570000	570000.00
6	N Damodharan	Director	0	0	0	540000	540000.00
7	Sunil Kakar	Director	0	0	0	510000	510000.00

8	Ajit Kumar Saxena	Director	0	0	0	360000	360000.00
	Total		0.00	0.00	0.00	4530000.00	4530000.00

XI MATTERS RELATED TO CERTIFICATION OF COMPLIANCES AND DISCLOSURES

A *Whether the company has made compliances and disclosures in respect of applicable provisions of the Companies Act, 2013 during the year ◉ Yes ○ No

B If No, give reasons/observations

XII PENALTY AND PUNISHMENT – DETAILS THEREOF

A *DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/ DIRECTORS/OFFICERS ☑ Nil

Name of the company/ directors/ officers	**Name of the court/ concerned Authority**	**Date of Order (DD/MM/YYYY)**	**Name of the Act and section under which penalised / punished**	**Details of penalty/ punishment**	**Details of appeal (if any) including present status**

B *DETAILS OF COMPOUNDING OF OFFENCES ☑ Nil

Name of the company/ directors/ officers	**Name of the court/ concerned Authority**	**Date of Order (DD/MM/YYYY)**	**Name of the Act and section under which offence committed**	**Particulars of offence**	**Amount of compounding (in rupees)**

XIII Details of Shareholder / Debenture holder

Number of shareholder/ debenture holder: 61406

XIV Attachments

(a) List of share holders, debenture holders

RE Details of Shareholder or Debenture holder MGT 7 GIC VALIDATED.xlsm

(b) Optional Attachment(s), if any

Clarification_MGT7.pdf
MGT-8.pdf

XV COMPLIANCE OF SUB-SECTION (2) OF SECTION 92, IN CASE OF LISTED COMPANIES

In case of a listed company or a company having paid up share capital of Ten Crore rupees or more or turnover of Fifty Crore rupees or more, details of company secretary in whole time practice certifying the annual return in Form MGT-8.

I/We certify that:

(a) The return states the facts, as they stood on the date of the closure of the financial year aforesaid correctly and adequately.
(b) Unless otherwise expressly stated to the contrary elsewhere in this return, the Company has complied with applicable provisions of the Act during the financial year.
(c) The company has not, since the date of the closure of the last financial year with reference to which the last return was submitted or in the case of a first return since the date of incorporation of the company, issued any invitation to the public to subscribe for any securities of the company.
(d) Where the annual return discloses the fact that the number of members, (except in case of one person company), of the company exceeds two hundred, the excess consists wholly of persons who under second proviso to clause (ii) of sub-section (68) of section 2 of the Act are not to be included in reckoning the number of two hundred.

I/ We have examined the registers, records and books and papers of GIC HOUSING FINANCE LIMITED as required to be

maintained under the Companies Act, 2013 (the Act) and the rules made thereunder for the financial year ended on

(DD/MM/YYYY) 31/03/2026

In my/ our opinion and to the best of my information and according to the examinations carried out by me/ us and explanations furnished to me/ us by the company, its officers and agents, I/ we certify that:
A The Annual Return states the facts as at the close of the aforesaid financial year correctly and adequately.
B During the aforesaid financial year the Company has complied with provisions of the Act & Rules made there under in respect of:
1 its status under the Act;
2 maintenance of registers/records & making entries therein within the time prescribed therefor;
3 filing of forms and returns as stated in the annual return, with the Registrar of Companies, Regional Director, Central Government, the Tribunal , Court or other authorities within/beyond the prescribed time;
4 calling/ convening/ holding meetings of Board of Directors or its committees, if any, and the meetings of the members of the company on due dates as stated in the annual return in respect of which meetings, proper notices were given and the proceedings including the circular resolutions and resolutions passed by postal ballot, if any, have been properly recorded in the Minute Book/registers maintained for the purpose and the same have been signed;
5 closure of Register of Members / Security holders, as the case may be.
6 advances/loans to its directors and/or persons or firms or companies referred in section 185 of the Act;
7 contracts/arrangements with related parties as specified in section 188 of the Act;
8 issue or allotment or transfer or transmission or buy back of securities/ redemption of preference shares or debentures/ alteration or reduction of share capital/ conversion of shares/ securities and issue of security certificates in all instances;
9 keeping in abeyance the rights to dividend, rights shares and bonus shares pending registration of transfer of shares in compliance with the provisions of the Act
10 declaration/ payment of dividend; transfer of unpaid/ unclaimed dividend/other amounts as applicable to the Investor Education and Protection Fund in accordance with section 125 of the Act;
11 signing of audited financial statement as per the provisions of section 134 of the Act and report of directors is as per sub - sections (3), (4) and (5) thereof;

12 constitution/ appointment/ re-appointments/ retirement/ filling up casual vacancies/ disclosures of the Directors, Key Managerial Personnel and the remuneration paid to them;
13 appointment/ reappointment/ filling up casual vacancies of auditors as per the provisions of section 139 of the Act;
14 approvals required to be taken from the Central Government, Tribunal, Regional Director, Registrar, Court or such other authorities under the various provisions of the Act;
15 acceptance/ renewal/ repayment of deposits;
16 borrowings from its directors, members, public financial institutions, banks and others and creation/ modification/ satisfaction of charges in that respect, wherever applicable;
17 loans and investments or guarantees given or providing of securities to other bodies corporate or persons falling under the provisions of section 186 of the Act ;
18 alteration of the provisions of the Memorandum and/ or Articles of Association of the Company;

To be digitally signed by

Name: KHADIJA INDOREWALA

Date (DD/MM/YYYY): 29/07/2026

Place: MUMBAI

Whether associate or fellow:

(●) Associate ( ) Fellow

Certificate of practice number: 2*8*7

XVI Declaration under Rule 9(4) of the Companies (Management and Administration) Rules, 2014

*(a) DIN/PAN/Membership number of Designated Person: 61669

*(b) Name of the Designated Person: RAJKUMAR UMEDLAL GOR

Declaration

I am authorised by the Board of Directors of the Company vide resolution number* 32 dated* (DD/MM/YYYY) 11/02/2025 to sign this form and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:
1 Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.
2 All the required attachments have been completely and legibly attached to this form.

*To be digitally signed by**

*Designation

(Director /Liquidator/ Interim Resolution Professional (IRP)/Resolution Professional (RP))

Director

*DIN of the Director; or PAN of the Interim Resolution Professional (IRP) or Resolution Professional (RP) or Liquidator

1*9*0*6*

***To be digitally signed by**

◉ Company Secretary ○ Company secretary in practice

*Whether associate or fellow:

◉ Associate ○ Fellow

Membership number

6*6*9

Certificate of practice number

Note: Attention is drawn to provisions of Section 448 and 449 of the Companies Act, 2013 which provide for punishment for false statement / certificate and punishment for false evidence respectively.

For office use only:

eForm Service request number (SRN)

AC5911767

eForm filing date (DD/MM/YYYY)

10/09/2026

This eForm has been taken on file maintained by the Registrar of Companies through electronic mode and on the basis of statement of correctness given by the company