

GICHFL/SEC/2026-27

May 18, 2026

To,  <b>BSE Limited,</b> P.J. Towers, Dalal Street, Fort, Mumbai – 400 001	<b>Scrip Code(s):</b>  <b>EQ – 511676</b> <b>NCDs – 976181, 976182, 976945, 976944,</b> <b>977277,977579</b> <b>CPs – 730019, 731198, 731378, 731474,</b> <b>731633</b>
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Dear Sir,

**Sub: Submission of Financial Highlights for the year ended March 31, 2026.**

We hereby forward the Financial Highlights for the year ended March 31, 2026.


This is for your information and record purpose.

Thanking you,

**Nutan Singh**  
**Group Head & Company Secretary**

Encl.: a/a

**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)
<b>Total Income</b>	<b>1,083</b>	<b>1,089</b>	<b>(1)</b>
Interest Expenses	687	703	(2)
Staff Expenses	83	70	19
Other Expenses & Depn.	85	80	6
Provision for NPA and others	69	17	306
<b>Total Expenses</b>	<b>924</b>	<b>870</b>	<b>6</b>
<b>Profit before exceptional Items &amp; Tax</b>	<b>159</b>	<b>219</b>	<b>(27)</b>
Exceptional Item	0	13	(100)
<b>Profit before Tax</b>	<b>159</b>	<b>206</b>	<b>(23)</b>
Provision for Tax & DTA/DTL	4	46	(91)
Tax of Earlier Year ( Net)	(1)	-	-
<b>Profit after Tax after DTA/DTL</b>	<b>154</b>	<b>160</b>	<b>(4)</b>
<b>Particulars</b>	<b>As on 31-03-2026</b>	<b>As on 31-03-2025</b>	<b>Increase / (Decrease) (%)</b>
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)
<b>RATIOS</b>	<b>Year Ended As on 31-03-2026</b>	<b>Year Ended As on 31-03-2025</b>	<b>Increase / (Decrease) (%)</b>
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)
<b>Credit Ratings- ICRA</b>			
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)	
<b>Credit Ratings- CRISIL</b>			
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	
<b>FOR GIC HOUSING FINANCE LIMITED</b>			
 Varsha Godbole Senior Vice President & CFO		