

GICHFL/SEC/2026-27

July 03, 2026

To,

Scrip Code(s)

BSE Limited

P.J. Towers,
Dalal Street,
Fort, Mumbai – 400 001

Equity: 511676

NCD(s): 976182, 976945, 976944, 977277,
977579

CP(s): 731198, 731633, 731766, 731787,
731886, 731962

Dear Sir,

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

Event date and time of occurrence – July 03, 2026 at 05.21 P.M.

With reference to the captioned subject, we wish to inform that the Reserve Bank of India (RBI) imposed monetary penalty of Rs. 3,10,000/- (Rupees Three Lakhs Ten Thousand only) on the Company for non-compliance with certain provisions of the directions issued by RBI on 'Know Your Customer (KYC)'. This penalty has been imposed in exercise of the powers conferred on RBI under Section 52A of the National Housing Bank Act, 1987.

Further, the details as required to be provided as per sub-para 20 of Para A of Part A of Schedule III of SEBI Listing Regulations read with Industry Standards Note on Regulation 30 of the SEBI Listing Regulations and SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 is enclosed herewith as Annexure-A.

The above intimation is also being uploaded on the website of the Company www.gichfindia.com.

This is for your information and record purpose.

Thanking You,

Yours faithfully,

Raj Gor
Group Head & Company Secretary

Encl.: a/a.

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

Sr. No	Particulars	Details
1.	Name of the Listed Company	GIC Housing Finance Limited
2.	Name of the Authority from whom communication received	Reserve Bank of India ('RBI')
3.	Type of communication received	Speaking Order issued by RBI
4.	Date of receipt of communication	Order received vide email dated 03/07/2026
5.	Brief summary of the material contents of the communication received, including reasons for receipt of the communication	RBI, Imposed penalty of Rs. 3.10 lakh (Rupees Three Lakhs and Ten Thousand only) in exercise of the powers conferred under the provisions of Section 52A of the National Housing Bank Act, 1987.
6.	Period for which communication would be applicable, if stated	Violation of RBI directions observed during statutory inspection conducted by National Housing Bank (NHB) with reference to the Company's position as on March 31, 2025.
7.	Expected financial implications on the listed company, if any	There is no material impact on financial, operation or other activities of the Company due to the penalty payable.
8.	Details of any aberrations/ non-compliances identified by the authority in the communication	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 categorization of customer accounts"
9.	Details of any penalty or restriction or sanction imposed pursuant to the communication	Rs. 3.10 lakh (Rupees Three Lakhs and Ten Thousand only)
10.	Action(s) taken by the Company with respect to the communication	The Company is in the process of implementing corrective measures to ensure compliance with the applicable RBI Directions.
11.	Any other relevant information	-