GIC HOUSING FINANCE LTD.

GICHFL/SEC/2026-27 **August 13, 2026**

To,	**Scrip Code(s):**
BSE Limited, P.J. Towers, Dalal Street, Fort, Mumbai – 400 001	**EQ –** 511676 **NCDs –** 976182, 976945, 976944, 977277, 977579, 978009 **CPs –** 731198, 731766, 731787, 731886, 731962, 732053, 732160, 732236

Dear Sir,

Sub: Submission of Financial Highlights for the quarter ended June 30, 2026.

We hereby forward the Financial Highlights for the quarter ended June 30, 2026.

This is for your information and record purpose.

Thanking you,

GOR RAJKUMAR UMEDLAL

Digitally signed by GOR RAJKUMAR UMEDLAL
Date: 2026.08.13 15:00:07 +05'30'

Raj Gor
Group Head & Company Secretary

Encl.: a/a

Regd. Office: National Insurance Building, 6th Floor, 14, Jamshedji Tata Road, Churchgate, Mumbai – 400 020.
CIN No. : L65922MH1989PLC054583; Tel.:022-43041900
E-mail: corporate@gichf.com ; Website: www.gichfindia.com

GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS FOR QUARTER ENDED ON 30-06-2026

(₹ in Crore)

Particulars	Quarter Ended 30-06-2026	Quarter Ended 30-06-2025	Increase / (Decrease) (%)
Sanctions	384	450	(15)
Disbursements	384	403	(5)
Interest Income	264	262	1
Fees & Commission Income	1	1	-
Other Income	2	2	-
Total Income	**267**	**265**	1
Interest Expenses	173	173	-
Staff Expenses	21	17	24
Other Expenses & Depn.	23	17	35
Provision for NPA and others	32	78	(59)
Total Expenses	**249**	**285**	(13)
Profit before Tax	18	(20)	190
Provision for Tax & (DTA)/DTL	8	(28)	129
Profit after Tax after (DTA)/DTL	**10**	**8**	125

Particulars	Quarter Ended 30-06-2026	Quarter Ended 30-06-2025	Increase / (Decrease) (%)
Loan Portfolio Gross	11,185	10,692	5
Borrowing Portfolio	9,074	8,684	4
Share Capital	54	54	-
Networth	2,116	1,972	7
Net Interest Margin % (NIM)	3.24	3.30	(2)
Gross NPA portfolio	502	507	(1)
Gross NPA %	4.49	4.74	(5)
Net NPA Portfolio	222	223	-
Net NPA to Net Advances%	2.04	2.14	(5)

RATIOS	Quarter Ended As on 30-06-2026	Quarter Ended As on 30-06-2025	Increase / (Decrease) (%)
Earning Per Share	1.86	1.36	38
Cost to Income Ratio	81.24	122.11	(33)
Cost to Income Ratio (without NPA provision)	46.81	37.64	24
Yield On Advances	9.62	9.76	(1)
Cost of Borrowed Funds %	7.64	8.07	(5)
Debt Equity Ratio (Times)	4.29	4.40	(3)
Return on Net worth	0.47	0.38	24
Return on Total Assets (%)	0.09	0.07	29
Price Earning Ratio	81.73	144.05	(43)
Book Value of Share	393.02	366.18	7
Total debts to total assets(%)	79.90	80.85	(1)
Net Profit Margin (%)	3.76	2.77	36

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		
Short Term Loan of ₹ 1000 Cr. (Rating)	CRISIL A1 +	
Commercial Paper of ₹1500 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

Paba Koshy
Senior Vice President & CFO

GIC HOUSING FINANCE LTD.