

GICHFL/SEC/2026-27

August 21, 2026

To,

Scrip Code(s)

BSE Limited

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

Equity: 511676

NCD : 976182, 976944, 976945, 977277,
977579, 978009

CP(s) : 731198, 731766, 731787, 731886,
731962, 732053, 732160, 732236.

Dear Sir,

Sub.: Intimation under Regulation 30 and 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations, 2015") – Change in Senior Management Personnel ("SMP").

Ref.: Event date and time of occurrence – August 21, 2026 at 2.00 P.M.

Pursuant to Regulation 30 & 51 of the Listing Regulations, 2015, we hereby inform that Board of Directors of the Company based on the recommendation of the Nomination and Remuneration Committee and through a Circular Resolution has considered and approved the appointment of Shri S.R. Ravi (Vice President) as Head of Operations Department (Senior Management Personnel).

Consequent to the above, Smt. Paba Koshy shall cease to serve as the Head of the Operations Department. However, she continues to serve as the Chief Financial Officer (CFO) of the Company.

Additional Information as per SEBI Master Circular dated January 30, 2026, is enclosed as Annexure-A.

This is for your information and record purpose.

Thanking You,

Yours faithfully,

Raj Gor
Group Head & Company Secretary

Encl: As above

Annexure-A

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

Change in Senior Management Personnel

Sr. No.	Particulars	Appointment of Shri S.R. Ravi –Vice President as Head of Operations Department (Senior Management Personnel)
a)	Reason for Change (viz. appointment/ reappointment/ resignation/ removal/ death or otherwise)	Shri S. R. Ravi (Vice President) has been appointed by the Board as the Head of Operations Department (Senior Management Personnel).
b)	Date of appointment / reappointment/ cessation (as applicable) & terms of appointment / reappointment	August 21, 2026 Term of Appointment – Not Applicable
c)	Brief Profile (in case of appointment)	A housing finance professional with over 33 years of experience, joined the organisation on 18 March 1993 as a Junior Executive at Chennai Branch. He has served across Chennai, Trichy, Bhubaneswar and the Corporate Office in roles spanning Branch Management, Underwriting, Marketing, Credit, Collections and Administration, including tenure as Head of Chennai Branch (2001–2005). He possesses comprehensive expertise in end-to-end housing finance operations, credit and recovery management, SARFAESI enforcement proceedings, and litigation support before the High Court, DRT and DRAT. He has also contributed to organizational administration through the development of a pan-India office premises database and, as a member of the Provident Fund Trustee Committee, and has overseen provident fund administration, investments, statutory audits and governance compliance.
d)	Disclosures of relationship between directors (in case of appointment)	Not Applicable.