

GIC HOUSING FINANCE LIMITED

CREDIT RATING

1. CRISIL Rating:

- For Commercial Paper programmes of Rs.1500 crores as A1+.
- For Fund Based Long Term Loan Programme of Rs.100 crores as AA+ STABLE.
- For Non-Convertible Debentures Borrowing Programme of Rs.1505 crores AA+ STABLE.

2. ICRA Rating:

- For Commercial Paper (Rs.1500 crores)/ short term loan (Rs.1000 crores) programmes of Rs.2500 crores as A1+.
- As per the Basel-II requirements - For Fund Based Long Term Loan Programme of Rs. 12,500 crores as AA (Stable).
- For Non-Convertible Debentures Borrowing Programme of Rs.1550 crores as AA (Stable).
