

GICHFL/SEC/2025-26

February 10, 2026

To, BSE Limited, P.J. Towers, Dalal Street, Fort, Mumbai – 400 001	Scrip Code(s): EQ – 511676 NCDs – 976181, 976182, 976944, 976945, 977277 CPs – 729084, 729292, 729974, 730019
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Dear Sir,

Sub: Submission of Financial Highlights for the period ended December 31, 2025.

We hereby forward the Financial Highlights for the period ended December 31, 2025.

This is for your information and record purpose.

Thanking you,

Nutan Singh
Group Head & Company Secretary

Encl.: a/a

GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS FOR NINE MONTHS ENDED ON 31-12-2025

Particulars	Nine Months Ended 31-12-2025	Nine Months Ended 31-12-2024	(₹ in Crore) Increase / (Decrease) (%)
Sanctions	1,777	1,383	28
Disbursements	1,613	1,272	27
Interest Income	794	782	2
Fees & Commission Income	4	4	-
Other Income	12	27	(56)
Total Income	810	813	-
Interest Expenses	519	529	(2)
Staff Expenses	60	50	20
Other Expenses & Depn.	62	59	5
Provision for NPA and others	73	24	204
Total Expenses	714	662	8
Profit before Tax	96	151	(36)
Provision for Tax & DTA/DTL	(5)	26	(119)
Profit after Tax after DTA/DTL	101	125	(19)

Particulars	As on 31-12-2025	As on 31-12-2024	Increase / (Decrease) (%)
Loan Portfolio Gross	10,999	10,405	6
Borrowing Portfolio	8,895	8,680	2
Share Capital	54	54	-
Networth	2,042	1,930	6
Net Margin % (NIM)	3.36	3.20	5
Gross NPA portfolio	466	361	29
Gross NPA %	4.24	3.47	22
Net NPA Portfolio	193	228	(15)
Net NPA to Net Advances%	1.80	2.22	(19)

RATIOS	Nine Months ended As on 31-12-2025	Nine Months ended As on 31-12-2024	Increase / (Decrease) (%)
Earning Per Share	18.74	23.23	(19)
Cost to Income Ratio	67.19	46.81	44
Cost to Income Ratio (without NPA provision)	42.00	38.39	9
Yield On Advances	9.71	9.94	(2)
Cost of Borrowed Funds %	7.90	8.27	(4)
Debt Equity Ratio (Times)	4.36	4.50	(3)
Return on Net worth	4.94	6.49	(24)
Return on Total Assets (%)	0.91	1.17	(22)
Price Earning Ratio	9.24	8.80	5
Book Value of Share	379.17	358.32	6
Total debts to total assets(%)	80.24	81.21	(1)
Net Profit Margin (%)	12.46	15.38	(19)

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

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)	

FOR GIC HOUSING FINANCE LIMITED


Varsha Godbole
Senior Vice President & CFO



  