

GICHFL/SEC/2025-26

February 10, 2026

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

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)
<b>Total Income</b>	<b>810</b>	<b>813</b>	-
Interest Expenses	519	529	(2)
Staff Expenses	60	50	20
Other Expenses & Depn.	62	59	5
Provision for NPA and others	73	24	204
<b>Total Expenses</b>	<b>714</b>	<b>662</b>	8
<b>Profit before Tax</b>	<b>96</b>	<b>151</b>	(36)
Provision for Tax & DTA/DTL	(5)	26	(119)
<b>Profit after Tax after DTA/DTL</b>	<b>101</b>	<b>125</b>	(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)
<b>Credit Ratings- ICRA</b>			
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)		
<b>Credit Ratings- CRISIL</b>			
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*  
Varsha Godbole  
Senior Vice President & CFO



*Abhijit Apte* *W. A.*