

GICHFL/SEC/2025-26

April 04, 2025

To,

Scrip Code-

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

NCDs – 976181, 976182

Dear Sir,

Sub.: Disclosure in terms of clause 2.2(b) of Chapter XIV of SEBI Master Circular No. SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024 (as amended) regarding Centralized Database for corporate Bonds/debentures.

As per Clause 2.2 (b) of Chapter XIV of SEBI Master Circular No. SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024 (as amended), we hereby forward you the details in the prescribed format (Annexure XIV – B).

This is for your information and record purpose.

Thanking You,

Yours faithfully,

Nutan Singh
Group Head & Company Secretary

Encl.: a/a

1. Listing Details –

Sr. No.	ISIN	Allotment Date	Listing Date	Listing quantity (in nos.)	First Issue / Further Issue	Exchange
1	INE289B07081	21/11/2024	22/11/2024	30,000	First Issue	BSE Ltd.
2	INE289B07099	21/11/2024	22/11/2024	30,000	First Issue	BSE Ltd.

(In case of restructuring of ISIN, the old ISIN may be marked as 'restructured' or the restructured ISIN may suitably be flagged for easy identification. Furthermore, in case of partly paid non-convertible debentures as and when ISIN has been changed due to increase in face value, it should be updated regularly in the centralised data base. Reissuances or further issuance under same ISIN nomenclature with specific amount for the said reissuance or further issuance should be reflected separately.)

2. A Hyper Link of 'Listing Notification by stock exchange' [Final Approval] –

ISIN & Scrip code	Link of BSE Final Listing Approval
INE289B07081 & 976181	https://www.bseindia.com/stock-share-price/gic-housing-finance-ltd/gichsgfin/511676/debt-most-active-series/
INE289B07099 & 976182	https://www.bseindia.com/stock-share-price/gic-housing-finance-ltd/gichsgfin/511676/debt-most-active-series/

3. Details of record date-

Sr. No.	ISIN	Record date	Interest / Redemption	Date of payment of Interest / Redemption
1	INE289B07073	12/11/2024	Interest	27/11/2024
2	INE289B07073	12/11/2024	Redemption	27/11/2024

4. Details of Credit Rating-**a) Current rating details –**

[1]	[2]	[3]	[4]
ISIN	Name of CRA	Credit Rating	Outlook
INE289B07081	ICRA (Rs. 1355 cr) [reduced from Rs. 1580 crs] CRISIL (Rs. 1355 cr) [reduced from Rs. 1580 crs]	ICRA: AA+ CRISIL: AA+	Stable Stable
INE289B07099			
[5]	[6]	[7]	[8]

Rating (new/upgrade/ downgrade/ re-affirm)	Action	Date of Rating	Credit	Verification status of CRAs (verified/not verified)	Date of Verification
Upgrade	(ICRA)	14/08/2024		Verified	14/08/2024
Re – affirm (CRISIL)		03/07/2024		Verified	03/07/2024

b) Earlier rating details (01/03/2024 & 07/03/2024)–

[1] ISIN	[2] Name of CRA	[3] Credit Rating	[4] Outlook
INE289B07057	ICRA (Rs 1580 cr)	ICRA: AA	Stable
INE289B07065	CRISIL (Rs 1580 cr)	CRISIL: AA+	Stable
INE289B07073			
[5] Rating (new/upgrade/ downgrade/ re-affirm)	[6] Action	[7] Date of Rating	[8] Credit
Re – affirm (ICRA)		01/03/2024	Verified
Re – affirm (CRISIL)		07/03/2024	Verified

5. Payment Status

a) Whether Interest Payment / redemption payment made (Yes/No) –Yes

b) Details of Interest Payment –

Sr. No.	Particulars	Details
1	ISIN	INE289B07073
2	Issue Size (Rs)	325,00,00,000/-
3	Interest Amount to be paid on due date (Rs)	27/11/2024
4	Frequency -quarterly/ monthly	First Coupon – 28/11/2023 Second Coupon – On Maturity 27/11/2024
5	Change in frequency of payment (if any)	NA
6	Details of such change	NA
7	Interest payment record date	12/11/2024
8	Due date for interest payment (DD/MM/YYYY)	27/11/2024
9	Actual date of interest payment (DD/MM/YYYY)	27/11/2024

10	Amount of interest paid (Rs)	28,27,50,000/-
11	Date of last interest payment	28/11/2023 & 27/11/2024
12	Reason for non-payment / delay in payment	NA

c) Details of redemption payment –

Sr. No.	Particulars	Details
1	ISIN	INE289B07073
2	Type of redemption (full/ partial)	Full
3	If partial redemption, then – By face value redemption By quantity redemption	NA
4	If redemption is based on quantity, specify, whether on – Lot basis. Pro-rata basis	NA
5	Reason for redemption (call, put, premature redemption, maturity, buyback, conversion, others (if any))	Maturity
6	Redemption date due to put option (if any)	NA
7	Redemption date due to call option (if any)	NA
8	Quantity redeemed (no. of NCDs)	32,500
9	Due date for redemption/ maturity	27/11/2024
10	Actual date for redemption (DD/MM/YYYY)	27/11/2024
11	Amount redeemed	325,00,00,000/-
12	Outstanding amount (Rs.)	NIL
13	Date of last Interest payment	28/11/2023 & 27/11/2024

6. **Default history information:** Have there been any default / delay in servicing any other debt security issued by the issuer? if yes, details thereof – NO DEFAULT HISTORY
