

GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS FOR HALF YEAR ENDED ON 30-09-2025

(₹ in Crore)

Particulars	Half Year Ended 30-09-2025	Half Year Ended 30-09-2024	Increase / (Decrease) (%)
Sanctions	1,134	940	21
Disbursements	1,023	851	20
Interest Income	527	517	2
Fees & Commission Income	3	3	-
Other Income	7	23	(70)
Total Income	537	543	(1)
Interest Expenses	346	351	(1)
Staff Expenses	38	33	15
Other Expenses & Depn.	36	39	(8)
Provision for NPA and others	76	25	204
Total Expenses	496	448	11
Profit before Tax	41	95	(57)
Provision for Tax & (DTA)/DTL	(16)	20	(180)
Profit after Tax after (DTA)/DTL	57	75	(24)

Particulars	As on 30-09-2025	As on 30-09-2024	Increase / (Decrease) (%)
Loan Portfolio Gross	10,870	10,376	5
Borrowing Portfolio	8,999	8,648	4
Share Capital	54	54	-
Networth	1,998	1,880	6
Net Interest Margin % (NIM)	3.32	3.17	5
Gross NPA portfolio	491	392	25
Gross NPA %	4.52	3.78	20
Net NPA Portfolio	211	248	(15)
Net NPA to Net Advances%	1.99	2.43	(18)

RATIOS	Half Year Ended/ As on 30-09-2025	Half Year Ended/ As on 30-09-2024	Increase / (Decrease) (%)
Earning Per Share	10.64	14.01	(24)
Cost to Income Ratio	78.72	50.77	55
Cost to Income Ratio (without NPA provision)	38.92	37.54	4
Yield On Advances	9.72	9.87	(2)
Cost of Borrowed Funds %	7.97	8.24	(3)
Debt Equity Ratio (Times)	4.50	4.60	(2)
Return on Net worth	2.87	4.04	(29)
Return on Total Assets (%)	0.52	0.71	(27)
Price Earning Ratio	16.35	16.68	(2)
Book Value of Share	370.94	349.15	6
Total debts to total assets(%)	81.20	81.47	-
Net Profit Margin (%)	10.67	13.90	(23)

Credit Ratings- ICRA		
Commercial Paper of ₹ 1500 Cr.(Rating)	[ICRA] A1+	
Long Term Loan of ₹ 9000 Cr. (Rating)	[ICRA] AA+Stable	
Short Term Loan of ₹ 1000 Cr. (Rating)	[ICRA]A1 +	
Non Convertible Debentures of ₹ 1030 Cr.	[ICRA] AA+Stable	

Credit Ratings- CRISIL		
Commercial Paper of ₹1500 Cr.(Rating)	CRISIL A1 +	
Long Term Loan of ₹ 8100 Cr. (Rating)	CRISIL AA+ Stable	
Short Term Loan of ₹ 1000 Cr. (Rating)	CRISIL A1 +	
Non Convertible Debentures of ₹ 1030 Cr.	CRISIL AA+ Stable	

FOR GIC HOUSING FINANCE LIMITED



Varsha Godbole
Senior Vice President & CFO



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