GIC HOUSING FINANCE LTD.



GICHFL/SEC/2025-26

August 12, 2025

То,	Scrip Code(s):
BSE Limited, P.J. Towers, Dalal Street, Fort, Mumbai – 400 001	EQ – 511676 NCDs – 976181, 976182, 976944, 976945 CPs – 729084, 729292, 729384, 729501, 729549, 729768, 729974

Dear Sir,

Sub: Submission of Financial Highlights for the period ended June 30, 2025.

We hereby forward the Financial Highlights for the period ended June 30, 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 QUARTER ENDED ON 30-06-2025

Particulars	Quarter Ended 30-06-2025	Quarter Ended 30-06-2024	(₹ in C Increase / (Decrease) (%)
Sanctions	450	416	8
Disbursements	403	375	7
Interest Income	262	258	2
Fees & Commission Income	1	1	
Other Income	2	18	(89)
Total Income	265	277	(4)
Interest Expenses	173	174	(1)
Staff Expenses	17	16	6
Other Expenses & Depn.	17	16	6
Provision for NPA and others	78	24	225
Total Expenses	285	230	24
Profit before Tax	(20)	47	(143)
Provision for Tax & (DTA)/DTL	(28)	8	(450)
		39	(79)
Profit after Tax after (DTA)/DTL	8	39	(73)
	Ar ==	Ac	Increase /
Particulars	As on	As on	Increase /
Control of the Contro	30-06-2025	30-06-2024	(Decrease) (%)
Loan Portfolio Gross	10,692	10,281	4
Borrowing Portfolio	8,684	8,568	1
Share Capital	54	54	
Networth	1,972	1,868	6
Net Interest Margin % (NIM)	3.30	3.21	3
Gross NPA portfolio	507	409	24
Gross NPA %	4.74	3.98	19
Net NPA Portfolio	223	259	(14)
Net NPA to Net Advances%	2.14	2.56	(16)
	Quarter Ended	Quarter Ended	Increase /
RATIOS	A TORK AND STREET		Increase / (Decrease) (%)
RATIOS	As on	As on	The state of the s
	As on 30-06-2025	As on 30-06-2024	(Decrease) (%)
Earning Per Share	As on 30-06-2025 1.36	As on 30-06-2024 7.23	(Decrease) (%)
Earning Per Share Cost to Income Ratio	As on 30-06-2025 1.36 122.11	As on 30-06-2024 7.23 54.59	(Decrease) (%) (81) 124
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision)	As on 30-06-2025 1.36 122.11 37.64	As on 30-06-2024 7.23 54.59 31.49	(B1) 124 20
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances	As on 30-06-2025 1.36 122.11 37.64 9.76	As on 30-06-2024 7.23 54.59 31.49 9.89	(B1) 124 20 (1)
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds %	As on 30-06-2025 1.36 122.11 37.64 9.76 8.07	As on 30-06-2024 7.23 54.59 31.49 9.89 8.21	(B1) 124 20 (1) (2)
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times)	As on 30-06-2025 1.36 122.11 37.64 9.76 8.07 4.40	As on 30-06-2024 7.23 54.59 31.49 9.89 8.21 4.59	(B1) 124 20 (1) (2) (4)
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times) Return on Net worth	As on 30-06-2025 1.36 122.11 37.64 9.76 8.07 4.40 0.38	As on 30-06-2024 7.23 54.59 31.49 9.89 8.21 4.59 2.11	(B1) 124 20 (1) (2) (4) (82)
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%)	As on 30-06-2025 1.36 122.11 37.64 9.76 8.07 4.40 0.38 0.07	As on 30-06-2024 7.23 54.59 31.49 9.89 8.21 4.59 2.11 0.38	(B1) 124 20 (1) (2) (4) (82) (82)
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%) Price Earning Ratio	As on 30-06-2025 1.36 122.11 37.64 9.76 8.07 4.40 0.38 0.07 144.05	As on 30-06-2024 7.23 54.59 31.49 9.89 8.21 4.59 2.11 0.38 33.92	(Decrease) (%) (81) 124 20 (1) (2) (4) (82) (82) 325
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%) Price Earning Ratio Book Value of Share	As on 30-06-2025 1.36 122.11 37.64 9.76 8.07 4.40 0.38 0.07 144.05 366.18	As on 30-06-2024 7.23 54.59 31.49 9.89 8.21 4.59 2.11 0.38 33.92 346.90	(Decrease) (%) (81) 124 20 (1) (2) (4) (82) (82) 325 6
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%) Price Earning Ratio Book Value of Share Total debts to total assets(%)	As on 30-06-2025 1.36 122.11 37.64 9.76 8.07 4.40 0.38 0.07 144.05 366.18 80.85	As on 30-06-2024 7.23 54.59 31.49 9.89 8.21 4.59 2.11 0.38 33.92 346.90 81.46	(Decrease) (%) (81) 124 20 (1) (2) (4) (82) (82) 325 6 (1)
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%) Price Earning Ratio Book Value of Share Total debts to total assets(%)	As on 30-06-2025 1.36 122.11 37.64 9.76 8.07 4.40 0.38 0.07 144.05 366.18	As on 30-06-2024 7.23 54.59 31.49 9.89 8.21 4.59 2.11 0.38 33.92 346.90	(Decrease) (%) (81) 124 20 (1) (2) (4) (82) (82) 325 6
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%) Price Earning Ratio Book Value of Share Total debts to total assets(%) Net Profit Margin (%)	As on 30-06-2025 1.36 122.11 37.64 9.76 8.07 4.40 0.38 0.07 144.05 366.18 80.85	As on 30-06-2024 7.23 54.59 31.49 9.89 8.21 4.59 2.11 0.38 33.92 346.90 81.46	(Decrease) (%) (81) 124 20 (1) (2) (4) (82) (82) 325 6 (1)
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%) Price Earning Ratio Book Value of Share Total debts to total assets(%) Net Profit Margin (%) Credit Ratings- ICRA	As on 30-06-2025 1.36 122.11 37.64 9.76 8.07 4.40 0.38 0.07 144.05 366.18 80.85 2.77	As on 30-06-2024 7.23 54.59 31.49 9.89 8.21 4.59 2.11 0.38 33.92 346.90 81.46 14.06	(Decrease) (%) (81) 124 20 (1) (2) (4) (82) (82) 325 6 (1)
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%) Price Earning Ratio Book Value of Share Total debts to total assets(%) Net Profit Margin (%) Credit Ratings- ICRA Short Term Loan of ₹ 1000 Cr. (Rating)	As on 30-06-2025 1.36 122.11 37.64 9.76 8.07 4.40 0.38 0.07 144.05 366.18 80.85 2.77	As on 30-06-2024 7.23 54.59 31.49 9.89 8.21 4.59 2.11 0.38 33.92 346.90 81.46 14.06	(Decrease) (%) (81) 124 20 (1) (2) (4) (82) (82) 325 6 (1)
Earning Per Share Cost to Income Ratio Cost to Income Ratio (without NPA provision) Yield On Advances Cost of Borrowed Funds % Debt Equity Ratio (Times) Return on Net worth Return on Total Assets (%) Price Earning Ratio Book Value of Share Total debts to total assets(%) Net Profit Margin (%) Credit Ratings- ICRA Short Term Loan of ₹ 1000 Cr. (Rating) Commercial Paper of ₹ 1500 Cr. (Rating)	As on 30-06-2025 1.36 122.11 37.64 9.76 8.07 4.40 0.38 0.07 144.05 366.18 80.85 2.77	As on 30-06-2024 7.23 54.59 31.49 9.89 8.21 4.59 2.11 0.38 33.92 346.90 81.46 14.06	(Decrease) (%) (81) 124 20 (1) (2) (4) (82) (82) 325 6 (1)
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FOR GIC HOUSING FINANCE LIMITED

Senior Vice President & CFO

