Form No. MGT-7

Annual Return (other than OPCs and Small Companies)
[Pursuant to sub-section (1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11 of the Companies (Management and Administration) Rules, 2014]

*All fields marked in * are mandatory*

Refer instruction kit for filing the form

Form language
(●) English ( ) Hindi

I REGISTRATION AND OTHER DETAILS

i *Corporate Identity Number (CIN): L65922MH1989PLC054583

ii (a) *Financial year for which the annual return is being filed (From date) (DD/MM/YYYY): 01/04/2024

(b) *Financial year for which the annual return is being filed (To date) (DD/MM/YYYY): 31/03/2025

(c) *Type of Annual filing: (●) Original ( ) Revised

(d) SRN of MGT-7 filed earlier for the same financial years:

iii

Particulars	As on filing date	As on the financial year end date
Name of the company	GIC HOUSING FINANCE LIMITED	GIC HOUSING FINANCE LIMITED
Registered office address	6th Floor, National Insurance Building 14, Jamshedji Tata Road, Churchgate,NA,Mumbai,Mumbai City,Maharashtra,India,400020	6th Floor, National Insurance Building 14, Jamshedji Tata Road, Churchgate,NA,Mumbai,Mumbai City,Maharashtra,India,400020
Latitude details	18.931219	18.931219
Longitude details	72.826516	72.826516

(a) *Photograph of the registered office of the Company showing external building and name prominently visible: Photograph_GIC.jpg

(b) *Permanent Account Number (PAN) of the company: AA******5R

(c) *e-mail ID of the company: *****.singh@gichf.com

(d) *Telephone number with STD code: +91*********00

(e) Website | www.gichfindia.com

iv *Date of Incorporation (DD/MM/YYYY) | 12/12/1989

v (a) *Class of Company (as on the financial year end date) | Public company

(Private company/Public Company/One Person Company)

(b) *Category of the Company (as on the financial year end date) | Company limited by shares

(Company limited by shares/Company limited by guarantee/Unlimited company)

(c) *Sub-category of the Company (as on the financial year end date) | Indian Non-Government company

(Indian Non-Government company/Union Government Company/State Government Company/ Guarantee and association company/Subsidiary of Foreign Company)

vi *Whether company is having share capital (as on the financial year end date) ◉ Yes ○ No

vii (a) Whether shares listed on recognized Stock Exchange(s) ◉ Yes ○ No

(b) Details of stock exchanges where shares are listed

S. No.	Stock Exchange Name	Code
1	Bombay Stock Exchange (BSE)	A1 - Bombay Stock Exchange (BSE)
2	National Stock Exchange (NSE)	A1024 - National Stock Exchange (NSE)

viii Number of Registrar and Transfer Agent | 1

CIN of the Registrar and Transfer Agent	Name of the Registrar and Transfer Agent	Registered office address of the Registrar and Transfer Agents	SEBI registration number of Registrar and Transfer Agent
L72400MH2017PLC444072	KFIN TECHNOLOGIES LIMITED	301, The Centrium, 3rd Floor, 57,, Lal Bahadur Shastri Road, Nav Pada, Kurla (West),Mumbai,Mumbai,Maharashtra,India,400070	INR000000221

ix * (a) Whether Annual General Meeting (AGM) held ◉ Yes ○ No

(b) If yes, date of AGM (DD/MM/YYYY) | 19/08/2025

(c) Due date of AGM (DD/MM/YYYY) | 30/09/2025

(d) Whether any extension for AGM granted ○ Yes ◉ No

(e) If yes, provide the Service Request Number (SRN) of the GNL-1 application form filed for extension

(f) Extended due date of AGM after grant of extension (DD/MM/YYYY)

(g) Specify the reasons for not holding the same

II PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

i *Number of business activities: 1

S. No.	Main Activity group code	Description of Main Activity group	Business Activity Code	Description of Business Activity	% of turnover of the company
1	K	Financial and insurance activities	66	Other financial activities	100

III PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

i *No. of Companies for which information is to be given: 1

S. No.	CIN /FCRN	Other registration number	Name of the company	Holding/ Subsidiary/Associate/Joint Venture	% of shares held
1	U67190MH2021PTC354176		GICHFL FINANCIAL SERVICES PRIVATE LIMITED	Subsidiary	100

IV SHARE CAPITAL, DEBENTURES AND OTHER SECURITIES OF THE COMPANY

i SHARE CAPITAL

(a) Equity share capital

Particulars	Authorised Capital	Issued capital	Subscribed capital	Paid Up capital
Total number of equity shares	150000000.00	53851066.00	53851066.00	53851066.00
Total amount of equity shares (in rupees)	1500000000.00	538510660.00	538510660.00	538510660.00

Number of classes: 1

Class of shares: Equity	Authorised Capital	Issued capital	Subscribed Capital	Paid Up capital
Number of equity shares	150000000	53851066	53851066	53851066
Nominal value per share (in rupees)	10	10	10	10
Total amount of equity shares (in rupees)	1500000000.00	538510660.00	538510660	538510660

(b) Preference share capital

Particulars	Authorised Capital	Issued capital	Subscribed capital	Paid Up capital
Total number of preference shares	0.00	0.00	0.00	0.00
Total amount of preference shares (in rupees)	0.00	0.00	0.00	0.00

Number of classes: 0

Class of shares	Authorised Capital	Issued capital	Subscribed Capital	Paid Up capital
Number of preference shares				
Nominal value per share (in rupees)				
Total amount of preference shares (in rupees)				

(c) Unclassified share capital

Particulars	Authorised Capital

Total amount of unclassified shares	0

(d) Break-up of paid-up share capital

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
	Physical	DEMAT	Total			
(i) Equity shares						
At the beginning of the year	229946	53621120	53851066.00	538510660	538510660	
Increase during the year	0.00	26329.00	26329.00	263290.00	263290.00	0
i Public Issues	0	0	0.00	0	0	
ii Rights issue	0	0	0.00	0	0	
iii Bonus issue	0	0	0.00	0	0	
iv Private Placement/ Preferential allotment	0	0	0.00	0	0	
v ESOPs	0	0	0.00	0	0	
vi Sweat equity shares allotted	0	0	0.00	0	0	
vii Conversion of Preference share	0	0	0.00	0	0	
viii Conversion of Debentures	0	0	0.00	0	0	
ix GDRs/ADRs	0	0	0.00	0	0	
x Others, specify Dematerialisation		26329		263290	263290	
Decrease during the year	26329.00	0.00	26329.00	263290.00	263290.00	0
i Buy-back of shares	0	0	0.00	0	0	
ii Shares forfeited	0	0	0.00	0	0	
iii Reduction of share capital	0	0	0.00	0	0	
iv Others, specify Dematerialisation	26329		26329.00	263290	263290	
At the end of the year	203617.00	53647449.00	53851066.00	538510660.00	538510660.00	
(ii) Preference shares						
At the beginning of the year	0	0	0.00	0	0	

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
Increase during the year	0.00	0.00	0.00	0.00	0.00	0
i Issues of shares	0	0	0.00	0	0	
ii Re-issue of forfeited shares	0	0	0.00	0	0	
iii Others, specify NA	0	0	0.00	0	0	
Decrease during the year	0.00	0.00	0.00	0.00	0.00	0
i Redemption of shares	0	0	0.00	0	0	
ii Shares forfeited	0	0	0.00	0	0	
iii Reduction of share capital	0	0	0.00	0	0	
iv Others, specify NA	0	0	0.00		0	
At the end of the year	0.00	0.00	0.00	0.00	0.00	

ISIN of the equity shares of the company: INE289B01019

ii Details of stock split/consolidation during the year (for each class of shares): 0

Class of shares		
Before split / Consolidation	Number of shares	
	Face value per share	
After split / consolidation	Number of shares	
	Face value per share	

iii Details of shares/Debentures Transfers since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company)

☐ Nil

Number of transfers: 10

Attachments:

1. Details of shares/Debentures Transfers — Transfer Details.xlsm

iv Debentures (Outstanding as at the end of financial year)

(a) Non-convertible debentures

*Number of classes: 1

Classes of non-convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
1	60000	100000	6000000000.00
Total	60000.00	100000.00	6000000000.00

Classes of non-convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
1	32500	60000	32500	60000.00
Total	32500.00	60000.00	32500.00	60000.00

(b) Partly convertible debentures

*Number of classes: 0

Classes of partly convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Total			

Classes of partly convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Total				

(c) Fully convertible debentures

*Number of classes

0

Classes of fully convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Total			

Classes of fully convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Total				

(d) Summary of Indebtedness

Particulars	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	32500.00	60000.00	32500.00	60000.00
Partly convertible debentures	0.00	0.00	0.00	0.00
Fully convertible debentures	0.00	0.00	0.00	0.00
Total	32500.00	60000.00	32500.00	60000.00

v Securities (other than shares and debentures)

0

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
Total					

V Turnover and net worth of the company (as defined in the Companies Act, 2013)

i *Turnover 10789070396

ii * Net worth of the Company 196440016703

VI SHARE HOLDING PATTERN

A Promoters

S. No	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1	Individual/Hindu Undivided Family				
	(i) Indian	0	0.00	0	0.00
	(ii) Non-resident Indian (NRI)	0	0.00	0	0.00
	(iii) Foreign national (other than NRI)	0	0.00	0	0.00
2	Government				
	(i) Central Government	0	0.00	0	0.00
	(ii) State Government	0	0.00	0	0.00
	(iii) Government companies	0	0.00	0	0.00
3	Insurance companies	0	0.00	0	0.00
4	Banks	0	0.00	0	0.00
5	Financial institutions	0	0.00	0	0.00
6	Foreign institutional investors	0	0.00	0	0.00
7	Mutual funds	0	0.00	0	0.00
8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	22836839	42.41	0	0.00

10	Others				
	Total	22836839.00	42.41	0.00	0

Total number of shareholders (promoters): 5

B Public/Other than promoters

S. No	**Category**	**Equity**		**Preference**	
		Number of shares	**Percentage**	**Number of shares**	**Percentage**
1	Individual/Hindu Undivided Family				
	(i) Indian	21235793	39.43	0	0.00
	(ii) Non-resident Indian (NRI)	200	0.00	0	0.00
	(iii) Foreign national (other than NRI)	692976	1.29	0	0.00
2	Government				
	(i) Central Government	0	0.00	0	0.00
	(ii) State Government	0	0.00	0	0.00
	(iii) Government companies	0	0.00	0	0.00
3	Insurance companies	3173790	5.89	0	0.00
4	Banks	100	0.00	0	0.00
5	Financial institutions	2600	0.00	0	0.00
6	Foreign institutional investors	1176178	2.18	0	0.00
7	Mutual funds	0	0.00	0	0.00
8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	4473545	8.31	0	0.00

10	Others others	259045	0.48	0	0.00
	Total	31014227.00	57.58	0.00	0

Total number of shareholders (other than promoters): 68301

Total number of shareholders (Promoters + Public/Other than promoters): 68306.00

Breakup of total number of shareholders (Promoters + Other than promoters)

Sl.No	Category	
1	Individual - Female	12573
2	Individual - Male	25324
3	Individual - Transgender	0
4	Other than individuals	30409
	Total	68306.00

C Details of Foreign institutional investors' (FIIs) holding shares of the company: 40

Name of the FII	Address	Date of Incorporation	Country of Incorporation	Number of shares held	% of shares held
EMERGING MARKETS CORE EQUITY PORTFOLIO (THE PORTFO LIO) OF DFA INVESTMENT DIMENSIONS GROUP INC. (DFAI DG)	6300 Bee Cave Road Building One Austin Texas 78746 USA	01/04/2024	United States	258928	0.48
PUBLIC EMPLOYEES RETIREMENT SYSTEM OF OHIO	277 EAST TOWN STREET COLUMBUS OH 43215 USA	01/04/2024	United States	155300	0.29
THE EMERGING MARKETS SMALL CAP SERIES OF THE DFA I NVESTMENT TRUST COMPANY	6300 Bee Cave Road Building One Austin Texas 78746 USA	01/04/2024	United States	94840	0.18
STICHTING SHELL PENSIOENFONDS	BOGAARDPLEIN 41 RIJSWIJK ZH	01/04/2024	Netherlands	86700	0.16

DIMENSIONAL EMERGING MARKETS VALUE FUND	6300 Bee Cave Road Building One Austin Texas 78746 USA	01/04/2024	United States	73745	0.14
ACADIAN ACWI EX US SMALL-CAP FUND LLC	STANDARD CHARTERED BANK SECURITIES SERVICES, 3RD FLOOR 23-25 MAHATMA GANDHI ROAD FORT, MUMBAI	01/04/2024	India	72066	0.13
AMERICAN CENTURY ETF TRUST-AVANTIS EMERGING MARKET S EQUITY ETF	4500 MAIN STREET KANSAS CITY MISSOURI	01/04/2024	United States	50686	0.09
ALLIANZ GLOBAL INVESTORS GMBH ACTING ON BEHALF OF ALLIANZGI-FONDS DSPT	BOCKENHEIMER LANDSTRASSE 42-44 HESSE FRANKFURT/ MAIN	01/04/2024	Germany	35100	0.07
ACADIAN EMERGING MARKETS SMALL CAP EQUITY FUND, LL C	260 FRANKLIN STREET BOSTON MASSACHUSETTS	01/04/2024	United States	25942	0.05
EMERGING MARKETS VALUE FUND OF DIMENSIONAL FUNDS P LC	25/28 NORTH WALL QUAY DUBLIN 1	01/04/2024	Ireland	25281	0.05
EMERGING MARKETS CORE EQUITY FUND OF DIMENSIONAL F UNDS ICVC	20 Triton Street Regents Place London NW1 3BF U K	01/04/2024	United Kingdom	20415	0.04
THE NORTH CAROLINA SUPPLEMENTAL RETIREMENT PLANS G ROUP TRUST	3200 ATLANTIC AVENUE RALEIGH NORTH CAROLINA	01/04/2024	United States	20406	0.04
PREMIER INVESTMENT FUND LIMITED	C/o DTOS Ltd 10th FLOOR RAFFLES TOWER 19 CYBERCITY EBENE	01/04/2024	United States	20000	0.04
THE STATE TEACHERS RETIREMENT SYSTEM OF OHIO	275 East Broad Street Columbus Ohio	01/04/2024	United States	19917	0.04

EMERGING MARKETS SOCIAL CORE EQUITY PORTFOLIO OF D FA INVESTMENT DIMENSIONS GROUP INC.	6300 Bee Cave Road Building One Austin Texas 78746 USA	01/04/2024	United States	19511	0.04
CITY OF NEW YORK GROUP TRUST	ONE CENTRE STREET NEW YORK NY 10007 2341	01/04/2024	United States	18555	0.03
WORLD EX U.S. CORE EQUITY PORTFOLIO OF DFA INVESTM ENT DIMENSIONS GROUP INC.	6300 Bee Cave Road Building One Austin Texas 78746 USA	01/04/2024	United States	18109	0.03
OREGON PUBLIC EMPLOYEES RETIREMENT SYSTEM MANAGED THROUGH ACADIAN ASSET MANAGEMENT	350 WINTER ST NE SALEM OREGON	01/04/2024	United States	16840	0.03
EMERGING MARKETS SUSTAINABILITY CORE 1 PORTFOLIO	6300 BEE CAVE ROAD BUILDING ONE	01/04/2024	United States	13893	0.03
ACADIAN EMERGING MARKETS MICRO-CAP EQUITY MASTER F UND	MAPLES CORPORATE SERVICES UGLAND HOUSE PO BOX 309 NA GRAND CAYMAN	01/04/2024	Cayman Islands	13755	0.03
EMERGING MARKETS EX CHINA CORE EQUITY PORTFOLIO OF DFA INVESTMENT DIMENSIONS GROUP INC.	Suite 820 7 St. Paul Street Baltimore Maryland	01/04/2024	United States	13076	0.02
DFA AUSTRALIA LIMITED AS RESPONSIBLE ENTITY FOR DI MENSIONAL EMERGING MARKETS SUSTAINABILITY TRUST	Level 43 1 Macquarie Place Sydney New South Wales	01/04/2024	Australia	10757	0.02

AMERICAN CENTURY ETF TRUST-AVANTIS EMERGING MARKET S VALUE ETF	4500 MAIN STREET KANSAS CITY KANSAS CITY MO MISSOURI	01/04/2024	United States	10437	0.02
EMERGING MARKETS TARGETED VALUE FUND OF THE DIMENS IONAL FUNDS II PUBLIC LIMITED COMPANY	25/28 NORTH WALL QUAY DUBLIN I	01/04/2024	Ireland	8879	0.02
NATIONAL RAILROAD RETIREMENT INVESTMENT TRUST	2001 K Street NW Suite 1100 Washington DC	01/04/2024	United States	8740	0.02

VII NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS
[Details of Promoters, Members (other than promoters), Debenture holders]

Details	**At the beginning of the year**	**At the end of the year**
Promoters	5	5
Members (other than promoters)	63754	68301
Debenture holders	18	13

VIII DETAILS OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

A Composition of Board of Directors

Category	**Number of directors at the beginning of the year**		**Number of directors at the end of the year**		**Percentage of shares held by directors as at the end of year**	
	Executive	Non-executive	Executive	Non-executive	Executive	Non-executive
A Promoter	1	5	1	5	0	0
B Non-Promoter	0	7	0	7	0.00	0.00
i Non-Independent	0	0	0	0	0	0
ii Independent	0	7	0	7	0	0
C Nominee Directors	0	0	0	0	0.00	0.00

representing						
i. Banks and FIs	0	0	0	0	0	0
ii Investing institutions	0	0	0	0	0	0
iii Government	0	0	0	0	0	0
iv Small share holders	0	0	0	0	0	0
v Others	0	0	0	0	0	0
Total	1	12	1	12	0.00	0.00

*Number of Directors and Key managerial personnel (who is not director) as on the financial year end date

16

B (i) Details of directors and Key managerial personnel as on the closure of financial year

Name	DIN/PAN	Designation	Number of equity shares held	Date of cessation (after closure of financial year : If any) (DD/MM/YYYY)
RAMASWAMY NARAYANAN	10337640	Director	500	30/09/2025
RAJESHWARI SINGH MUNI	09794972	Director	0	
BHUPESH SUSHIL RAHUL	10610759	Director	0	
GIRIJA SUBRAMANIAN	09196957	Director	0	
HITESH RAMESHCHANDRA JOSHI	09322218	Director	0	
AJIT KUMAR SAXENA	05308801	Director	0	22/09/2025
RANI SINGH NAIR	09103000	Director	0	
VAIJINATH GAVARSHETTY	08502484	Director	0	
GARIMELLA NANDA KISHORE	07745995	Director	0	
SATHIA JEEVA KRISHNAN CHIDAMBARA	02179550	Director	0	
DAMODHARAN NEELAM	07759291	Director	0	
SUNIL KAKAR	03055561	Director	0	
SACHINDRA DATTARAM SALVI	10930663	Managing Director	0	

SACHINDRA DATTARAM SALVI	10930663	CEO	0	
VARSHA GODBOLE	ABBPG3506H	CFO	0	
NUTAN SINGH	DLMPS5310F	Company Secretary	0	

B (ii) *Particulars of change in director(s) and Key managerial personnel during the year 11

Name	DIN/PAN	Designation at the beginning / during the financial year	Date of appointment/ change in designation/ cessation (DD/MM/YYYY)	Nature of change (Appointment/ Change in designation/ Cessation)
NEERJA KAPUR	09733917	Director	30/04/2024	Cessation
BHUPESH SUSHIL RAHUL	10610759	Director	13/05/2024	Appointment
GIRIJA SUBRAMANIAN	09196957	Director	06/08/2024	Appointment
PAUL ALPHONSO LOBO	09787223	Managing Director	28/02/2025	Cessation
PAUL ALPHONSO LOBO	09787223	CEO	28/02/2025	Cessation
RASHMI RAMAN SINGH	08975825	Director	28/02/2025	Cessation
SACHINDRA DATTARAM SALVI	10930663	Additional Director	01/03/2025	Appointment
SACHINDRA DATTARAM SALVI	10930663	Managing Director	01/03/2025	Appointment
SACHINDRA DATTARAM SALVI	10930663	CEO	01/03/2025	Appointment
SACHINDRA DATTARAM SALVI	10930663	Managing Director	01/03/2025	Change in designation
SACHINDRA DATTARAM SALVI	10930663	CEO	01/03/2025	Change in designation

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IX MEETINGS OF MEMBERS/CLASS OF MEMBERS/ BOARD/COMMITTEES OF THE BOARD OF DIRECTORS

A MEMBERS/CLASS /REQUISITIONED/NCLT/COURT CONVENED MEETINGS

*Number of meetings held 1

Type of meeting	Date of meeting (DD/MM/YYYY)	Total Number of Members entitled to attend meeting	Attendance

			Number of members attended	% of total shareholding
Annual General Meeting	31/07/2024	69065	59	50.15

B BOARD MEETINGS

*Number of meetings held: 6

S.No	Date of meeting (DD/MM/YYYY)	Total Number of directors as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	16/04/2024	13	12	92.31
2	13/05/2024	12	11	91.67
3	23/07/2024	13	11	84.62
4	06/08/2024	13	12	92.31
5	08/11/2024	14	11	78.57
6	11/02/2025	14	13	92.86

C COMMITTEE MEETINGS

Number of meetings held: 24

S.No	Type of meeting	Date of meeting (DD/MM/YYYY)	Total Number of Members as on the date of meeting	Attendance	
				Number of members attended	% of attendance
1	Audit Committee Meeting	13/05/2024	4	4	100
2	Audit Committee Meeting	16/07/2024	4	3	75
3	Audit Committee Meeting	06/08/2024	4	4	100
4	Audit Committee Meeting	08/11/2024	4	4	100
5	Audit Committee Meeting	23/01/2025	4	4	100

6	Audit Committee Meeting	11/02/2025	4	4	100
7	Nomination and Remuneration Committee Meeting	10/05/2024	3	3	100
8	Nomination and Remuneration Committee Meeting	01/08/2024	3	3	100
9	Nomination and Remuneration Committee Meeting	06/02/2025	3	3	100
10	CSR Committee Meeting	01/08/2024	3	3	100
11	CSR Committee Meeting	05/11/2024	3	3	100
12	CSR Committee Meeting	06/02/2025	3	3	100
13	Stakeholders Committee	01/08/2024	3	3	100
14	Stakeholders Committee	06/02/2025	3	3	100
15	Risk Management Committee	12/04/2024	4	4	100
16	Risk Management Committee	09/05/2024	4	4	100
17	Risk Management Committee	02/08/2024	4	4	100
18	Risk Management Committee	05/11/2024	4	4	100
19	Risk Management Committee	07/02/2025	4	4	100
20	IT Strategy Committee	10/05/2024	3	3	100
21	IT Strategy Committee	01/08/2024	3	3	100
22	IT Strategy Committee	05/11/2024	3	3	100
23	IT Strategy Committee	10/02/2025	3	3	100
24	Wilful Defaulters Review Committee	07/02/2025	3	3	100

D ATTENDANCE OF DIRECTORS

S. No	**Name of the Director**	**Board Meetings**	**Committee Meetings**	**Whether attended AGM held on**

		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	19/08/2025 (Y/N/NA)
1	RAMASWAMY NARAYANAN	6	3	50	0	0	0	Yes
2	RAJESHWARI SINGH MUNI	6	6	100	0	0	0	No
3	BHUPESH SUSHIL RAHUL	4	2	50	0	0	0	Yes
4	GIRIJA SUBRAMANIAN	2	1	50	0	0	0	No
5	HITESH RAMESHCHANDRA JOSHI	6	6	100	6	5	83	No
6	AJIT KUMAR SAXENA	6	6	100	15	15	100	Yes
7	RANI SINGH NAIR	6	6	100	13	13	100	Yes
8	VAIJINATH GAVARSHETTY	6	6	100	11	11	100	Yes
9	GARIMELLA NANDA KISHORE	6	6	100	7	7	100	Yes
10	SATHIA JEEVA KRISHNAN CHIDAMBARA	6	6	100	7	7	100	Yes
11	DAMODHARAN NEELAM	6	6	100	5	5	100	Yes
12	SUNIL KAKAR	6	6	100	6	6	100	Yes
13	SACHINDRA DATTARAM SALVI	0	0	0	0	0	0	Yes

X REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

☐ Nil

A *Number of Managing Director, Whole-time Directors and/or Manager whose remuneration details to be entered

2

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	Paul Lobo	Managing Director	6470630	0	0	0	6470630.00
2	Sachindra Dattaram Salvi	Managing Director	1835145	0	0	0	1835145.00
	Total		8305775.00	0.00	0.00	0.00	8305775.00

B *Number of CEO, CFO and Company secretary whose remuneration details to be entered

2

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	Varsha Godbole	CFO	4511434	0	0	0	4511434.00
2	Nutan Singh	Company Secretary	2438069	0	0	0	2438069.00
	Total		6949503.00	0.00	0.00	0.00	6949503.00

C *Number of other directors whose remuneration details to be entered

7

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	Ajit Kumar Saxena	Director	0	0	0	660000	660000.00
2	Rani Singh Nair	Director	0	0	0	600000	600000.00
3	Vaijinath Gavar Shetty	Director	0	0	0	540000	540000.00
4	Sathia Jeevan Krishnan Chidmabara	Director	0	0	0	420000	420000.00
5	Kishore Garimella	Director	0	0	0	420000	420000.00
6	Damodharan Neelam	Director	0	0	0	360000	360000.00
7	Sunil Kakar	Director	0	0	0	390000	390000.00
	Total		0.00	0.00	0.00	3390000.00	3390000.00

XI MATTERS RELATED TO CERTIFICATION OF COMPLIANCES AND DISCLOSURES

A *Whether the company has made compliances and disclosures in respect of applicable provisions of the Companies Act, 2013 during the year

(●) Yes ( ) No

B If No, give reasons/observations

XII PENALTY AND PUNISHMENT – DETAILS THEREOF

A *DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/ DIRECTORS/OFFICERS ☑ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order (DD/MM/YYYY)	Name of the Act and section under which penalised / punished	Details of penalty/ punishment	Details of appeal (if any) including present status

B *DETAILS OF COMPOUNDING OF OFFENCES ☑ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order (DD/MM/YYYY)	Name of the Act and section under which offence committed	Particulars of offence	Amount of compounding (in rupees)

XIII Details of Shareholder / Debenture holder

Number of shareholder/ debenture holder: 68319

XIV Attachments

(a) List of share holders, debenture holders: Details of Shareholder.xlsm

(b) Optional Attachment(s), if any:
GIC_Building Photos.pdf
GICHFL CLARIFICATION.pdf
GICHF-MGT 8_GIC _FY 2024-25.pdf

XV COMPLIANCE OF SUB-SECTION (2) OF SECTION 92, IN CASE OF LISTED COMPANIES

In case of a listed company or a company having paid up share capital of Ten Crore rupees or more or turnover of Fifty Crore rupees or more, details of company secretary in whole time practice certifying the annual return in Form MGT-8.

I/We certify that:

(a) The return states the facts, as they stood on the date of the closure of the financial year aforesaid correctly and adequately.
(b) Unless otherwise expressly stated to the contrary elsewhere in this return, the Company has complied with applicable provisions of the Act during the financial year.
(c) The company has not, since the date of the closure of the last financial year with reference to which the last return was submitted or in the case of a first return since the date of incorporation of the company, issued any invitation to the public to subscribe for any securities of the company.
(d) Where the annual return discloses the fact that the number of members, (except in case of one person company), of the company exceeds two hundred, the excess consists wholly of persons who under second proviso to clause (ii) of sub-section (68) of section 2 of the Act are not to be included in reckoning the number of two hundred.

I/ We have examined the registers, records and books and papers of GIC HOUSING FINANCE LIMITED as required to be maintained under the Companies Act, 2013 (the Act) and the rules made thereunder for the financial year ended on (DD/MM/YYYY) 31/03/2025

In my/ our opinion and to the best of my information and according to the examinations carried out by me/ us and explanations furnished to me/ us by the company, its officers and agents, I/ we certify that:
A The Annual Return states the facts as at the close of the aforesaid financial year correctly and adequately.
B During the aforesaid financial year the Company has complied with provisions of the Act & Rules made there under in respect of:
1 its status under the Act;
2 maintenance of registers/records & making entries therein within the time prescribed therefor;
3 filing of forms and returns as stated in the annual return, with the Registrar of Companies, Regional Director, Central Government, the Tribunal , Court or other authorities within/beyond the prescribed time;
4 calling/ convening/ holding meetings of Board of Directors or its committees, if any, and the meetings of the members of the company on due dates as stated in the annual return in respect of which meetings, proper notices were given and the proceedings including the circular resolutions and resolutions passed by postal ballot, if any, have been properly recorded in the Minute Book/registers maintained for the purpose and the same have been signed;
5 closure of Register of Members / Security holders, as the case may be.
6 advances/loans to its directors and/or persons or firms or companies referred in section 185 of the Act;
7 contracts/arrangements with related parties as specified in section 188 of the Act;
8 issue or allotment or transfer or transmission or buy back of securities/ redemption of preference shares or debentures/ alteration or reduction of share capital/ conversion of shares/ securities and issue of security certificates in all instances;
9 keeping in abeyance the rights to dividend, rights shares and bonus shares pending registration of transfer of shares in compliance with the provisions of the Act
10 declaration/ payment of dividend; transfer of unpaid/ unclaimed dividend/other amounts as applicable to the Investor Education and Protection Fund in accordance with section 125 of the Act;
11 signing of audited financial statement as per the provisions of section 134 of the Act and report of directors is as per sub - sections (3), (4) and (5) thereof;
12 constitution/ appointment/ re-appointments/ retirement/ filling up casual vacancies/ disclosures of the Directors, Key Managerial Personnel and the remuneration paid to them;
13 appointment/ reappointment/ filling up casual vacancies of auditors as per the provisions of section 139 of the Act;
14 approvals required to be taken from the Central Government, Tribunal, Regional Director, Registrar, Court or such other authorities under the various provisions of the Act;
15 acceptance/ renewal/ repayment of deposits;
16 borrowings from its directors, members, public financial institutions, banks and others and creation/ modification/ satisfaction of charges in that respect, wherever applicable;
17 loans and investments or guarantees given or providing of securities to other bodies corporate or persons falling under the

provisions of section 186 of the Act ;
18 alteration of the provisions of the Memorandum and/ or Articles of Association of the Company;

To be digitally signed by

Name	Makarand M. Joshi
Date (DD/MM/YYYY)	09/10/2025
Place	Mumbai

Whether associate or fellow:

○ Associate ◉ Fellow

Certificate of practice number	3*6*

XVI Declaration under Rule 9(4) of the Companies (Management and Administration) Rules, 2014

*(a) DIN/PAN/Membership number of Designated Person	27436
*(b) Name of the Designated Person	NUTAN SINGH

Declaration

I am authorised by the Board of Directors of the Company vide resolution number* 32 dated* (DD/MM/YYYY) 11/02/2025 to sign this form and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:
1 Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.
2 All the required attachments have been completely and legibly attached to this form.

***To be digitally signed by**

*Designation *(Director /Liquidator/ Interim Resolution Professional (IRP)/Resolution Professional (RP))*	Director
*DIN of the Director; or PAN of the Interim Resolution Professional (IRP) or Resolution Professional (RP) or Liquidator	1*9*0*6*

***To be digitally signed by**

◉ Company Secretary ○ Company secretary in practice

*Whether associate or fellow:

◉ Associate ○ Fellow

Membership number	2*4*6
Certificate of practice number	

Note: Attention is drawn to provisions of Section 448 and 449 of the Companies Act, 2013 which provide for punishment for false statement / certificate and punishment for false evidence respectively.

For office use only:

eForm Service request number (SRN)	AB8312298
eForm filing date (DD/MM/YYYY)	15/10/2025

This eForm has been taken on file maintained by the Registrar of Companies through electronic mode and on the basis of statement of correctness given by the company