

# GIC HOUSING FINANCE LTD.



GICHFL/SEC/2025-26

August 18, 2025

To,

Scrip Code

**National Stock Exchange of India Limited**

'Exchange Plaza', C-1, Block G,  
Bandra Kurla Complex, Bandra (E),  
Mumbai - 400 051

**Equity:** GICHSGFIN

Dear Sir,

**Sub.: Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations, 2015") – Credit Rating.**

**Ref.: Event date and time of occurrence – August 18, 2025 at 03:31 P.M.**

Pursuant to Regulation 30 of the Listing Regulations, 2015, read with clause 2.1 of chapter XI of SEBI Master Circular No. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated July 11, 2025 (as amended), we hereby inform about the receipt of following Credit Ratings from ICRA Ltd.

Sr. No.	ISIN (Equity)	Instrument Type & Amount	Name of the Credit Rating Agency	Credit rating assigned	Outlook (Stable/ Positive/ Negative / No Outlook)	Rating Action (New/ Upgrade/ Downgrade/ Re-Affirm/ Other)	Specify other rating action	Date of Credit rating	Verification status of Credit Rating Agencies	Date of verification
1.	INE289B01019	Long Term Bank Facility aggregating to Rs. 9000 crs.	ICRA Ltd.	ICRA AA+	Stable	Re-affirmed	NA	August 18, 2025	Verified	August 18, 2025
2.		Short Term Bank Facility aggregating to Rs. 1000 crs.	ICRA Ltd.	ICRA A1+	--	Re-affirmed	NA	August 18, 2025	Verified	August 18, 2025
3.		NCDs aggregating to Rs. 1030 crs.  (reduced from Rs. 1355 crs.)	ICRA Ltd.	ICRA AA+	Stable	Re-affirmed	Withdrawn the rating for NCDs aggregating to Rs. 325 crs. due to redemption on maturity	August 18, 2025	Verified	August 18, 2025
4.		Commercial Paper aggregating to Rs. 1500 crs.	ICRA Ltd.	ICRA A1+	--	Re-affirmed	NA	August 18, 2025	Verified	August 18, 2025

This is for your information and record purpose.

Thanking You,

Yours faithfully,

**Nutan Singh**  
**Group Head & Company Secretary**

Regd. Office: National Insurance Building, 6<sup>th</sup> Floor, 14, Jamshedji Tata Road, Churchgate, Mumbai – 400 020.

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CIN No.: L65922MH1989PLC054583