GIC HOUSING FINANCE LTD.



GICHFL/SEC/2025-26

October 20, 2025

To,

Scrip Code

National Stock Exchange of India Limited

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

Dear Sir,

Equity: GICHSGFIN

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

Ref.: Event date and time of occurrence - October 20, 2025 at 05:32 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 CRISIL Ltd.

Sr. No.	ISIN (Equit y)	Instrument Type & Amount	Name of the Credit Rating Agenc Y	Credit rating assign ed	Outlook (Stable/ Positive/ Negative / No Outlook)	Rating Action (New/ Upgrade/ Downgra de/ Re- Affirm/ Other)	Specify other rating action	Date of Credit rating	Verific ation status of Credit Rating Agenci es	Date of verific ation
1.	INE28 9B01 019	Long Term Bank Facility aggregating to Rs. 8100 crs.	CRISIL Ratings Ltd.	CRISIL AA+	Stable	Re- affirmed	NA	October 20, 2025	Verified	October 20, 2025
2.		Short Term Bank Facility aggregating to Rs. 1000 crs.	CRISIL Ratings Ltd.	CRISIL A1+		Re- affirmed	NA	October 20, 2025	Verified	October 20, 2025
3.		NCDs aggregating to Rs. 1030 crs.	CRISIL Ratings Ltd.	CRISIL AA+	Stable	Re- affirmed	NA	October 20, 2025	Verified	October 20, 2025
4.		NCDs aggregating to Rs. 500 crs.	CRISIL Ratings Ltd.	CRISIL AA+	Stable	Assigned	Limit Enhance	October 20, 2025	Verified	October 20, 2025
5.		Commercial Paper aggregating to Rs. 1500 crs.	CRISIL Ratings Ltd.	CRISIL A1+		Re- affirmed	NA	October 20, 2025	Verified	October 20, 2025

This is for your information and record purpose.

Thanking You,

Yours faithfully,

Nutan Singh Group Head & Company Secretary

CIN No.: L65922MH1989PLC054583