GIC HOUSING FINANCE LTD.

GICHFL/SEC/2026-27 **August 12, 2026**

To,

BSE Limited,
P.J. Towers,
Dalal Street, Fort,
Mumbai – 400 001.

Scrip Code -

NCDs - 976182, 976944, 976945, 977277, 977579, 978009

Dear Sir,

Sub.: Submission of Statement of Utilization of Issue Proceeds & 'NIL' Statement of Material deviation in the use of issue proceeds as per Regulation 52(7) and (7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

We hereby submit a Statement of Utilization of Issue Proceeds & 'NIL' Statement of Material deviation in the use of issue proceeds as per Regulation 52(7) and (7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended on June 30, 2026.

This is for your information and record purpose.

Thanking You,

Yours faithfully,

GOR RAJKUMAR UMEDLAL
Digitally signed by GOR RAJKUMAR UMEDLAL
Date: 2026.08.12 17:48:16 +05'30'

Raj Gor
Group Head & Company Secretary

Encl. a/a.

Statement of Utilization of Issue Proceeds and 'NIL' Statement of Material Deviation in the use of Issue Proceeds for the quarter ended June 30, 2026 as per Regulation 52(7) and (7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

A. Statement of utilization of issue proceeds

(1) Name of the Issuer	(2) ISIN	(3) Mode of Fund Raising (Public issues/ Private placement)	(4) Type of instrument	(5) Date of raising funds
GIC HOUSING FINANCE LIMITED	INE289B07081 Series 8 – Option 1 * INE289B07099 Series 8 – Option 2	Private Placement	Secured, Listed, Rated, Redeemable, Taxable, Non-Convertible Debentures	21st November 2024
GIC HOUSING FINANCE LIMITED	INE289B07115 Series 9 – Option 1 INE289B07107 Series 9 – Option 2	Private Placement	Secured, Listed, Rated, Redeemable, Taxable, Non-Convertible Debentures	24th July 2025
GIC HOUSING FINANCE LIMITED	INE289B07123 Series 10	Private Placement	Secured, Listed, Rated, Redeemable, Taxable, Non-Convertible Debentures	6th November 2025
GIC HOUSING FINANCE LIMITED	INE289B07131 Series 11	Private Placement	Secured, Listed, Rated, Redeemable, Taxable, Non-Convertible Debentures	25th February 2026

(6) Amount Raised	(7) Funds utilized	(8) Any deviation (Yes/ No)	(9) If 8 is Yes, then specify the purpose of for which the funds were utilized	(10) Remarks, if any
Series 8 Option 1 * – Rs. 300 crores Series 8 Option 2 – Rs. 300 crores	Rs. 300 crores Rs. 300 crores	NO	-	-
Series 9 Option 1 – Rs. 200 crores Series 9 Option 2 – Rs. 200 crores	Rs. 200 crores Rs. 200 crores	NO	-	-
Series 10 Rs. 175 crores	Rs. 175 crores	NO	-	-
Series 11 Rs. 150 crores	Rs. 150 crores	NO	-	-

* NCD Series 8 Option 1 (INE289B07081) – Fully Redeemed on 19th June 2026

B. Statement of deviation/ variation in use of Issue proceeds:

Name of listed entity	GIC HOUSING FINANCE LIMITED
Mode of Fund Raising	Private Placement
Type of instrument	Non-Convertible Debentures.
Date of Raising Funds	21st November 2024, 24th July 2025, 6th November 2025 & 25th February 2026.
Amount Raised	Rs. 1325 Crores
Report filed for quarter ended	30th June 2026
Is there a Deviation / Variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	Not Applicable
Date of approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable
Comments of the audit committee after review/ board of directors (in case there is no audit committee)	NIL
Comments of the auditors, if any	NIL
Objects for which funds have been raised and where there has been a deviation, in the following table:	

Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any
Not Applicable						

Deviation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

Name of Signatory – Paba Koshy

Designation – Sr Vice President & CFO

Date – 10/08/2026

Mitesh

GIC HOUSING FINANCE LTD.