GIC HOUSING FINANCE LTD

FINANCIAL HIGHLIGHTS FOR HALF YEAR ENDED ON 30-09-2026

(₹ in Crore)

Particulars	Half Year Ended 30-09-2026	Half Year Ended 30-09-2025	Increase / (Decrease) (%)
Sanctions	973	1,134	(14)
Disbursements	939	1,023	(8)
Interest Income	534	527	1
Fees & Commission Income	3	3	-
Other Income	8	7	14
Total Income	**545**	**537**	1
Interest Expenses	349	346	1
Staff Expenses	44	38	16
Other Expenses & Depn.	48	36	33
Provision for NPA and others	15	76	(80)
Total Expenses	**456**	**496**	(8)
Profit before Tax	89	41	117
Provision for Tax & (DTA)/DTL	22	(16)	238
Profit after Tax after (DTA)/DTL	**67**	**57**	18
Particulars	**As on 30-09-2026**	**As on 30-09-2025**	**Increase / (Decrease) (%)**
Loan Portfolio Gross	11,261	10,870	4
Borrowing Portfolio	9,117	8,999	1
Share Capital	54	54	-
Networth	2,150	1,998	8
Net Interest Margin % (NIM)	3.26	3.32	(2)
Gross NPA portfolio	514	491	5
Gross NPA %	4.57	4.52	1
Net NPA Portfolio	238	211	13
Net NPA to Net Advances%	2.16	1.99	9
RATIOS	**Half Year Ended/ As on 30-09-2026**	**Half Year Ended/ As on 30-09-2025**	**Increase / (Decrease) (%)**
Earning Per Share	12.49	10.64	17
Cost to Income Ratio	54.32	78.72	(31)
Cost to Income Ratio (without NPA provision)	46.46	38.92	19
Yield On Advances	9.34	9.72	(4)
Cost of Borrowed Funds %	7.64	7.97	(4)
Debt Equity Ratio (Times)	4.24	4.50	(6)
Return on Net worth	3.13	2.87	9
Return on Total Assets (%)	0.59	0.52	13
Price Earning Ratio	10.75	16.35	(34)
Book Value of Share	399.22	370.94	8
Total debts to total assets(%)	80.00	81.20	(1)
Net Profit Margin (%)	12.35	10.67	16
Credit Ratings- ICRA			
Commercial Paper of ₹ 1500 Cr.(Rating)	[ICRA] A1+		
Long Term Loan of ₹ 9000 Cr. (Rating)	[ICRA] AA+Stable		
Short Term Loan of ₹ 1000 Cr. (Rating)	[ICRA]A1 +		
Non Convertible Debentures of ₹ 1730 Cr.	[ICRA] AA+Stable		
Credit Ratings- CRISIL			
Commercial Paper of ₹1500 Cr.(Rating)	CRISIL A1 +		
Long Term Loan of ₹ 8100 Cr. (Rating)	CRISIL AA+ Stable		
Short Term Loan of ₹ 1000 Cr. (Rating)	CRISIL A1 +		
Non Convertible Debentures of ₹ 1430 Cr.	CRISIL AA+ Stable		

FOR GIC HOUSING FINANCE LIMITED

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Paba Kosby
Senior Vice President & CFO