

GICHFL/SEC/2026-27

September 19, 2026

To,

Scrip Code(s)

BSE Limited

Equity: 511676

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

NCD: 976945, 976944, 977277, 977579,
978009

CP(s): 731198, 731962, 732053, 732236,
732405, 732507

Dear Sir,

Sub.: Intimation under Regulation 30 and 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations, 2015") – Credit Rating.

Ref.: Event date and time of occurrence – September 18, 2026 at 6:46 P.M.

Pursuant to Regulation 30 & 51 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 (Equity)	Instrument Type & Amount	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. 8100 crs.	Crisil AA+	Stable	Re-affirmed	NA	September 18, 2026	Verified	September 18, 2026
2		Short Term Bank Facility aggregating to Rs. 1000 crs.	Crisil A1+	--	Re-affirmed	NA	September 18, 2026	Verified	September 18, 2026
3		NCDs aggregating to Rs. 500 crs.	Crisil AA+	Stable	Re-affirmed	NA	September 18, 2026	Verified	September 18, 2026
4		NCDs aggregating to Rs. 430 crs. (Reduced from Rs. 1030 Crs.)	Crisil AA+	Stable	Re-affirmed	NA	September 18, 2026	Verified	September 18, 2026
5		NCDs aggregating to Rs. 500 crs.	Crisil AA+	Stable	New	Limit Enhanced	September 18, 2026	Verified	September 18, 2026
6		Commercial Paper aggregating to Rs. 1500 crs.	Crisil A1+	--	Re-affirmed	NA	September 18, 2026	Verified	September 18, 2026

GIC HOUSING FINANCE LTD.



The rating rationale has been published by CRISIL Ltd. and is available on its website at:
[GICHFL Rating Rational](#)

This is for your information and record purpose.

Thanking You,
Yours faithfully,

Raj Gor
Group Head & Company Secretary