

Ref. LICHFL/CS/FY26-27/Q2 Result

 30th October, 2026

The Manager, Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, 5 th Floor, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051 Scrip ID: LICHSGFIN EQ Email: cmlist@nse.co.in	The General Manager, Department of Corporate Services-Listing Dept., BSE Limited, 25 th Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001. Scrip Code : 500253 Email: corp.relations@bseindia.com
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Dear Sir/Madam,

SUB: Disclosure Under Regulation 30 Outcome of Board meeting held on October 30 , 2026 Meeting Commenced at 02:30 P.M. and concluded at 7:15 P.M.

Submission of Unaudited Financial Results for the Second quarter and half year ended on September 30, 2026

Please refer to our letter Ref.:LICHFL/CS/noticebm dated 21st October, 2026 regarding intimation of Board Meeting for considering Unaudited standalone and consolidated Financial Results for the second quarter and half year ended on September 30, 2026. In this connection, please find the outcome of the Meeting as under:

1) Unaudited Financial Results for the second quarter and half year ended on September 30, 2026.

Pursuant to Regulation 30, 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations'), as amended, the board of Directors at its Meeting held today 30th October, 2026 has inter-alia, considered and approved the Statements of unaudited Financial Results (Standalone and Consolidated) of the Company for the second quarter and half year ended on September 30, 2026, duly reviewed and as recommended by the Audit Committee. In this regard, the Company has submitted the following documents.

Sr. No.	Particulars
1	Unaudited standalone and consolidated Financial Results for the Second quarter and half year ended on September 30, 2026, along with the Limited Review Report issued by M/s Shah Gupta & Co., Chartered



	Accountants and M/s Batliboi & Purohit, Chartered Accountants, Joint Statutory Auditors of the Company.
2	Additional disclosure of ratio/ equivalent financial information pursuant to Regulation 52(4) and 54 of Listing Regulations
3	Security Cover Certificate from Joint Statutory Auditors pursuant to Regulation 54(2) & (3) of Listing Regulations.
4	Statement of utilisation of issue proceeds (as per Regulation 52(7) of the SEBI (LODR) Regulations, 2015 and Statement of deviation(s) or variation(s) in the use of issue proceeds of non-convertible debentures pursuant to Regulation 52(7A) of the said regulations.
5	A 'Nil' statement of deviation or variation in the prescribed format as required under Regulation 32 of Listing Regulations
6	Disclosure of Related Party Transactions for the Half Year ended September 30, 2026 as per Regulation 23(9) of SEBI Listing Regulations.
7	A quarterly certificate from the CEO/ CFO certifying that CP proceeds are utilized for disclosed purposes, and adherence to other listing conditions, Regulation 10, Part II of Chapter XVII - Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024.

The aforesaid documents are also being uploaded on the website of the Company i.e., <https://www.lichousing.com/> and the said results will also be published in the newspapers, in the format prescribed under Regulation 47 of the listing regulations.

This is for your information and records.

Thanking you,

Yours faithfully,

For LIC Housing Finance Limited

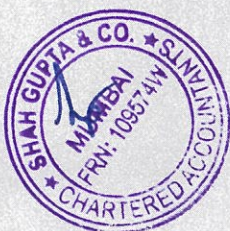

 Varsha Hardasani HARDASANI
 Company Secretary & Compliance Officer
 ACS: 50448
 Encl. : a/a.

VARSHA
 CHANDAR
 Digitally signed by
 VARSHA CHANDAR
 HARDASANI
 Date: 2026.10.30
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LIC HOUSING FINANCE LIMITED
STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026

	Particulars	Quarter Ended			Half Year Ended		Year Ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Revenue from operations						
	a.Interest income	7,112.01	7,023.57	7,033.54	14,135.58	14,146.60	28,199.71
	b.Fees and commission income	13.34	9.47	16.08	22.81	26.64	78.75
	c.Net gain on fair value changes	-	13.66	11.06	12.38	33.06	76.03
	d.Other operating income	49.73	15.75	13.18	65.48	36.88	68.36
(I)	Total Revenue from operations	7,175.08	7,062.45	7,073.86	14,236.25	14,243.18	28,422.85
(II)	Other income	7.45	3.08	6.54	10.53	6.68	7.03
	Total Income	7,182.53	7,065.53	7,080.40	14,246.78	14,249.86	28,429.88
2	Expenses						
	a.Finance costs	5,024.15	4,948.05	4,996.17	9,972.20	10,044.52	19,775.19
	b.Fees and commission expense	48.52	29.26	39.97	77.78	61.97	162.11
	c.Net loss on fair value changes	1.28	-	-	-	-	-
	d.Net loss on de-recognition of financial instruments under amortised cost category	3.88	53.17	6.83	57.05	14.35	72.70
	e.Impairment on financial instruments	(92.57)	(164.23)	71.99	(256.80)	193.66	171.21
	f.Employee Benefits expenses	136.70	184.03	142.87	320.73	302.37	641.05
	g.Depreciation, amortisation and impairment	28.32	29.02	31.32	57.34	55.21	117.58
	h.Other expenses	113.70	97.80	86.54	211.50	173.91	409.42
	Total Expenses	5,263.98	5,177.10	5,375.69	10,439.80	10,845.99	21,349.26
3	Profit Before Tax (1-2)	1,918.55	1,888.43	1,704.71	3,806.98	3,403.87	7,080.62
4	Tax expense	409.77	400.11	350.84	809.88	690.08	1,485.47
5	Profit After Tax (3-4)	1,508.78	1,488.32	1,353.87	2,997.10	2,713.79	5,595.15
6	Other Comprehensive Income (OCI)						
	(i) Items that will not be reclassified to profit or loss						
	(a) Remeasurement of defined employee benefit plans	2.28	(8.22)	2.68	(5.94)	2.69	31.63
	(b) Income tax relating to items that will not be reclassified to profit or loss	(0.57)	2.07	(0.68)	1.50	(0.68)	(7.96)
	Other Comprehensive Income / (Loss), net of tax (a+b)	1.71	(6.15)	2.00	(4.44)	2.01	23.67
7	Total Comprehensive Income for the period / year (5+6)	1,510.49	1,482.17	1,355.87	2,992.66	2,715.80	5,618.82
8	Earnings Per Share (EPS) on (face value of ₹ 2/-) Basic and Diluted Earning Per Share (₹) (The EPS for the Quarters are not annualised)	27.43	27.06	24.61	54.49	49.34	101.72
9	Paid-up Equity Share Capital (face value ₹ 2/-)	110.08	110.08	110.08	110.08	110.08	110.08
10	Other Equity	-	-	-	-	-	41,215.46



Notes to the Standalone Financial Results:

1 Statement of Standalone Assets and Liabilities

(₹ in Crore)

Particulars	As at September 30, 2026	As at March 31, 2026
	Unaudited	Audited
ASSETS		
1 Financial Assets		
(a) Cash and cash equivalents	235.23	706.80
(b) Bank Balance other than (a) above	82.05	571.32
(c) Loans	3,21,964.75	3,16,221.74
(d) Investments	4,828.83	5,050.33
(e) Other Financial assets	1,340.47	343.79
Sub-total Financial Assets	3,28,451.33	3,22,893.98
2 Non-Financial Assets		
(a) Current tax assets (Net)	83.86	634.80
(b) Deferred tax Assets (Net)	966.69	1,061.93
(c) Property, Plant and Equipment	180.68	191.73
(d) Right of Use Assets	156.73	153.90
(e) Other Intangible assets	31.83	38.52
(f) Other non-financial assets	202.49	188.94
Sub-total Non-Financial Assets	1,622.28	2,269.82
Total Assets	3,30,073.61	3,25,163.80
LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial Liabilities		
(a) Payables		
(i) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	0.00	0.57
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	66.78	93.94
(b) Debt Securities	1,42,219.06	1,40,508.97
(c) Borrowings (Other than Debt Securities)	1,30,750.08	1,28,293.63
(d) Deposits	10,219.36	11,908.00
(e) Subordinated Liabilities	1,885.42	1,818.97
(f) Lease Liabilities	178.16	174.46
(g) Other financial liabilities	383.12	391.26
Sub-total Financial Liabilities	2,85,701.98	2,83,189.80
2 Non-Financial Liabilities		
(a) Provisions	307.44	317.33
(b) Other non-financial liabilities	296.06	331.13
Sub-total Non-Financial Liabilities	603.50	648.46
3 EQUITY		
(a) Equity Share Capital	110.08	110.08
(b) Other Equity	43,658.05	41,215.46
Sub-total Equity	43,768.13	41,325.54
Total Liabilities and Equity	3,30,073.61	3,25,163.80

2 Standalone Cash Flow Statement for the Half Year ended September 30, 2026

Particulars	(₹ in Crore)	
	Half year ended September 30, 2026	Half year ended September 30, 2025
A. Cash Flow from Operating Activities		
Profit Before Tax	3,806.98	3,403.87
Adjustments for		
Depreciation, Amortization and Impairment (other than Financial Instruments)	57.34	55.21
Exchange differences on translation of assets and liabilities (Net)	-	-
Impairment on Financial Instruments (Expected Credit Loss)	(279.61)	174.76
Loss/(Gain) on disposal of Property, Plant and Equipment	0.03	-
Dividend and Interest Income classified as Investing Cash Flows	(7.20)	(6.41)
Interest Expense	9,972.20	10,044.52
Net Gain on Fair Value Changes	(12.38)	(33.06)
Net Loss On Derecognition of Financial Instrument	57.05	14.35
Interest Income	(14,135.58)	(14,146.60)
Adjustments for		
(Increase)/Decrease in Other Financial Assets	(506.93)	(4,028.54)
(Increase)/Decrease in Other Non Financial Assets	(13.54)	(34.97)
Increase/(Decrease) in Other Financial Liabilities	(30.58)	(247.38)
Increase/(Decrease) in Other Non Financial Liabilities	(54.75)	66.80
Cash (used in) operations before adjustments for interest received and paid	(1,146.97)	(4,737.45)
Interest Paid	(8,918.25)	(8,977.82)
Interest Received	14,155.72	14,219.40
Cash (used in) operations before adjustments for interest received and paid	4,090.50	504.13
Income Tax paid	(162.20)	(575.98)
Net Cash used in Operations	3,928.30	(71.85)
Loans Disbursed (Net of repayments)	(5,542.37)	(4,171.72)
Net Cash (Used in) Operating Activities (A)	(1,614.07)	(4,243.57)
B. Cash Flow from Investing Activities		
Payments for Property, Plant and Equipment	(7.63)	(29.66)
Proceeds from Sale of Investments	234.86	1,793.61
Dividends Received	7.20	6.41
Net Cash Inflow/ (used in) Investing Activities (B)	234.43	1,770.36
C. Cash Flow from Financing Activities		
Proceeds from Borrowings	71,470.34	72,620.27
Repayment of Borrowings	(68,150.94)	(73,560.43)
Deposits (Net of repayments)	(1,823.83)	3,028.12
Payments towards Lease Liability	(37.44)	(33.81)
Dividends paid to Company's Shareholders	(550.06)	(550.06)
Net Cash generated from Financing Activities (C)	908.07	1,504.09
Effect of exchange differences on translation of foreign currency cash and cash equivalents		
Net Increase/ (Decrease) in Cash and Cash Equivalents (A+B+C)	(471.57)	(969.12)
Cash and Cash Equivalents at the beginning of the Year	706.80	1,259.72
Cash and Cash Equivalents at the end of the Period	235.23	290.60
Cash and Cash Equivalents as per above comprise of the following		
(i) Cash on hand	0.82	1.24
(ii) Balances with Banks (of the nature of cash and cash equivalents)	234.41	289.36
(iii) Cheques and demand drafts on hand	-	-
Balances as per Statement of Cash Flows	235.23	290.60


CIN NO. : L65922MH1989PLC052257

 Website : www.lichousing.com
Registered & Corporate Office: LIC Housing Finance Ltd., 131, Maker Tower-F, 13th Floor, Cuffe Parade, Mumbai – 400005
 Tel: +91 22 2217 8600, Fax: +91 22 2217 8777, E-mail: lichousing@lichousing.com

Notes to the Standalone Financial Results:

- 3 The above financial results for the quarter and half year ended September 30, 2026 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on October 30, 2026. The above results have been subjected to Limited Review by the Joint Statutory Auditors of the Company.
- 4 The standalone financial results of the Company have been prepared by management in accordance with Indian Accounting Standards ("Ind AS") notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended. Accordingly, these financial results together with the results for the comparative reporting period have been prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 - "Interim Financial Reporting", prescribed under section 133 of the Companies Act 2013 ("the Act") read with Rules issued thereunder, and other recognized accounting principles generally accepted in India, in accordance with Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended along with circulars, guidelines and directions issued by the Reserve Bank of India from time to time.
These standalone financial results have been prepared in the format prescribed under the notified Schedule III of the Companies Act, 2013 for Non Banking Financial Companies issued by the Ministry of Corporate Affairs ("MCA"), as amended.
- 5 The main business of the Company is to provide loans for purchase or construction of residential houses. All other activities of the Company revolve around the main business and accordingly there are no separate reportable segments, as per the Ind AS 108 - Operating Segments. Further all operations are carried out within India.
- 6 The members at the Annual General Meeting held on August 28, 2026, approved the payment of final dividend of ₹ 10 per equity share aggregating to ₹ 550.06 crore for the year ended March 31, 2026, as recommended by Board of Directors of the Company at its meeting held on May 13, 2026. Accordingly, the dividend amount has been paid to the shareholders in September 2026.
- 7 The Secured listed non-convertible debt securities of the Company are secured by a negative lien on the assets of the Company, with a minimum Security cover of 100%. In addition to above the Debentures would be secured by mortgage on an Immovable Property owned by the Company. Security cover for NCD issued by the company is 1.24 times as at September 30, 2026.
- 8 Disclosure as required by Reserve Bank of India vide circular DOR.no. BP.BC/3/21.04.048/2020-21 dated August 6, 2020 and circular RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 dated May 5, 2021 on Resolution Framework - 2.0, read with Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions 2025 dated November 28, 2025 as at September 30, 2026 are given below:

(₹ in crore)					
Type of borrower	Exposure to Accounts classified as Standard consequent to implementation of resolution plan - Position as at March 31, 2026 (A) *	Of (A), aggregate debt that slipped into NPA during the current half year	Of (A), amount written off during the current half year	Of (A), amount paid by the borrowers during the current half year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of September 30, 2026.*
Personal Loans	1,342.73	31.12	-	175.10	1,196.07
Corporate persons #	212.40	-	5.69	12.00	200.39
Of which, MSMEs					
Others					
Total	1,555.13	31.12	5.69	187.10	1,396.46

* The figures includes accounts cured

As defined in section 3 (7) of the Insolvency and Bankruptcy Code, 2016.

- 9 There is no information required to be disclosed under disclosures on the details of co-lending arrangements as at September 30, 2026 as required by Reserve Bank of India (Non-Banking Financials Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 Notification No. RBI/DOR/2025-26/359 Master Direction DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025 (as amended from time to time).
- 10 The Company has not transferred / acquired any stressed loans, loans not in default during the quarter ended September 30, 2026 under the Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 - RBI/DOR/2025-26/352, DOR.STR.REC.271/21.04.048/2025-26 dated November 28, 2025 and Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025, DOR.ACC.REC.No.278/21.04.018/2025-26.
- 11 During the quarter ended September 30, 2026, on review of loan portfolio with reference to the applicable regulatory requirements for classification of housing and non-housing finance loans, loans aggregating to ₹ 19,610 crore have been identified for reclassification from housing finance to non-housing finance. The reclassification has no material impact on the Company's aggregate loan assets. The impact on the Capital Adequacy Ratio (CAR) will be recomputed as part of the annual financial statements.



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12 Disclosure related to project finance for the quarter ended September 30, 2026 pursuant to Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 vide RBI/DOR/2025-26/359 -DOR.ACC.REC.No.278/21.04.018/2025-26 dt 28th November 2025 & also as per Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions, 2025 vide RBI/DOR/2025-26/357 DOR.STR.REC.276/21.04.048/2025-26 November 28, 2025 is given below.

Item Description	Number of Accounts	Total Outstanding (₹ in Crore) #
1. Projects under implementation accounts at the beginning of the quarter.	85	2183.38
2. Projects under implementation accounts sanctioned during the quarter.	17	45.88
3. Projects under implementation accounts where DCCO has been achieved during the quarter	1	14.30
3A. Movement of No of Loans & Total Outstanding balances appearing at the beginning of the quarter *	(13)	38.60
4. Projects under implementation accounts at the end of the quarter. (1+2-3+3A)	88	2,253.56
5 Out of '4' - accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
5.1 Out of '5' - accounts in respect of which Resolution plan has been implemented.	-	-
5.2 Out of '5' - accounts in respect of which Resolution plan is under implementation.	-	-
5.3 Out of '5' - accounts in respect of which Resolution plan has failed.	-	-
6 Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7 Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1 Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2 Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8 Out of '4' - accounts in respect of which resolution process not involving extension in original /extended DCCO, as the case may be, has been invoked.	-	-
8.1 Out of '8' - accounts in respect of which Resolution plan has been implemented.	-	-
8.2 Out of '8' - accounts in respect of which Resolution plan is under implementation.	-	-
8.3 Out of '8' - accounts in respect of which Resolution plan has failed.	-	-

* Movement of No of loans includes, loans which are sanctioned in previous period but disbursement was not availed, loans which are closed during the quarter etc.

Movement in Total Outstanding includes movement of additional disbursement made & repayments received during the quarter in respect of projects under implementation given at the beginning of the quarter.

Total Outstanding represents the total principal outstanding of loans and advances.

13 Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the period ended September 30, 2026 is attached as Annexure 1.

14 The figures for the quarter ended September 30, 2026 and September 30, 2025 are the balancing figures between the unaudited figures in respect of the half year ended September 30, 2026 and September 30, 2025 and the unaudited figures for the quarter ended June 30, 2026 and June 30, 2025 respectively.

15 The figures for the previous periods/year have been regrouped wherever necessary in order to make them comparable.

Place : Mumbai
Date : October 30, 2026

For and on behalf of the Board



Sandeep Kumar
Managing Director & CEO
DIN : 11239285



CIN NO. : L65922MH1989PLC052257

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Registered & Corporate Office: LIC Housing Finance Ltd., 131, Maker Tower-F, 13th Floor, Cuffe Parade, Mumbai - 400005
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Disclosures in compliance with Regulations 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter/ half year ended September 30, 2026.

Particulars	For the quarter ended September 30, 2026	For the half year ended September 30, 2026	For the quarter ended September 30, 2025	For the half year ended September 30, 2025
a) Debt equity ratio = [Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Deposits] - Cash and cash equivalents / (Equity share Capital + Other Equity)	6.51		7.27	
b) Outstanding redeemable preference shares (quantity and value)	NA	NA	NA	NA
c) Capital redemption reserve / Debenture redemption reserve - Debenture redemption reserve is not required in respect of Privately placed debentures in terms of Rule 18(7)(b)(ii) of Companies (Share Capital and Debenture) Rules, 2014.	-	-	-	-
d) Net worth	₹ 43,768.13 Crore		₹ 38,422.52 Crore	
e) Net profit after tax	₹ 1,508.78 Crore	₹ 2,997.10 Crore	₹ 1,353.87 Crore	₹ 2,713.79 Crore
f) Earnings per share	Basic - ₹ 27.43	Basic - ₹ 54.49	Basic - ₹ 24.61	Basic - ₹ 49.34
	Diluted - ₹ 27.43	Diluted - ₹ 54.49	Diluted - ₹ 24.61	Diluted - ₹ 49.34
g) Total debts to total assets (%) = (Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Deposits) / Total Assets.	0.86		0.88	
h) Operating margin (%) = Profit before Tax / Revenue from Operations.	NA	NA	NA	NA
i) Net profit margin (%) = Profit after Tax / Total Revenue.	21.01%	21.04%	19.12%	19.04%
j) Sector specific equivalent ratios, as applicable.				
i) Provision Coverage Ratio ("PCR") (%) = Total Impairment loss allowance for stage III / Gross Stage III Loans.	48.98%		53.20%	
ii) Gross Non Performing Assets ("GNPA") (%) = Gross Stage III Loans / Gross Loans.	2.05%		2.51%	
iii) Net Non Performing Assets ("NNPA") (%) = (Gross Stage III Loans - Impairment loss allowance for Stage III) / (Gross Loans - Impairment loss allowance for Stage III)	1.06%		1.19%	
iv) Liquidity coverage ratio (%)	205.17%		185.86%	

Note 1 : The Company, being a Housing Finance Company ("HFC"), disclosure of Debt service coverage ratio, Interest service coverage ratio, current ratio, Long term debt to working capital, Bad debts to Accounts receivable ratio, Current liability ratio, Debtors turnover, Inventory turnover ratio, Operating margin are not relevant as the Company is engaged in financing activities.



Independent Auditors' Review Report on standalone unaudited quarterly and half yearly financial results of the Company pursuant to the Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To,
The Board of Directors of
LIC Housing Finance Limited

1. We have reviewed the accompanying statement of standalone unaudited financial results of LIC Housing Finance Limited ("the Company"), for the quarter and half year ended September 30, 2026 ("the Statement"), being submitted by the Company, pursuant to the requirements of Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").
2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the Listing Regulations, including relevant circulars issued by the Securities and Exchange Board of India ("SEBI"), guidelines and directions issued by the Reserve Bank of India and National Housing Bank from time to time as applicable to the Company. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards specified under Section 133 of the Act, as amended, read with relevant rules issued there under and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For **SHAH GUPTA & CO.**,
Chartered Accountants
Firm Registration No.: 109574W



Heneel K Patel
Partner

M. No. 114103

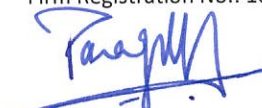
Unique Document Identification Number (UDIN) for this document is: 26114103PTAWRA3741

Place: Mumbai

Date: October 30, 2026



For **BATLIBOI & PUROHIT**
Chartered Accountants
Firm Registration No.: 101048W



Parag Hangekar
Partner

M. No. 110096

Unique Document Identification Number (UDIN) for this document is: 26110096QDY00S6548

Place: Mumbai

Date: October 30, 2026



LIC HOUSING FINANCE LIMITED

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026

(₹ in Crore)

	Particulars	Quarter Ended			Half Year Ended		Year Ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Revenue from operations						
	a. Interest income	7,121.55	7,033.56	7,041.91	14,155.11	14,163.59	28,234.02
	b. Fees and commission income	22.54	16.77	23.21	39.31	39.95	112.42
	c. Net gain on fair value changes	-	16.47	11.15	14.76	35.15	79.65
	d. Other operating income	50.13	15.79	13.53	65.92	37.45	69.24
(I)	Total Revenue from operations	7,194.22	7,082.59	7,089.80	14,275.10	14,276.14	28,495.33
(II)	Other income	0.21	2.99	0.64	3.20	0.77	6.38
	Total Income	7,194.43	7,085.58	7,090.44	14,278.30	14,276.91	28,501.71
2	Expenses						
	a. Finance costs	5,022.76	4,946.35	4,995.16	9,969.11	10,042.25	19,770.55
	b. Fees and commission expense	38.66	21.77	31.95	60.43	48.34	127.65
	c. Net loss on fair value changes	1.71	-	-	-	-	-
	d. Net loss on derecognition of financial instruments under amortised cost category	3.88	53.17	6.83	57.05	14.35	72.70
	e. Impairment on financial instruments	(92.57)	(164.23)	71.99	(256.80)	193.66	171.21
	f. Employee Benefits expenses	155.69	200.11	160.71	355.80	336.27	714.36
	g. Depreciation, amortisation and impairment	29.47	30.15	32.33	59.62	57.23	121.72
	h. Other expenses	115.64	99.22	88.49	214.86	177.51	423.37
	Total Expenses	5,275.24	5,186.54	5,387.46	10,460.07	10,869.61	21,401.56
3	Share of profit of Associates	0.80	2.14	0.02	2.94	0.30	3.32
4	Profit Before Tax (1-2+3)	1,919.99	1,901.18	1,703.00	3,821.17	3,407.60	7,103.47
5	Tax expense	413.40	402.15	353.63	815.55	694.23	1,499.23
6	Profit after Tax (4-5)	1,506.59	1,499.03	1,349.37	3,005.62	2,713.37	5,604.24
7	Other Comprehensive Income (OCI)						
	(i) Items that will not be reclassified to profit or loss						
	(a) Remeasurement of defined employee benefit plans	2.24	(8.66)	2.72	(6.42)	1.80	31.24
	(b) Income tax relating to items that will not be reclassified to profit or loss	(0.57)	2.16	(0.69)	1.59	(0.46)	(7.70)
	Other Comprehensive Income / (Loss) (a+b)	1.67	(6.50)	2.03	(4.83)	1.34	23.54
8	Total Comprehensive Income for the period/year (6+7)	1,508.26	1,492.53	1,351.40	3,000.79	2,714.71	5,627.78
9	Profit after Tax for the period attributable to:						
	Owners of the company	1,506.45	1,498.85	1,349.25	3,005.30	2,713.14	5,603.67
	Non-Controlling interest	0.14	0.18	0.12	0.32	0.23	0.57
10	Other Comprehensive Income/(Loss) attributable to:						
	Owners of the company	1.67	(6.50)	2.03	(4.83)	1.34	23.54
	Non-Controlling interest	-	-	-	-	-	-
11	Total Comprehensive Income for the period/year attributable to:						
	Owners of the company	1,508.12	1,492.35	1,351.28	3,000.47	2,714.48	5,627.21
	Non-Controlling interest	0.14	0.18	0.12	0.32	0.23	0.57
12	Earnings Per Share (EPS) on (face value of ₹ 2/-) Basic and Diluted Earning Per Share (₹) (The EPS for the Quarters are not annualised)	27.39	27.25	24.53	54.64	49.32	101.87
13	Paid-up Equity Share Capital (face value ₹ 2/-)	110.08	110.08	110.08	110.08	110.08	110.08
14	Other Equity	-	-	-	-	-	41,318.85



CIN NO. : L65922MH1989PLC052257

Website : www.lichousing.com

Registered & Corporate Office: LIC Housing Finance Ltd., 131, Maker Tower-F, 13th Floor, Cuffe Parade, Mumbai - 400005
 Tel: +91 22 2217 8600, Fax: +91 22 2217 8777, E-mail: lichousing@lichousing.com

Notes to the Consolidated Financial Results:
1 Statement of Consolidated Assets and Liabilities

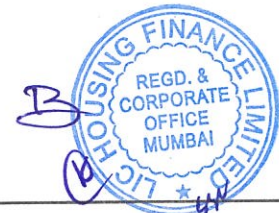
(₹ in Crore)

Particulars	As at September 30, 2026	As at March 31, 2026
	Unaudited	Audited
ASSETS		
1 Financial Assets		
(a) Cash and cash equivalents	239.68	709.56
(b) Bank Balance other than (a) above	143.15	638.84
(c) Receivables		
(I) Trade Receivables	10.44	7.71
(d) Loans	3,21,859.56	3,16,123.87
(e) Investments	4,921.35	5,132.13
(f) Other Financial Assets	1,340.07	343.00
Sub-total Financial Assets	3,28,514.25	3,22,955.11
2 Non-Financial Assets		
(a) Current Tax Assets (Net)	87.10	638.15
(b) Deferred Tax Assets (Net)	967.00	1,060.99
(c) Investment Property	29.10	29.12
(d) Property, Plant and Equipment	172.54	183.57
(e) Right of Use Assets	165.41	164.26
(f) Goodwill on Consolidation	0.21	0.21
(g) Other Intangible Assets	32.37	39.25
(h) Other Non-Financial Assets	208.30	200.36
Sub-total Non-Financial Assets	1,662.03	2,315.91
Total Assets	3,30,176.28	3,25,271.02
LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial Liabilities		
(a) Payables		
(I) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	0.00	0.59
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	67.34	94.11
(b) Debt Securities	1,42,219.06	1,40,508.97
(c) Borrowings (Other than Debt Securities)	1,30,750.08	1,28,293.63
(d) Deposits	10,127.34	11,833.16
(e) Subordinated Liabilities	1,885.42	1,818.97
(f) Lease Liabilities	186.32	183.13
(g) Other Financial Liabilities	437.01	445.01
Sub-total Financial Liabilities	2,85,672.57	2,83,177.57
2 Non-Financial Liabilities		
(a) Provisions	309.88	322.30
(b) Other Non-Financial Liabilities	310.30	338.11
Sub-total Non-Financial Liabilities	620.18	660.41
3 EQUITY		
(a) Equity Share Capital	110.08	110.08
(b) Other Equity	43,769.27	41,318.85
(c) Non Controlling Interest	4.18	4.11
Sub-total Equity	43,883.53	41,433.04
Total Liabilities and Equity	3,30,176.28	3,25,271.02

CIN NO.: 15590MH0009PLC052257

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2 Consolidated Cash Flow Statement for the half year ended September 30, 2026

Particulars	(₹ in Crore)	
	Half year ended September 30, 2026	Half year ended September 30, 2025
A. Cash Flow from Operating Activities		
Profit Before Tax	3,821.17	3,407.60
Adjustments for		
Depreciation, Amortization and Impairment (other than Financial Instruments)	59.62	57.23
Impairment on Financial Instruments (Expected Credit Loss)	(279.61)	174.76
Loss/(Gain) on disposal of Property, Plant and Equipment	0.03	-
Dividend and Interest Income classified as Investing Cash Flows	-	(0.52)
Interest Expense	9,969.11	10,042.25
Net Gain on Fair Value Changes	(14.76)	(35.15)
Net Loss On Derecognition of Financial Instrument	57.05	14.35
Interest Income	(14,155.11)	(14,163.59)
(Profit) / loss on Discontinued Lease	-	(0.87)
Adjustments for		
(Increase)/Decrease in Other Financial Assets	(504.12)	(4,031.98)
(Increase)/Decrease in Other Non Financial Assets	(7.94)	(36.09)
Increase/(Decrease) in Other Financial Liabilities	(31.30)	(231.54)
Increase/(Decrease) in Other Non Financial Liabilities	(46.34)	51.34
Cash (used in) operations before adjustments for interest received and paid	(1,132.20)	(4,752.21)
Interest Paid	(8,915.89)	(8,975.98)
Interest Received	14,175.21	14,236.36
Cash (used in) operations before adjustments for interest received and paid	4,127.12	508.17
Income Tax paid	(168.93)	(583.60)
Net Cash used in Operations	3,958.18	(75.44)
Loans Disbursed (Net of repayments)	(5,535.06)	(4,163.40)
Net Cash (Used in) Operating Activities (A)	(1,576.88)	(4,238.84)
B. Cash Flow from Investing Activities		
Payments for Property, Plant and Equipment	(7.63)	(29.77)
Payments for Purchase of Investments	-	-
Proceeds from Sale of Investments	224.14	1,801.72
Dividends Received	-	0.52
Net Cash Inflow/ (used in) Investing Activities (B)	216.51	1,772.47
C. Cash Flow from Financing Activities		
Proceeds from Borrowings	71,470.34	72,620.27
Repayment of Borrowings	(68,150.94)	(73,560.43)
Deposits (Net of repayments)	(1,840.03)	3,015.60
Payments towards Lease Liability	(38.57)	(34.70)
Dividends paid to Company's Shareholders	(550.06)	(550.06)
Dividends paid to Non Controlling Interest	(0.25)	(0.17)
Net Cash generated from Financing Activities (C)	890.49	1,490.51
Effect of exchange differences on translation of foreign currency cash and cash equivalents		
Net Increase/ (Decrease) in Cash and Cash Equivalents (A+B+C)	(469.88)	(975.86)
Cash and Cash Equivalents at the beginning of the Year	709.56	1,269.56
Cash and Cash Equivalents at the end of the Period	239.68	293.70
Cash and Cash Equivalents as per above comprise of the following		
(i) Cash on hand	0.84	1.25
(ii) Balances with Banks (of the nature of cash and cash equivalents)	238.84	292.45
(iii) Cheques and demand drafts on hand	-	-
Total Cash and cash Equivalents	239.68	293.70


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3. As per the Ind AS 108 dealing with 'Operating Segments', the main segments and the relevant disclosures relating thereto are as follows:

(₹ in Crore)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30/9/2026	30/6/2026	30/9/2025	30/9/2026	30/9/2025	31/3/2026
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Loans						
Segment Revenue	7,182.53	7,065.53	7,080.40	14,246.78	14,249.86	28,429.88
Segment Result	1,918.55	1,888.43	1,704.71	3,806.98	3,403.87	7,080.62
Segment Assets	330,073.61	326,839.74	319,066.85	330,073.61	319,066.85	325,163.80
Segment Liabilities	286,305.48	284,032.04	280,644.34	286,305.48	280,644.34	283,838.26
Net Assets	43,768.13	42,807.71	38,422.52	43,768.13	38,422.52	41,325.54
Depreciation, Amortization & Impairment	28.32	29.02	31.32	57.34	55.21	117.58
Impairment on financial instruments	(92.57)	(164.23)	71.99	(256.80)	193.66	171.21
Other Segments						
Segment Revenue	39.56	33.63	33.67	73.19	59.07	140.57
Segment Result	13.48	11.78	9.69	25.26	13.95	36.00
Segment Assets	338.49	334.74	302.11	338.49	302.11	329.56
Segment Liabilities	107.24	105.93	96.24	107.24	96.24	110.16
Net Assets	231.25	228.81	205.87	231.25	205.87	219.40
Depreciation, Amortization & Impairment	1.15	1.14	1.10	2.29	2.18	4.40
Inter Segment Adjustments						
Segment Revenue	(27.66)	(13.58)	(23.63)	(41.67)	(32.02)	(68.74)
Segment Result	(12.04)	0.97	(11.40)	(11.07)	(10.22)	(13.15)
Segment Assets	(235.82)	(235.24)	(236.28)	(235.82)	(236.28)	(222.34)
Segment Liabilities	(119.97)	(124.29)	(127.89)	(119.97)	(127.89)	(110.44)
Net Assets	(115.85)	(110.96)	(108.40)	(115.85)	(108.40)	(111.90)
Depreciation, Amortization & Impairment	(0.00)	(0.01)	(0.09)	(0.01)	(0.16)	(0.26)
Total						
Segment Revenue	7,194.43	7,085.58	7,090.44	14,278.30	14,276.91	28,501.71
Segment Result	1,919.99	1,901.18	1,703.00	3,821.17	3,407.60	7,103.47
Share of profit of Associates	0.80	2.14	0.02	2.94	0.30	3.32
Tax Expenses	413.40	402.15	353.63	815.55	694.23	1,499.23
OCI adjustments	1.67	(6.50)	2.03	(4.83)	1.34	23.54
Share of Profit/(Loss) of Non-Controlling Interest	0.14	0.18	0.12	0.32	0.23	0.57
Total Result (Attributable to Owner)	1,508.12	1,492.35	1,351.28	3,000.47	2,714.48	5,627.21
Segment Assets	330,176.28	326,939.24	319,132.68	330,176.28	319,132.68	325,271.02
Segment Liabilities	286,292.75	284,013.68	280,612.69	286,292.75	280,612.69	283,837.98
Net Assets	43,883.53	42,925.56	38,519.99	43,883.53	38,519.99	41,433.04
Depreciation, Amortization & Impairment	29.47	30.15	32.33	59.62	57.23	121.72
Impairment on financial instruments	(92.57)	(164.23)	71.99	(256.80)	193.66	171.21

(i) The accounting policies adopted for segment reporting are in line with the policies of the Group. Segment revenue, segment expenses, segment assets and segment liabilities have been identified to segments on the basis of their relationship to the operating activities of the segment.

(ii) Transfer prices between operating segments are on an arm's length basis in a manner similar to transactions with third parties.

(iii) Loans segment comprises of providing finance for purchase, construction, repairs, renovation of house/buildings.

(iv) Other Segments comprise of Financial Services segment which involves business of marketing Financial Products and Services on own account as well as for and on behalf of other service providers, Construction Segment which establishes and operates assisted living community centres for elderly citizens in India, Asset Management segment which includes promoting and managing different schemes on behalf of LIC Mutual Fund and Trusteeship segment which supervises activities of LIC Mutual Fund.

(v) The Company does not have any material operations outside India and hence, disclosure of geographic segments is not given.

(vi) No single customer represents 10% or more of the Company's total revenue for the period ended September 30, 2026.



Notes to the Consolidated Financial Results:

- 4 The above financial results represent the Consolidated financial results for LIC Housing Finance Limited and its subsidiaries constituting the 'Group'.
- 5 The above financial results for the quarter and half year ended September 30, 2026 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on October 30, 2026. The above results have been subjected to Limited Review by the Joint Statutory Auditors of the Company.
- 6 The consolidated financial results of the Company have been prepared by management in accordance with Indian Accounting Standards ("Ind AS") notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended. Accordingly, these financial results together with the results for the comparative reporting period have been prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 - "Interim Financial Reporting", prescribed under section 133 of the Companies Act 2013 ("the Act") read with Rules issued thereunder, and other recognized accounting principles generally accepted in India, in accordance with Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended along with circulars, guidelines and directions issued by the Reserve Bank of India from time to time.
- These consolidated financial results have been prepared in the format prescribed under the notified schedule III of the Companies Act, 2013 for Non Banking Financial Companies issued by the Ministry of Corporate Affairs ("MCA"), as amended.
- 7 The members at the Annual General Meeting held on August 28, 2026, approved the payment of final dividend of ₹ 10 per equity share aggregating to ₹ 550.06 crore for the year ended March 31, 2026, as recommended by Board of Directors of the Company at its meeting held on May 13, 2026. Accordingly, the dividend amount has been paid to the shareholders in September 2026.
- 8 The Secured listed non-convertible debt securities of the Holding Company are secured by a negative lien on the assets of the Holding Company, with a minimum Security cover of 100%. In addition to above the Debentures would be secured by mortgage on an Immovable Property owned by the Company. Security cover for NCD issued by the Holding Company is 1.24 times as at September 30, 2026.
- 9 Disclosure as required by Reserve Bank of India vide circular DOR.no. BP.BC/3/21.04.048/2020-21 dated August 6, 2020 and circular RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 dated May 5, 2021 on Resolution Framework - 2.0, read with Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions 2025 dated November 28, 2025 as at September 30, 2026 are given below:

(₹ in Crore)

Type of borrower	Exposure to Accounts classified as Standard consequent to implementation of resolution plan - Position as at March 31, 2026 (A)*	Of (A), aggregate debt that slipped into NPA during the current half year	Of (A), amount written off during the current half year	Of (A), amount paid by the borrowers during the current half year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of September 30, 2026.*
Personal Loans	1,342.73	31.12	-	175.10	1,196.07
Corporate persons #	212.40	-	5.69	12.00	200.39
Of which, MSMEs					
Others					
Total	1,555.13	31.12	5.69	187.10	1,396.46

* The figures includes accounts cured

As defined in section 3 (7) of the Insolvency and Bankruptcy Code, 2016.

- 10 There is no information required to be disclosed under disclosures on the details of co-lending arrangements as at September 30, 2026 as required by Reserve Bank of India (Non-Banking Financials Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 Notification No. RBI/DOR/2025-26/359 Master Direction DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025 (as amended from time to time).
- 11 The Holding Company has not transferred / acquired any stressed loans, loans not in default during the quarter ended September 30, 2026 under the Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 - RBI/DOR/2025-26/352, DOR.STR.REC.271/21.04.048/2025-26 dated November 28, 2025 and Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025, DOR.ACC.REC.No.278/21.04.018/2025-26.
- 12 During the quarter ended September 30, 2026, on review of loan portfolio with reference to the applicable regulatory requirements for classification of housing and non-housing finance loans, loans aggregating to ₹ 19,610 crore have been identified for reclassification from housing finance to non-housing finance. The reclassification has no material impact on the Company's aggregate loan assets. The impact on the Capital Adequacy Ratio (CAR) will be recomputed as part of the annual financial statements.

CIN NO. L65924MH1985PLC052257

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13 Disclosure related to project finance for the quarter ended September 30, 2026 pursuant to Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 vide RBI/DOR/2025-26/359 -DOR.ACC.REC.No.278/21.04.018/2025-26 dt 28th November 2025 & also as per Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions, 2025 vide RBI/DOR/2025-26/357 DOR.STR.REC.276/21.04.048/2025-26 November 28, 2025 is given below.

Item Description	Number of Accounts	Total Outstanding (₹ in Crore)#
1. Projects under implementation accounts at the beginning of the quarter.	85	2183.38
2. Projects under implementation accounts sanctioned during the quarter.	17	45.88
3. Projects under implementation accounts where DCCO has been achieved during the quarter	1	14.30
3A. Movement of No of Loans & Total Outstanding balances appearing at the beginning of the quarter*	(13)	38.60
4. Projects under implementation accounts at the end of the quarter. (1+2-3+3A)	88	2,253.56
5 Out of '4' - accounts in respect of which resolution process involving extension in original /extended DCCO, as the case may be, has been invoked.	-	-
5.1 Out of '5' - accounts in respect of which Resolution plan has been implemented.	-	-
5.2 Out of '5' - accounts in respect of which Resolution plan is under implementation.	-	-
5.3 Out of '5' - accounts in respect of which Resolution plan has failed.	-	-
6 Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7 Out of '5', account in respect of which cost overrun associated with extension in original /extended DCCO, as the case may be, was funded.	-	-
7.1 Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously.	-	-
7.2 Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8 Out of '4' - accounts in respect of which resolution process not involving extension in original /extended DCCO, as the case may be, has been invoked.	-	-
8.1 Out of '8' - accounts in respect of which Resolution plan has been implemented.	-	-
8.2 Out of '8' - accounts in respect of which Resolution plan is under implementation.	-	-
8.3 Out of '8' - accounts in respect of which Resolution plan has failed.	-	-

* Movement of No of loans includes, loans which are sanctioned in previous period but disbursement was not availed, loans which are closed during the quarter etc.

Movement in Total Outstanding includes movement of additional disbursement made & repayments received during the quarter in respect of projects under implementation given at the beginning of the quarter.

Total Outstanding represents the total principal outstanding of loans and advances.

14 The figures for the quarter ended September 30, 2026 and September 30, 2025 are the balancing figures between the unaudited figures in respect of the half year ended September 30, 2026 and September 30, 2025 and the unaudited figures for the quarter ended June 30, 2026 and June 30, 2025 respectively.

15 The figures for the previous periods / year have been regrouped/reclassified wherever required to confirm to current period's / year's classification.

Place : Mumbai

Date : October 30, 2026

For and on behalf of the Board



Sandeep Kumar
Managing Director & CEO
DIN : 11239285




Independent Auditors' Review Report on consolidated unaudited quarterly and half yearly financial results of the Company Pursuant to the Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To,

The Board of Directors of
LIC Housing Finance Limited

1. We have reviewed the accompanying statement of unaudited consolidated financial results of LIC Housing Finance Limited ("the Parent"), and its subsidiaries (the Parent and its Subsidiaries together referred to as "the Group") for the quarter and half year ended September 30, 2026 ("the Statement"), being submitted by the Parent pursuant to the requirements of Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").
2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the Listing Regulations, including relevant circulars issued by the Securities and Exchange Board of India ("SEBI"), guidelines and directions issued by the Reserve Bank of India and National Housing Bank from time to time as applicable to the Parent. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the Listing Regulations, to the extent applicable.

4. The Statement includes the results of the below mentioned entities:

Parent

- a. LIC Housing Finance Limited

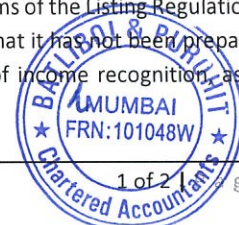
Subsidiaries

- a. LICHFL Care Homes Limited
- b. LICHFL Financial Services Limited
- c. LICHFL Trustee Company Private Limited
- d. LICHFL Asset Management Company Limited

Associates

- a. LIC Mutual Fund Asset Management Limited
- b. LIC Mutual Fund Trustee Private Limited

5. Based on our review conducted as stated in paragraph 3 above, and based on the consideration of the review reports of other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards specified under Section 133 of the Act, as amended, read with relevant rules issued there under and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.



Other matters:

6. We did not review the unaudited interim financial results of four subsidiaries included in the Statement, whose unaudited interim financial results reflect, total assets of Rs. 338.49 crores as at September 30, 2026, total revenues of Rs. 37.49 crores and Rs. 69.32 crores, total net profit after tax of Rs. 9.86 crore and Rs. 19.59 crores and total comprehensive income of Rs. 9.89 crore and Rs. 19.30 crores for the quarter ended September 30, 2026, and for the period from April 1, 2026 to September 30, 2026 respectively, and net cash outflows of Rs. 18.88 crores during the period from April 1, 2026 to September 30, 2026 as considered in consolidated unaudited financial results of the Group. These unaudited financial results have been reviewed by other auditors, whose review reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries is based on the review reports of the other auditors and the procedure performed by us as stated in paragraph 3 above.
7. The accompanying Statement includes Group's Share of total net profit after tax of Rs. 0.75 crore and Rs. 2.91 crores and total comprehensive income of Rs. 0.75 crore and Rs. 2.91 crores for the quarter ended September 30, 2026, and for the period from April 1, 2026 to September 30, 2026 respectively, in respect of two associates, based on interim financial information which have not been reviewed by their respective auditors and have been furnished to us by the Management. Our conclusion on the Statement, in so far as it relates to the affairs of these associates is based solely on such unaudited interim financial results and other unaudited financial information. According to the information and explanations given to us by the Management, these unaudited interim financial results and other unaudited financial information are not material to the Group.

Our conclusion on the Statement in respect of matters stated in paragraph 6 and 7 above is not modified with respect to our reliance on the work done and the reports of the other auditors and unaudited interim financial results certified by the Management.

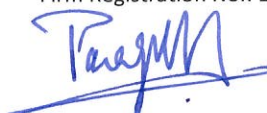
For **SHAH GUPTA & CO.**,
Chartered Accountants
Firm Registration No.: 109574W



Heneel K Patel
Partner
M. No. 114103
Unique Document Identification Number (UDIN) for this document is: 26114103ONVNIP5400
Place: Mumbai
Date: October 30, 2026



For **BATLIBOI & PUROHIT**
Chartered Accountants
Firm Registration No.: 101048W



Parag Hangekar
Partner
M. No. 110096
Unique Document Identification Number (UDIN) for this document is: 26110096OOXCNN8216
Place: Mumbai
Date: October 30, 2026



Statement of Security Cover as at September 30, 2026

(₹ in Crore)

Column A	Column B	Column C ⁱ	Column D ⁱⁱ	Column E ⁱⁱⁱ	Column F ^{iv}	Column G ^v	Column H ^{vi}	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Particulars	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in F)	Debts not backed by any assets offered as Security	Assets not offered as Security	Elimination (amount in debt amount considered more than once (due to exclusive plus pari passu charge))	(Total C to H)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment	Immovable Property	-	-	YES	0.34	-	-	180.34	-	180.68	-	-	4.51	-	4.51
Right of Use Assets		-	-	-	-	-	-	156.73	-	156.73	-	-	-	-	-
Goodwill		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	-	-	-	-	31.83	-	31.83	-	-	-	-	-
Intangible Assets under Development		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investments		-	-	-	-	-	-	4,828.83	-	4,828.83	-	-	-	-	-
Loans	Reservables from Mortgages	-	-	-	321,085.32	-	-	879.43	-	321,964.75	-	-	-	321,085.32	321,085.32
Trade Receivables		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	-	-	-	-	235.23	-	235.23	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	-	-	-	-	-	82.05	-	82.05	-	-	-	-	-
Others		-	-	-	-	-	-	2,593.51	-	2,593.51	-	-	-	-	-
Total		-	-	-	321,085.67	-	-	8,987.94	-	330,073.61	-	-	4.51	321,085.32	321,089.83
LIABILITIES															
Debt securities to which this certificate pertains	Secured NCDs	-	-	YES	129,828.64	-	-	-	-	129,828.64	-	-	-	129,828.64	129,828.64
Other debt sharing pari-passu charge with above debt		-	-	YES	129,935.39	-	-	-	-	129,935.39	-	-	-	129,935.39	129,935.39
Other Debt		-	-	-	-	-	-	814.69	-	814.69	-	-	-	-	-
Subordinated debt		-	-	-	-	-	-	1,885.42	-	1,885.42	-	-	-	-	-
Borrowings		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt Securities		-	-	-	-	-	-	12,390.72	-	12,390.72	-	-	-	-	-
Others		-	-	-	-	-	-	10,249.92	-	10,249.92	-	-	-	-	-
Trade payables		-	-	-	-	-	-	66.78	-	66.78	-	-	-	-	-
Lease Liabilities		-	-	-	-	-	-	178.16	-	178.16	-	-	-	-	-
Provisions		-	-	-	-	-	-	307.44	-	307.44	-	-	-	-	-
Others		-	-	-	-	-	-	648.32	-	648.32	-	-	-	-	-
Total		-	-	-	259,764.03	-	-	26,541.44	-	286,305.48	-	-	-	259,764.03	259,764.03
Cover on Book Value															
Cover on Market Value^x															
		Exclusive Security Cover Ratio	-		Pari-Passu Security Cover Ratio	1.24									

ⁱ This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.

ⁱⁱ This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.

ⁱⁱⁱ This column shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.

^{iv} This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari-passu charge along with debt for which certificate is issued.

^v This column shall include book value of all other assets having pari passu charge and outstanding book value of corresponding debt.

^{vi} This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.

^{vii} In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap.

^{viii} Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/Carrying Value.

^{ix} The market value shall be calculated as per the total value of assets mentioned in Column O.

^x Receivable under financing activities consist of large number of small ticket loans. This is part of the non trading book where loans are in the nature of held to maturity and created with a sole objective of collecting principal and interest. Therefore company has considered the carrying value (net of allowance) for this certificate.

^{xi} The market value of ₹ 4.51 Crores consist of 4 immovable properties. Market value is considered on the basis of certified valuation done on 29th May 2025 (2 Properties) & 02nd June 2025 (for 2 properties)

CIN NO. L65922MH1980PLC052257

Website www.lichousing.com

Registered & Corporate Office: LIC Housing Finance Ltd., 131, Maker Tower-F, 13th Floor, Cuffe Parade, Mumbai - 400005
Tel: +91 22 2217 8600, **Fax:** +91 22 2217 8777, **E-mail:** lichousing@lichousing.com

Annexure I

Statement of Information for listed Non-Convertible Debentures ("NCD"):

A. List of Listed NCD's issued during the quarter ended September 30, 2026

Sr. No.	Series	ISIN	Secured /Unsecured	Amount (₹ in Crore)
1	459	INE115A07RK8	Secured By Negative Lien	1,000.00

B. Listed NCD's outstanding as at September 30,2026

Sr. No.	Series	ISIN	Secured /Unsecured	Amount (₹ in Crore)
1	314	INE115A07KS6	Secured By Negative Lien	1000.00
2	320	INE115A07KY4	Secured By Negative Lien	1000.00
3	332	INE115A07LO3	Secured By Negative Lien	600.00
4	337	INE115A07LU0	Secured By Negative Lien	700.00
5	341-Option 3	INE115A07MC6	Secured By Negative Lien	500.00
6	353	INE115A07MQ6	Secured By Negative Lien	530.00
7	359	INE115A07MW4	Secured By Negative Lien	1477.00
8	365	INE115A07ND2	Secured By Negative Lien	912.00
9	367-Option 3	INE115A07NH3	Secured By Negative Lien	630.50
10	369-Option 2	INE115A07NL5	Secured By Negative Lien	274.90
11	372-Option 2	INE115A07NP6	Secured By Negative Lien	1606.00
12	376	INE115A07NU6	Secured By Negative Lien	1365.00
13	382	INE115A07OB4	Secured By Negative Lien	3400.00
14	386	INE115A07OF5	Secured By Negative Lien	2500.00
15	397	INE115A07OR0	Secured By Negative Lien	1120.00
16	411	INE115A07PH8	Secured By Negative Lien	320.00
17	415	INE115A07PL0	Secured By Negative Lien	975.00
18	411	INE115A07PH8	Secured By Negative Lien	420.00
19	417-Option 1	INE115A07PN6	Secured By Negative Lien	1000.00
20	417-Option 3	INE115A07PP1	Secured By Negative Lien	750.00
21	417-Option 3	INE115A07PP1	Secured By Negative Lien	250.00
22	417-Option 3	INE115A07PP1	Secured By Negative Lien	657.00
23	419-Option 2	INE115A07PR7	Secured By Negative Lien	500.00
24	419-Option 2	INE115A07PR7	Secured By Negative Lien	300.00
25	420-Option 1	INE115A07PT3	Secured By Negative Lien	1275.00
26	421	INE115A07PV9	Secured By Negative Lien	1000.00
27	417-Option 3	INE115A07PP1	Secured By Negative Lien	1350.00
28	421	INE115A07PV9	Secured By Negative Lien	1500.00
29	424-Option 1	INE115A07PY3	Secured By Negative Lien	1500.00
30	424-Option 1	INE115A07PY3	Secured By Negative Lien	2000.00
31	425	INE115A07QA1	Secured By Negative Lien	1500.00
32	353	INE115A07MQ6	Secured By Negative Lien	2500.00
33	425	INE115A07QA1	Secured By Negative Lien	300.00
34	427	INE115A07QC7	Secured By Negative Lien	500.00
35	430	INE115A07QF0	Secured By Negative Lien	1150.00
36	359	INE115A07MW4	Secured By Negative Lien	2011.00
37	432	INE115A07QH6	Secured By Negative Lien	1055.00
38	432	INE115A07QH6	Secured By Negative Lien	300.00
39	427	INE115A07QC7	Secured By Negative Lien	1730.00
40	433	INE115A07QI4	Secured By Negative Lien	1105.00
41	434-Option 1	INE115A07QJ2	Secured By Negative Lien	1040.00
42	434-Option 2	INE115A07QK0	Secured By Negative Lien	2880.00
43	434-Option 1	INE115A07QJ2	Secured By Negative Lien	1500.00
44	435	INE115A07QL8	Secured By Negative Lien	1250.00
45	436	INE115A07QM6	Secured By Negative Lien	941.00
46	433	INE115A07QI4	Secured By Negative Lien	2000.00
47	376	INE115A07NU6	Secured By Negative Lien	1000.00



Sr. No.	Series	ISIN	Secured /Unsecured	Amount (₹ in Crore)
48	437	INE115A07QN4	Secured By Negative Lien	1300.00
49	372-Option 2	INE115A07NP6	Secured By Negative Lien	501.00
50	437	INE115A07QN4	Secured By Negative Lien	1642.30
51	437	INE115A07QN4	Secured By Negative Lien	800.00
52	438	INE115A07QO2	Secured By Negative Lien	1005.00
53	438	INE115A07QO2	Secured By Negative Lien	1190.00
54	437	INE115A07QN4	Secured By Negative Lien	503.00
55	438	INE115A07QO2	Secured By Negative Lien	505.00
56	439	INE115A07QP9	Secured By Negative Lien	3470.00
57	417-Option 1	INE115A07PN6	Secured By Negative Lien	1780.00
58	440	INE115A07QQ7	Secured By Negative Lien	2105.00
59	441	INE115A07QR5	Secured By Negative Lien	1004.00
60	442	INE115A07QS3	Secured By Negative Lien	2570.00
61	440-Reissue 1	INE115A07QQ7	Secured By Negative Lien	1510.00
62	386-Reissue 1	INE115A07OF5	Secured By Negative Lien	752.00
63	441-Reissue 1	INE115A07QR5	Secured By Negative Lien	751.00
64	444	INE115A07QU9	Secured By Negative Lien	1050.00
65	445-Option 1	INE115A07QV7	Secured By Negative Lien	1500.00
66	445 Option II	INE115A07QW5	Secured By Negative Lien	710.00
67	444-Reissue 1	INE115A07QU9	Secured By Negative Lien	2500.00
68	446	INE115A07QX3	Secured By Negative Lien	1625.00
69	445-Option I Reissue 1	INE115A07QV7	Secured By Negative Lien	1730.00
70	447	INE115A07QY1	Secured By Negative Lien	1300.00
71	445 Option II Reissue 1	INE115A07QW5	Secured By Negative Lien	1500.00
72	447 Reissue 1	INE115A07QY1	Secured By Negative Lien	1000.00
73	448	INE115A07QZ8	Secured By Negative Lien	1315.00
74	441 Reissue 2	INE115A07QR5	Secured By Negative Lien	1050.00
75	449	INE115A07RA9	Secured By Negative Lien	1275.00
76	419 Option II Reissue 2	INE115A07PR7	Secured By Negative Lien	605.00
77	447 Reissue 2	INE115A07QY1	Secured By Negative Lien	1635.00
78	450	INE115A07RB7	Secured By Negative Lien	1245.00
79	451	INE115A07RC5	Secured By Negative Lien	2745.00
80	445 Option II Reissue 2	INE115A07QW5	Secured By Negative Lien	1003.00
81	452	INE115A07RD3	Secured By Negative Lien	1000.00
82	448 Reissue 1	INE115A07QZ8	Secured By Negative Lien	700.00
83	452 Reissue 1	INE115A07RD3	Secured By Negative Lien	1225.40
84	453	INE115A07RE1	Secured By Negative Lien	1000.00
85	454	INE115A07RF8	Secured By Negative Lien	7000.00
86	452 Reissue 2	INE115A07RD3	Secured By Negative Lien	1000.00
87	448 Reissue 2	INE115A07QZ8	Secured By Negative Lien	1400.00
88	455	INE115A07RG6	Secured By Negative Lien	1210.00
89	455 Reissue 1	INE115A07RG6	Secured By Negative Lien	1100.00
90	456	INE115A07RH4	Secured By Negative Lien	3250.00
91	436 Reissue 1	INE115A07QM6	Secured By Negative Lien	1100.00
92	457	INE115A07RI2	Secured By Negative Lien	1,150.00
93	458	INE115A07RJ0	Secured By Negative Lien	3,500.00
94	459	INE115A07RK8	Secured By Negative Lien	1,000.00



Independent Auditor's Certificate on Security Cover as at September 30, 2026 pursuant to Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors,
LIC Housing Finance Limited,
131, Maker Tower "F" Premises,
13th Floor, Cuffe Parade, Mumbai - 400005.

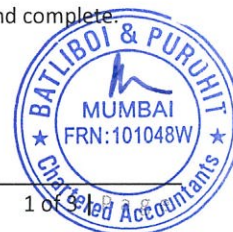
Dear Sirs,

1. This certificate is issued in accordance with the terms of our engagement letter dated September 05, 2025 with LIC Housing Finance Limited (the "Company").
2. We Shah Gupta & Co., Chartered Accountants and Batliboi & Purohit, Chartered Accountants, are Joint Statutory Auditors of the Company and have been requested by the Company to certify the accompanying Statement showing 'Security Cover' for the listed non-convertible debt securities ('NCDs') as at September 30, 2026 (the 'Statement') which has been prepared by the management of the Company for the purpose of its onward submission to Stock Exchanges in order to comply with the requirements of Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) (the 'SEBI Regulations').
3. Accordingly, the Company has prepared the details of security cover available for debt securities in accordance with the unaudited standalone financial results as at September 30, 2026 and other relevant records/documents maintained by the Company as per attached Annexure 1. We have stamped the same for identification purposes only.
4. We understand that this certificate is required by the Company for the purpose of submission to BSE Limited, National Stock Exchange of India Limited and Debenture Trustees with respect to maintenance of security cover in respect of listed non-convertible debt securities of the Company as per Regulation 54 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Regulations") in the format notified by SEBI vide circular no. SEBI/HO/DDHS-PoD 1/P/CIR/2025/117 dated August 13, 2025.

Management Responsibility

5. The preparation of the "Statement" and "Annexure 1" is the responsibility of the Management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
6. The Management of the Company is also responsible for ensuring that the Company complies with:
 - a. The requirements of the Regulations and the Debenture Trust Deeds ('DTD') for all listed NCDs issued during the period ended / outstanding as at September 30, 2026 and for providing all relevant information to the Company's Debenture Trustees.
 - b. Ensuring maintenance of the adequate security-cover available for listed NCDs as per Regulation 54 of the SEBI Regulations.
 - c. Accurate computation of security-cover available for listed NCDs which is based on unaudited standalone financial results of the Company as at September 30, 2026.
 - d. The Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI circular, SEBI Regulations, Companies Act, 2013 and other applicable laws and regulations, as applicable.

This responsibility includes ensuring that the relevant records provided to us for our examination are correct and complete.



Auditor's Responsibility

7. Based on our examination of the security cover available for the listed NCDs, which has been prepared by the management from the unaudited standalone financial results for the quarter and half year ended September 30, 2026 and relevant records provided by the Company, pursuant to the requirements of the SEBI Regulations and the circular, it is our responsibility to provide a limited assurance as to whether as at September 30, 2026, the Company has maintained security cover as per the terms of the Information Memorandum / Placement Memorandum and Debenture Trust Deeds. This did not include the evaluation of adherence by the Company with all the applicable guidelines of the Regulations, Offer Document/ Information Memorandum and Debenture Trust Deeds entered between the Company and the Debenture Trustees of the Non-Convertible Debentures.
8. We have jointly carried out limited review of the unaudited standalone financial results of the Company for the quarter and half year ended September 30, 2026, and issued an unmodified conclusion vide our report dated October 30, 2026. We conducted our review of the financial results in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial results are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143 (10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Further, we have not reviewed/audited any financial statements of the Company as of any date or for any period subsequent to September 30, 2026.
9. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement; and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. We have performed the following procedures:

Obtained and read on a test check basis, the Debenture Trust Deeds and the Information Memorandum in respect of the Debentures secured by way of negative lien and noted the particulars of security cover and the security cover percentage required to be maintained by the Company in respect of such Debentures as indicated in the Statement and noted that there is no minimum-security cover percentage prescribed therein in respect of the such Debentures.

- a. Traced and agreed the principal amount of the Debentures outstanding as at September 30, 2026 to the financial results referred to in paragraph 7 above, and the books of account maintained by the Company as at September 30, 2026.
 - b. Traced the book value of assets indicated in the Statement to the financial results as at September 30, 2026 referred to in paragraph 7 above and other relevant records maintained by the Company.
 - c. Obtained the list of the securities created in the register of charges maintained by the Company and 'Form No. CHG-9' filed with the Ministry of Corporate Affairs. Traced the value of charge created against assets to the security cover indicated in the Statement on a test check basis.
 - d. Examined whether the figures contained in the Statement are accurately extracted from the unaudited standalone financial results.
 - e. Examined and verified the arithmetical accuracy of the computation of security cover indicated in the Statement.
 - f. Performed necessary inquiries with the Management and obtained necessary representations.
10. Our scope of work did not involve us performing audit tests for the purposes of expressing an opinion on the fairness or accuracy of any of the financial information or the financial results of the Company taken as a whole. We have not performed an audit, the objective of which would be the expression of an opinion on the financial results, specified elements, accounts or items thereof, for the purpose of this certificate. Accordingly, we do not express such opinion.
 11. We conducted our examination of the Statement and Annexure 1, on test check basis, in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
 12. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements, issued by the Institute of Chartered Accountants of India.



Conclusion

13. Based on the procedures performed by us, as referred to in paragraph 9 above and according to the information and explanations received and Management representations obtained, nothing has come to our attention that causes us to believe that as at September 30, 2026:
- a. The computation of security cover available for debenture holders contained in the Statement is not in agreement with the unaudited standalone financial results and the books of account and other relevant records and documents maintained by the Company.
 - b. Security cover available for debenture holders is not 100% or more than the cover required as per Offer Document/ Information Memorandum in respect of listed debt securities.

Restriction on Use

14. This Certificate is addressed and provided to the Board of Directors of the Company solely for the purpose of submission to the Stock Exchanges and Debenture Trustees as stated in paragraph 4 above in accordance with the SEBI Regulations and should not be used for any other purpose. Our work was performed solely to assist you in meeting your responsibilities in relation to your compliance with the Regulations. Our obligations in respect of this certificate are entirely separate from, and our responsibility and liability are in no way changed by, any other role we may have (or may have had) as auditors of the Company or otherwise. We shall not be liable to the Company or to any other person concerned for any claims, liabilities or expenses relating to this assignment, except to the extent of fees relating to this assignment. Nothing in this certificate, or anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as auditors of the Company. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

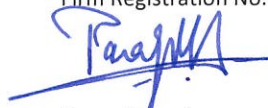
For **SHAH GUPTA & CO.**,
Chartered Accountants
Firm Registration No.: 109574W



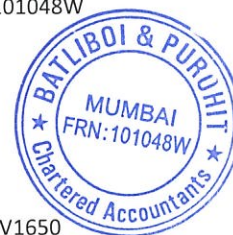
Heneel K Patel
Partner
M. No. 114103
UDIN: 26114103NGXNPZ5678
Place: Mumbai
Date: October 30, 2026



For **BATLIBOI & PUROHIT**
Chartered Accountants
Firm Registration No.: 101048W



Parag Hangekar
Partner
M. No. 110096
UDIN: 26110096WUPZIV1650
Place: Mumbai
Date: October 30, 2026



CERTIFICATE OF UTILISATION FOR THE QUARTER ENDED SEPTEMBER 30, 2026

Statement of utilization of issue proceeds

Name of the issuer: LIC Housing Finance Limited

(₹ In Crore)

ISIN	Placement	Type of instrument	Date of raising funds	Amount Raised (Face Value)	Funds utilized (Face Value)	Any deviation (Yes/ No)	If 7 is Yes, then specify the purpose of for which the funds were utilized)	Remarks, if any
1	2	3	4	5	6	7	8	9
Non-Convertible Debentures								
INE115A07RK8	Private	NCD	16-Sep-26	1,000.00	1,000.00	NO	NA	NA
Sub-Total				1,000.00	1,000.00			
Commercial Paper								
INE115A14FY0	Private	CP	27-Aug-26	2,000.00	2,000.00	NO	NA	NA
INE115A14FZ7	Private	CP	31-Aug-26	850.00	850.00	NO	NA	NA
INE115A14GA8	Private	CP	3-Sep-26	750.00	750.00	NO	NA	NA
INE115A14FZ7	Private	CP	3-Sep-26	1,500.00	1,500.00	NO	NA	NA
INE115A14GB6	Private	CP	9-Sep-26	2,000.00	2,000.00	NO	NA	NA
Sub-Total				7,100.00	7,100.00			
Total				8,100.00	8,100.00			



Annexure-B
Statement of deviation/variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	LIC Housing Finance Limited
Mode of fund raising	Private placement
Type of instrument	Non-convertible Debentures and Commercial Papers
Date of raising funds	Refer Annexure - A
Amount raised	Refer Annexure - A
Report filed for quarter ended	30.09.2026
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	None
Comments of the auditors, if any	None

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

Original object	Modified object, if any	Original allocation, if any	Modified allocation, if any	Funds Utilised	Amount of deviation/ Variation for the quarter according to applicable object(in crore and in %)	Remarks, if any
-	-	-	-	-	-	-

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds actually utilized as against what was originally disclosed.

Please take the above on record.

Bhawani Shanker

Name of signatory : Mr Bhawani Shanker Baheti
Joint General Manager (Accounts)

Date: 30.10.2026



Statement of deviation/variation in use of Issue proceeds:

(As per regulation 32(1) of the SEBI (LODR) Regulation, 2015 read with SEBI Master Circular No. SEBI/HO/CF/PoD/CIR/P/2023 /120 dated July 11, 2023)

Particulars	Remarks
Name of listed entity	LIC Housing Finance Limited
Mode of fund raising	Public issues/ Right Issues/ Preferential Issue/ QIP/ Others
Type of instrument	Not Applicable
Amount raised	Not Applicable
Report filed for quarter ended	30.09.2026
Monitoring Agency	Not Applicable
Monitoring Agency Name, if applicable	Not Applicable
Is there a deviation/ variation in use of funds raised?	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders.	Not Applicable
If yes, date of shareholders' approval	Not Applicable
Explanation for the Deviation/ Variation	Not Applicable
Comments of the audit committee after review	Not Applicable
Comments of the auditors, if any	Not Applicable

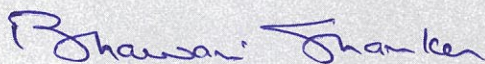
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

Original object	Modified object, if any	Original allocation, if any	Modified allocation, if any	Funds Utilised	Amount of deviation/ Variation for the quarter according to applicable object (in crore and in %)	Remarks, if any
-	-	-	-	-	-	-

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds actually utilized as against what was originally disclosed or
- Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc.

Please take the above on record.



Name of signatory : Mr Bhawani Shanker Baheti
Joint General Manager (Accounts)

Date: 30.10.2026



Related party disclosure for Six Month Period Ended 30th September 2026

S. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee for the year	Value of transaction during the reporting period for the period from 01-04-2026 to 30-09-2026	In case monies are due to either party as a result of the transaction	
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance (01-04-2026)	Closing balance (30-09-2026)
1	LIC Housing Finance Ltd.	LIC of India	Enterprise Having Significant Influence	Rent, Rates & Taxes	22.00	7.73	-	-
2	LIC Housing Finance Ltd.	LIC of India	Enterprise Having Significant Influence	Electricity Expenses	2.00	0.39	-	-
3	LIC Housing Finance Ltd.	LIC of India	Enterprise Having Significant Influence	Staff training, Conference, etc.	0.30	-	-	-
4	LIC Housing Finance Ltd.	LIC of India	Enterprise Having Significant Influence	Gratuity, Medclaim, GSLI and Pension Fund for staff posted from from LIC	5.75	1.04	-	-
5	LIC Housing Finance Ltd.	LIC of India	Enterprise Having Significant Influence	Contribution to LIC of India for a) Gratuity premium b) Payment towards leave encashment premium b) Renewal of group term Insurance and other payments related to Employees.	70.00	-	-	-
6	LIC Housing Finance Ltd.	LIC of India	Enterprise Having Significant Influence	Interest expenses on Secured and Unsecured loans/Debt Securities	135.00	-	-	-
7	LIC Housing Finance Ltd.	LIC of India	Enterprise Having Significant Influence	Repayment of Non- Convertible Debentures	1,800.00	-	-	-
8	LIC Housing Finance Ltd.	LIC of India	Enterprise Having Significant Influence	Receipt of Rewriting Charges	25.00	-	-	-
9	LIC Housing Finance Ltd.	LIC of India	Enterprise Having Significant Influence	Dividend Paid	-	248.84	-	-
10	LIC Housing Finance Ltd.	LIC of India	Enterprise Having Significant Influence	Balance as at the Period end towards Non Convertible Debentures (Credit)	-	-	1,800.00	1,800.00
11	LIC Housing Finance Ltd.	LIC of India	Enterprise Having Significant Influence	Balance as at Period end towards Interest Accrued on Non Convertible Debentures (Credit)	-	-	46.37	112.27
12	LIC Housing Finance Ltd.	IRMA ISEED Foundation Ltd	One Director holding Directorship	Contribution to CSR activities	1.85	1.75	-	-



(₹ In Crores)

Related party disclosure for Six Month Period Ended 30th September 2026

S. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee for the year	Value of transaction during the reporting period for the period from 01-04-2026 to 30-09-2026	In case monies are due to either party as a result of the transaction	
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance (01-04-2026)	Closing balance (30-09-2026)
13	LIC Housing Finance Ltd.	IDBI Trusteeship Ltd	Associate of LIC of India	Annual Trusteeship Fees	0.15	0.15	-	-
14	LIC Housing Finance Ltd.	Shri Sandeep Kumar	Managing Director and CEO (From 29.08.2026)	Outstanding Amount of Loan taken from the Company	-	-	0.98	0.96
15	LIC Housing Finance Ltd.	Shri Lokesh Mundhra	Chief Finance Office	Investment in Public Deposit	As per Standard slab payout rates	0.10	-	-
16	LIC Housing Finance Ltd.	Shri Lokesh Mundhra	Chief Finance Office	Interest Expense on investment in Public Deposit	As per Standard slab payout rates	0.01	-	-
17	LIC Housing Finance Ltd.	Shri Lokesh Mundhra	Chief Finance Office	Balance as at Period end towards Public Deposit and Accrued Interest on Public Deposit (Credit)	-	-	0.13	0.23
18	LIC Housing Finance Ltd.	Shri Lokesh Mundhra	Chief Finance Office	Outstanding Amount of Loan taken from the Company	-	-	0.05	0.04
19	LIC Housing Finance Ltd.	LIC Card Services Ltd.	Subsidiary of LIC of India	Interest Expense on Public Deposit	As per Standard slab payout rates	0.72	-	-
20	LIC Housing Finance Ltd.	LIC Card Services Ltd.	Subsidiary of LIC of India	Investment in Public Deposit	-	4.00	-	-
21	LIC Housing Finance Ltd.	LIC Card Services Ltd.	Subsidiary of LIC of India	Redemption of Public Deposit	-	9.50	-	-
22	LIC Housing Finance Ltd.	LIC Card Services Ltd.	Subsidiary of LIC of India	Balance as at the Period end towards Public Deposit and Accrued Interest on Public Deposit (Credit)	-	-	25.33	18.26
23	LIC Housing Finance Ltd.	Shri Ratnakar Patnaik	Non-Executive Nominee Director	Outstanding Amount of Loan taken from the Company	-	-	0.41	0.40
24	LIC Housing Finance Ltd.	Shri. R Doraiswamy	Chairman (Non-Executive Nominee Director)	Outstanding Amount of Loan taken from the Company	-	-	0.41	0.38
25	LIC Housing Finance Ltd.	LICHFL Financial Services Ltd	Subsidiary Company	Rent Received	Wholly Owned subsidiary	0.37	-	-



Related party disclosure for Six Month Period Ended 30th September 2026

S. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee for the year	Value of transaction during the reporting period for the period from 01-04-2026 to 30-09-2026	In case monies are due to either party as a result of the transaction	
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance (01-04-2026)	Closing balance (30-09-2026)
26	LIC Housing Finance Ltd.	LICHFL Financial Services Ltd	Subsidiary Company	Investment in Public Deposit	As per Standard slab payout rates	20.01	-	-
27	LIC Housing Finance Ltd.	LICHFL Financial Services Ltd	Subsidiary Company	Redemption of Public Deposit	As per Standard slab payout rates	5.01	-	-
28	LIC Housing Finance Ltd.	LICHFL Financial Services Ltd	Subsidiary Company	Interest expense on the Public Deposit	As per Standard slab payout rates	1.70	-	-
29	LIC Housing Finance Ltd.	LICHFL Financial Services Ltd	Subsidiary Company	Dividend Received	-	2.85	-	-
30	LIC Housing Finance Ltd.	LICHFL Financial Services Ltd	Subsidiary Company	Commission Expenses on Loan Business	Wholly Owned subsidiary	48.76	-	-
31	LIC Housing Finance Ltd.	LICHFL Financial Services Ltd	Subsidiary Company	Commission Expenses on Public Deposit	Wholly Owned subsidiary	0.08	-	-
32	LIC Housing Finance Ltd.	LICHFL Financial Services Ltd	Subsidiary Company	Balance as at the Period end towards payment of Commission Expense on Loan Business (Credit)	-	-	16.88	10.03
33	LIC Housing Finance Ltd.	LICHFL Financial Services Ltd	Subsidiary Company	Balance as at Period end towards payment of Commission Expense on Public Deposit (Credit)	-	-	0.01	0.01
34	LIC Housing Finance Ltd.	LICHFL Financial Services Ltd	Subsidiary Company	Balance as at the Period end towards Public Deposit and Accrued Interest on Public Deposit (Credit)	-	-	31.47	46.96
35	LIC Housing Finance Ltd.	LICHFL Financial Services Ltd	Subsidiary Company	Balance as at Period end towards payment- Others	-	-	0.02	0.02
36	LIC Housing Finance Ltd.	LICHFL Asset Management Company Ltd	Subsidiary company	Dividend Received	-	4.35	-	-
37	LIC Housing Finance Ltd.	LICHFL Asset Management Company Ltd	Subsidiary company	Interest Expense on investment in Public Deposit by LICHFL Asset Management Co. Ltd.	As per Standard slab payout rates	1.48	-	-



Related party disclosure for Six Month Period Ended 30th September 2026

S. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee for the year	Value of transaction during the reporting period for the period from 01-04-2026 to 30-09-2026	In case monies are due to either party as a result of the transaction	
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance (01-04-2026)	Closing balance (30-09-2026)
38	LIC Housing Finance Ltd.	LICHFL Asset Management Company Ltd	Subsidiary company	Investment in Public Deposit	As per Standard slab payout rates	6.80	-	-
39	LIC Housing Finance Ltd.	LICHFL Asset Management Company Ltd	Subsidiary company	Redemption of Public Deposit	As per Standard slab payout rates	5.59	-	-
40	LIC Housing Finance Ltd.	LICHFL Asset Management Company Ltd	Subsidiary company	Balance as at the Period end towards expense reimbursement	-	-	0.01	0.01
41	LIC Housing Finance Ltd.	LICHFL Asset Management Company Ltd	Subsidiary company	Balance as at the Period end towards Public Deposit and Accrued Interest on Public Deposit (Credit)	-	-	42.11	43.87
42	LIC Housing Finance Ltd.	LICHFL Care Homes Ltd	Subsidiary company	Interest Expense on investment in Public Deposit by LICHFL Care Homes. Ltd.	As per Standard slab payout rates	0.07	-	-
43	LIC Housing Finance Ltd.	LICHFL Care Homes Ltd	Subsidiary company	Balance as at the Period end towards Public Deposit and Accrued Interest on Public Deposit (Credit)	-	-	1.94	2.01
44	LIC Housing Finance Ltd.	LICHFL Care Homes Ltd	Subsidiary company	Rent Received	Wholly Owned subsidiary	0.13	-	-
45	LIC Housing Finance Ltd.	LICHFL Care Homes Ltd	Subsidiary company	Investment in ICD	20.00	-	-	-
46	LIC Housing Finance Ltd.	LICHFL Care Homes Ltd	Subsidiary company	Interest Income from ICD	Wholly Owned subsidiary	0.62	-	-
47	LIC Housing Finance Ltd.	LICHFL Trustee Company Private Ltd	Subsidiary company	Interest Expense on investment in Public Deposit	As per Standard slab payout rates	0.03	-	-
48	LIC Housing Finance Ltd.	LICHFL Trustee Company Private Ltd	Subsidiary company	Investment in Public Deposit	As per Standard slab payout rates	0.90	-	-
49	LIC Housing Finance Ltd.	LICHFL Trustee Company Private Ltd	Subsidiary company	Redemption of Public Deposit	As per Standard slab payout rates	0.85	-	-



Related party disclosure for Six Month Period Ended 30th September 2026

S. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee for the year	Value of transaction during the reporting period for the period from 01-04-2026 to 30-09-2026	In case monies are due to either party as a result of the transaction	
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance (01-04-2026)	Closing balance (30-09-2026)
50	LIC Housing Finance Ltd.	LICHFL Trustee Company Private Ltd	Subsidiary company	Balance as at Period end towards Public Deposit and Accrued Interest on Public Deposit (Credit)	-	-	0.90	0.92
51	LICHFL Financial Services Ltd	LIC of India	Enterprise Having Significant Influence	Income from Commission	Less than 10% of total turnover of Subsidiary	0.61	-	-
52	LICHFL Financial Services Ltd	LIC of India	Enterprise Having Significant Influence	Rent Paid	Less than 10% of total turnover of Subsidiary	0.12	-	-
53	LICHFL Financial Services Ltd	LIC of India	Enterprise Having Significant Influence	Reimbursement of Mediclaim, GSLI, PF , Pension Fund etc for staff posted from LIC	Less than 10% of total turnover of Subsidiary	0.14	-	-
54	LICHFL Financial Services Ltd	LIC of India	Enterprise Having Significant Influence	Balance Receivable at end of Period end	-	-	0.14	0.16
55	LICHFL Financial Services Ltd	LIC Mutual Fund Trustee Company Pvt Ltd	Associate of LIC of India	Income From Commission	Less than 10% of total turnover of Subsidiary	0.04	-	-
56	LICHFL Financial Services Ltd	LIC Card Services Ltd	Associate of LIC of India	Income From Commission	Less than 10% of total turnover of Subsidiary	0.001	-	-
57	LICHFL Financial Services Ltd	IDBI bank	Associate of LIC of India	Income From Commission	Less than 10% of total turnover of Subsidiary	0.36	-	-
58	LICHFL Financial Services Ltd	IDBI bank	Associate of LIC of India	Balance Receivable at end of Period end	-	-	0.58	0.13
59	LICHFL Financial Services Ltd	Mr. Sandeep Kumar	Director & CEO (Upto 13.05.2026)	Reimbursement of Expenses	Less than 10% of total turnover of Subsidiary	0.01	-	-
60	LICHFL Financial Services Ltd	Mr. Prakash Kumar Sinha	Director & CEO (From 01.06.2026)	Reimbursement of Expenses	Less than 10% of total turnover of Subsidiary	0.01	-	-



Related party disclosure for Six Month Period Ended 30th September 2026

S. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee for the year	Value of transaction during the reporting period for the period from 01-04-2026 to 30-09-2026	In case monies are due to either party as a result of the transaction	
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance (01-04-2026)	Closing balance (30-09-2026)
61	LICHFL Asset Management Company Ltd	LICHFL Trustee Company Private Ltd	Fellow Subsidiary	Reimbursement of Expenses	Less than Limit as specified under regulation 23 of SEBI LODR	0.001	-	-
62	LICHFL Asset Management Company Ltd	LIC of India	Enterprise Having Significant Influence	Expenses reimbursement (Salary deduction of Deputed Employee)	Less than 10% of total turnover of Subsidiary	0.06	-	-
63	LICHFL Care Homes Ltd	LIC of India	Enterprise Having Significant Influence	Reimbursement of Mediclaim, GSLL, PF, Pension Fund etc for staff posted from LIC	Less than Limit as specified under regulation 23 of SEBI LODR	0.03	-	-
64	LICHFL Trustee Company Private Ltd	LICHFL Asset Management Company Ltd	Fellow Subsidiary	Reimbursement of Expenses	Less than Limit as specified under regulation 23 of SEBI LODR	0.001	-	-
65	LICHFL Trustee Company Private Ltd	LICHFL Urban Development Fund	Trust	Trusteeship Fees	Less than Limit as specified under regulation 23 of SEBI LODR	0.03	-	-
66	LICHFL Trustee Company Private Ltd	LICHFL Housing and Infrastructure Trust	Trust	Trusteeship Fees	Less than Limit as specified under regulation 23 of SEBI LODR	0.05	-	-
67	LICHFL Trustee Company Private Ltd	LICHFL Real Estate Debt Opportunities Fund -1	Trust	Trusteeship Fees	Less than Limit as specified under regulation 23 of SEBI LODR	0.11	-	-
Total					2,082.05	375.37		

Notes:

- Company has not given any loan, advances or made any investment to the related party during the reporting period except servicing of NCD (repayment of Principal & Interest)



To,

The Board of Directors,
LIC Housing Finance Limited.,
13th Floor, 131 Maker Tower F,
Cuffe Parade
Mumbai - 400 001.

Date: 30th October 2026

CERTIFICATION

We the undersigned Sandeep Kumar, Managing Director & CEO and Lokesh Mundhra, Chief Financial Officer hereby certify that for the Quarter ended 30th September 2026 we have reviewed the financial results and that to the best of our knowledge and belief:

1. These statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading.
2. These statements together present a true and fair view of the Company's affairs and are in compliance with existing accounting standards, applicable laws and regulations.



Managing Director & CEO

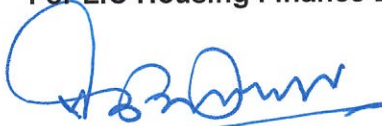


Chief Financial Officer

Certificate from CFO on use of proceeds from issue of Commercial Papers

Pursuant to Regulation 10, Part II of Chapter XVII - Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024 for the quarter ended September 30, 2026, we confirm that the proceeds of the Commercial Papers issued by the Company during the quarter ended September 30, 2026 and listed on the National Stock Exchange of India Limited were used for the purposes as disclosed in the respective Disclosure Document/Key Information Document and that the applicable listing conditions, as specified in captioned Circular have been adhered by the Company.

For LIC Housing Finance Ltd.



Lokesh Mundhra

Chief Financial Officer

Date: - 30.10.2026

