LIC HFL
LIC HOUSING FINANCE LTD

Ref. LICHFL/CS/Finres0717 October 30, 2017

National Stock Exchange Ltd.,
Exchange Plaza, 5th Floor, Plot No. C/1,
G Block, Bandra-Kurla Complex,
Bandra (E), Mumbai – 400 051.

Dear Sir,

Re: Unaudited Financial Results for the Second Quarter ended 30th September, 2017.

Please refer to our letter Ref.:LICHFL/CS/noticebm dated October 16, 2017 regarding publishing of Unaudited Financial Results for the Second Quarter ended 30th September, 2017.

In this connection we are forwarding herewith the Unaudited Financial Results for the Second quarter ended 30th September, 2017 in the prescribed format alongwith Limited Review. The Unaudited Financial Results and Auditors' Report on Limited Review of Unaudited Financial Results were considered and approved by the Board of Directors in their meeting held on 30th October, 2017 as considered and recommended by the Audit Committee.

This is for your information and records.

Thanking you,

Yours faithfully,
For LIC Housing Finance Ltd.

General Manager (Taxation) &
Company Secretary

Encl. : a/a.

C.C.:
(1) Bombay Stock Exchange Limited
1st Floor, Rotunda Building,
P J Towers, Dalal Street,
Fort, Mumbai 400 001.

(2) The Luxembourg Stock Exchange, **Address:** 35 Boulevard Joseph II, 1840 Luxembourg
Phone:+352 47 79 36 1

LIC HFL
LIC HOUSING FINANCE LTD

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER / HALF YEAR ENDED 30/09/2017

(₹ in Lakhs)

	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30/09/2017	30/06/2017	30/09/2016	30/09/2017	30/09/2016	31/03/2017
		Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
1	**Income**						
	a. Revenue from operations	368741.65	363319.55	345645.19	732061.20	681613.70	1398694.17
	b. Other Income	2921.28	2138.86	3346.13	5060.14	5363.47	9340.81
	Total Revenue	**371662.93**	**365458.41**	**348991.32**	**737121.34**	**686977.17**	**1408034.98**
2	**Expenses**						
	a. Finance cost	277054.10	269624.52	256260.41	546678.62	506441.38	1023149.09
	b. Employee benefits expense	5201.83	5408.43	5918.46	10610.26	12744.66	24580.31
	c. Depreciation and amortisation expense	241.81	245.42	230.09	487.23	453.13	943.42
	d. Establishment and Other expenses	8576.54	7885.20	7487.38	16461.74	14254.43	35652.56
	e. Provisions / Write Offs (Net)	5782.61	10446.45	3030.52	16229.06	14676.08	28132.24
	Total Expenses	**296856.89**	**293610.02**	**272926.86**	**590466.91**	**548569.68**	**1112457.62**
3	**Profit before exceptional and extraordinary items and tax (1-2)**	**74806.04**	**71848.39**	**76064.46**	**146654.43**	**138407.49**	**295577.36**
4	Exceptional items	-	-	-	-	-	-
5	**Profit before extraordinary items and tax (3-4)**	**74806.04**	**71848.39**	**76064.46**	**146654.43**	**138407.49**	**295577.36**
6	Extraordinary Items	-	-	-	-	-	-
7	**Profit before tax (5-6)**	**74806.04**	**71848.39**	**76064.46**	**146654.43**	**138407.49**	**295577.36**
8	Tax expense	25893.56	24842.29	26588.40	50735.85	48147.26	102472.35
9	**Net Profit for the period (7-8)**	**48912.48**	**47006.10**	**49476.06**	**95918.58**	**90260.23**	**193105.01**
10	Paid-up Equity Share Capital (face value ₹ 2/-)	10093.26	10093.26	10093.26	10093.26	10093.26	10093.26
11	Reserves as at 31st March, 2017	-	-	-	-	-	1097603.08
12	Earning Per Share (EPS) on (face value of ₹ 2/-) Basic and Diluted Earning Per Share (₹) * (The EPS for quarter / half year is not annualised)	9.69*	9.31 *	9.80 *	19.01 *	17.89 *	38.26
13	Debenture Redemption Reserve	-	-		-	-	-
14	Debt Equity Ratio [(Long Term Borrowings + Short Term Borrowings + Current Maturities of Long Term Borrowings) / Shareholders' fund]	-	-	-	11.46	11.56	11.41
15	Debt Service Coverage Ratio [(Profit Before Tax + Interest and other Charges) / (Interest and Other Charges+ Principal Repayment)]	-	-	-	0.25	0.28	0.27
16	Interest Service Coverage Ratio [(Profit Before Tax + Interest and Other Charges) / Interest and Other Charges]	-	-	-	1.27	1.27	1.29
17	Net Worth				1166032.02	1004857.93	1107702.71

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

SHAH GUPTA & CO. MUMBAI FRN : 109574W CHARTERED ACCOUNTANTS

CHOKSHI & CHOKSHI LLP FRN 101872W / W100045

CIN No. : L65922MH1989PLC052257

Corporate Office : LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai 400 005
Tel :+ 91 22 2217 8600 Fax:+91 22 2217 8777 Email :lichousing@lichousing.com

Registered Office: LIC Housing Finance Ltd. Bombay Life Bldg., 2nd flr., 45/47, Veer Nariman Rd, Fort, Mumbai - 400 001.
Tel: +91 22 2204 9682 /9799 /0006 Fax: +91 22 2204 9682. E-mail: lichousing@lichousing.com

LIC HFL
LIC HOUSING FINANCE LTD

Notes

1 Statement of Assets and Liabilities

(₹ in Lakhs)

	Particulars	As at 30/09/2017	As at 31/03/2017
A	**EQUITY AND LIABILITIES**		
1	**Shareholders' Funds**		
	(a) Share Capital	10099.63	10099.63
	(b) Reserves and Surplus	1155932.39	1097603.08
	Sub-total - Shareholders' funds	**1166032.02**	**1107702.71**
2	**Non Current Liabilities**		
	(a) Long-term borrowings	10568061.18	10373888.73
	(b) Deferred Tax Liabilities (Net)	97988.06	91727.20
	(c) Other long term liabilities	122092.17	118088.64
	(d) Long-term provisions	119770.84	99722.57
	Sub-total - Non-current liabilities	**10907912.25**	**10683427.14**
3	**Current Liabilities**		
	(a) Short-term borrowings	903692.35	758721.63
	(b) Trade payables	2970.44	5896.95
	(c) Other current liabilities	2624148.79	2520093.88
	(d) Short-term provisions	10037.15	14214.66
	Sub-total - Current liabilities	**3540848.73**	**3298927.12**
	TOTAL - EQUITY AND LIABILITIES	**15614793.00**	**15090056.97**
B	**ASSETS**		
1	**Non-Current Assets**		
	(a) Property, Plant & Equipment	9099.37	9287.83
	Intangible Assets	274.46	364.61
	(b) Non-current investments	85423.98	52688.94
	(c) Long term loans & advances	26928.73	20669.53
	(d) Other non current assets	10582.71	6896.82
	Sub-total - Non-current assets	**132309.25**	**89907.73**
2	**Loans**		
	(a) Non-current	14092842.48	13541420.52
	(b) Current	1048838.91	911980.56
	Sub-total - Loans	**15141681.39**	**14453401.08**
3	**Current Assets**		
	(a) Current investments	-	9.51
	(b) Trade receivables	14102.58	10941.79
	(c) Cash and bank balances	235436.81	446334.97
	(d) Short term loans and advances	1364.70	1581.98
	(e) Other current assets	89898.27	87879.91
	Sub-total - Current assets	**340802.36**	**546748.16**
	TOTAL - ASSETS	**15614793.00**	**15090056.97**

2 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 Accounting Standard on 'Segment Reporting' (AS 17) specified under section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014.

3 Other Income for the half year ended September 30, 2017 includes Income from Investments in various Liquid schemes of Mutual Funds ₹ 1073.54 Lakhs (Previous period ₹ 2627.84 Lakhs), and Interest on Bank Deposits ₹ 810.24 Lakhs (Previous period ₹ 649.02 Lakhs).

4 The proposed dividend of ₹ 6.20/- per equity shares of ₹ 2/- each (310%) was approved by the shareholders in the 28th Annual General Meeting of the Company held on August 18, 2017 and paid subsequently.

5 Other Current liabilities include Temporary Book Overdraft of ₹ 227699.61 Lakhs (Previous period ₹ 213053.34 Lakhs), which represents cheques issued towards disbursement to borrowers and cheques issued for payment of expenses, but not encashed as on September 30, 2017.

6 The Company has maintained 100% Asset Cover on its Secured Listed Non-Convertible Debentures as on September 30, 2017 based on negative lien.

7 CRISIL has assigned CRISIL AAA/ Stable for Non Convertible Debentures , CRISIL AAA/ Stable & CRISIL A1+ for long term and short term borrowings respectively , CRISIL A1+ for Commercial paper and FAAA Stable for Public Deposit. CARE has assigned CARE AAA for Non Convertible Debentures and there has been no change in the rating during the half year ended September 30, 2017.

8 The figures for the previous periods have been regrouped / reclassified / restated wherever necessary in order to make them comparable with figures for the current period ended September 30, 2017.

9 The Statutory Auditors of the Company have carried out a Limited Review of the standalone financial results for the quarter and half year ended September 30, 2017 in compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The standalone financial results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on October 30, 2017.

SHAH GUPTA & CO. MUMBAI FRN : 109574W CHARTERED ACCOUNTANTS

CHOKSHI & CHOKSHI LLP FRN 101872W/W100045

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

For and behalf of the Board

Vinay Sah
Managing Director & CEO

Place : Mumbai
Date : October 30, 2017

CIN No. : L65922MH1989PLC052257

Corporate Office : LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai 400 005
Tel :+ 91 22 2217 8600 Fax:+91 22 2217 8777 Email :lichousing@lichousing.com

Registered Office: LIC Housing Finance Ltd. Bombay Life Bldg., 2nd flr., 45/47, Veer Nariman Rd, Fort, Mumbai - 400 001.
Tel: +91 22 2204 9682 /9799 /0006 Fax: +91 22 2204 9682. E-mail: lichousing@lichousing.com

Shah Gupta & Co.
Chartered Accountants
7, Raheja Centre,
214, Free Press Journal Marg,
Nariman Point, Mumbai - 400021
Tel: +91(22) 4085 1000
Fax: +91(22) 4085 1015

Chokshi & Chokshi LLP
Chartered Accountants
15/17, Raghavji 'B' Building,
Raghavji Road, Gowalia Tank,
Off. Kemps Corner,Mumbai - 400036
Tel: +91(22) 23836900
Fax: +91(22) 23836901

Independent Auditors' Report

To
The Board of Directors
LIC Housing Finance Limited
Mumbai

1. We have reviewed the accompanying **Statement of Unaudited Standalone Financial Results** of LIC Housing Finance Limited ("the Company") for the quarter and half year ended September 30, 2017 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("the Listing Regulations, 2015") read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016. This Statement being the responsibility of the company's management has been approved by the Board of Directors and prepared in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013 (the 'Act') read with relevant rules issued thereunder, as applicable and other accounting principles generally accepted in India. Our responsibility is to express an opinion on this Statement based on our review.

2. We conducted our review 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 is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the aforesaid Accounting Standards and other recognised accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 of the Listing Regulations, 2015 read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For SHAH GUPTA & CO.
Chartered Accountants
FRN – 109574W

Vipul K Choksi
Partner
M.No.037606

Place: Mumbai
Dated: October 30, 2017

SHAH GUPTA & CO. VIPUL K. CHOKSI PARTNER M. NO. 37606 FRN: 109574W CHARTERED ACCOUNTANTS MUMBAI

For CHOKSHI & CHOKSHI LLP
Chartered Accountants
FRN – 101872W/W100045

Vineet Saxena
Partner
M.No.100770

CHOKSHI & CHOKSHI LLP FRN 101872W / W100045

LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of non- convertible debenture and other debt securities as on 30.09.2017

Tranche	*Previous due date for payment of interest*	*Previous due date for payment of principal*	*Next due date for the payment of interest*	*Next due date for the payment of principal*
9th Tranche	25-Nov-16	NA	25-Nov-17	25-Nov-17
11th Tranche	27-Jun-17	NA	27-Jun-18	27-Jun-18
26th Tranche	22-Oct-16	NA	22-Oct-17	22-Oct-17
29th Tranche	16-Jan-17	NA	16-Jan-18	16-Jan-18
30th Tranche	24-Mar-17	NA	24-Mar-18	24-Mar-18
38th Tranche	13-Aug-17	NA	13-Aug-18	13-Aug-18
39th Tranche	25-Aug-17	NA	25-Aug-18	25-Aug-18
40th Tranche	05-Sep-17	05-Sep-17	05-Sep-18	05-Sep-18
42nd Tranche	27-Sep-17	27-Sep-17	27-Sep-18	27-Sep-18
43rd Tranche	21-Oct-16	NA	21-Oct-17	21-Oct-18
65th Tranche	31-May-17	NA	31-May-18	31-May-20
76th Tranche	10-Aug-17	NA	10-Aug-18	10-Aug-20
83rd Tranche	13-Oct-16	NA	13-Oct-17	13-Oct-20
85th Tranche	23-Nov-16	NA	23-Nov-17	23-Nov-20
90th Tranche	04-Jan-17	NA	4-Jan-18	04-Jan-21
92nd Tranche	18-Jan-17	NA	18-Jan-18	18-Jan-21
94th Tranche	07-Mar-17	NA	7-Mar-18	07-Mar-21
98th Tranche	11-May-17	NA	11-May-18	11-May-21
100th Tranche	07-Jun-17	NA	07-Jun-18	07-Jun-21
114th Tranche	19-Sep-17	NA	19-Sep-18	19-Sep-21
117th Tranche	11-Nov-16	NA	11-Nov-17	11-Nov-21
131st Tranche	30-Jan-17	NA	30-Jan-18	30-Jan-22
133rd Tranche	10-Feb-17	NA	10-Feb-18	10-Feb-22
152nd Tranche	24-Jul-17	NA	24-Jul-18	24-Jul-22
157th Tranche	14-Sep-17	NA	14-Sep-18	14-Sep-22



LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of non- convertible debenture and other debt securities as on 30.09.2017

Tranche	*Previous due date for payment of interest*	*Previous due date for payment of principal*	*Next due date for the payment of interest*	*Next due date for the payment of principal*
158th Tranche	25-Oct-16	NA	25-Oct-17	25-Oct-22
162nd Tranche	12-Nov-16	NA	12-Nov-17	12-Nov-22
165th Tranche	13-Dec-16	NA	13-Dec-17	13-Dec-22
166th Tranche	17-Dec-16	NA	17-Dec-17	17-Dec-22
167th Tranche	01-Jan-17	NA	1-Jan-18	1-Jan-23
175th Tranche	12-Mar-17	NA	12-Mar-18	12-Mar-23
176th Tranche	09-Apr-17	NA	09-Apr-18	9-Apr-18
177th Tranche	09-Apr-17	NA	09-Apr-18	9-Apr-23
178th Tranche	25-Apr-17	NA	25-Apr-18	25-Apr-23
182nd Tranche	21-May-17	NA	21-May-18	21-May-23
183rd Tranche	22-May-17	NA	22-May-18	22-May-18
184th Tranche	28-May-17	NA	28-May-18	28-May-18
186th Tranche	11-Jun-17	NA	11-Jun-18	11-Jun-18
188th Tranche	20-Jun-17	NA	20-Jun-18	20-Jun-18
189th Tranche	04-Jul-17	NA	04-Jul-18	4-Jul-18
199th Tranche	25-Oct-16	NA	25-Oct-17	25-Oct-18
200th Tranche	01-Nov-16	NA	1-Nov-17	1-Nov-18
201st Tranche (Zero Coupon)	NA	NA	NA	26-Nov-18
205th Tranche	16-Jan-17	NA	16-Jan-18	16-Jan-19
206th Tranche	23-Jan-17	NA	22-Jan-18	22-Jan-19
207th Tranche	23-Jan-17	NA	22-Jan-18	22-Jan-19
209th Tranche	27-Feb-17	NA	26-Feb-18	26-Feb-19
212th Tranche	10-Mar-17	NA	10-Mar-18	8-Mar-19
213th Tranche	20-Mar-17	NA	19-Mar-18	19-Mar-24
215th Tranche	25-Mar-17	NA	26-Mar-18	25-Mar-19
220th Tranche	07-Jul-17	NA	07-Jul-18	5-Jul-24



LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of non- convertible debenture and other debt securities as on 30.09.2017

Tranche	*Previous due date for payment of interest*	*Previous due date for payment of principal*	*Next due date for the payment of interest*	*Next due date for the payment of principal*
221st Tranche	24-Jul-17	NA	24-Jul-18	24-Jul-19
224th Tranche	19-Aug-17	NA	20-Aug-18	19-Aug-19
225th Tranche Option I	25-Aug-17	NA	25-Aug-18	23-Aug-24
225th Tranche Option II	25-Aug-17	NA	25-Aug-18	23-Aug-24
226th Tranche (Zero Coupon)	NA	NA	NA	2-Sep-19
227th Tranche Option II	11-Sep-17	NA	10-Sep-18	10-Sep-19
227th Tranche Option III (Zero Coupon)	NA	NA	NA	10-Sep-19
228th Tranche	25-Sep-17	NA	24-Sep-18	30-Aug-19
229th Tranche Option I	30-Sep-17	NA	01-Oct-18	30-Sep-19
229th Tranche Option II	30-Sep-17	NA	01-Oct-18	30-Sep-24
230th Tranche Option I	17-Oct-16	NA	16-Oct-17	16-Oct-17
230th Tranche Option II	17-Oct-16	NA	16-Oct-17	16-Oct-24
231st TrancheOption I	28-Feb-17	NA	28-Feb-18	28-Feb-18
231st Tranche Option II	29-Oct-16	NA	30-Oct-17	29-Oct-19
232nd Tranche	NA	NA	10-Nov-17	8-Nov-19
233rd Tranche Option I	17-Nov-16	NA	17-Nov-17	18-Nov-19
234th Tranche Option II	24-Nov-16	NA	24-Nov-17	24-Nov-17
235th Tranche Option II	28-Nov-16	NA	28-Nov-17	28-Nov-19
236th Tranche Option I	8-Dec-16	NA	8-Dec-17	8-Dec-17
237th Tranche	12-Dec-16	NA	11-Dec-17	11-Dec-19
238th Tranche	9-Jan-17	NA	8-Jan-18	8-Jan-25
239th Tranche Option I	14-Jan-17	NA	15-Jan-18	14-Jan-20
239th Tranche Option II	14-Jan-17	NA	15-Jan-18	14-Jan-20
240th Tranche	21-Jan-17	NA	22-Jan-18	21-Jan-20
241st Tranche	30-Jan-17	NA	30-Jan-18	30-Jan-25
242nd Tranche Option I	NA	NA	22-Jun-18	22-Jun-18

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of non- convertible debenture and other debt securities as on 30.09.2017

Tranche	*Previous due date for payment of interest*	*Previous due date for payment of principal*	*Next due date for the payment of interest*	*Next due date for the payment of principal*
242nd Tranche Option III	24-Feb-17	NA	24-Feb-18	24-Feb-25
243rd Tranche	3-Mar-17	NA	3-Mar-18	3-Mar-25
245th Tranche (Zero Coupon)	NA	NA	NA	20-Mar-18
246th Tranche Option I	NA	NA	14-May-18	14-May-18
246th Tranche Option II	30-Mar-17	NA	30-Mar-18	30-Mar-20
247th Tranche	31-Mar-17	NA	31-Mar-18	31-Mar-25
249th Tranche	28-Apr-17	NA	28-Apr-18	28-Apr-20
251st Tranche	15-May-17	NA	15-May-18	15-May-18
253rd Tranche	29-May-17	NA	29-May-18	29-May-25
254th Tranche	5-Jun-17	NA	4-Jun-18	4-Jun-25
255th Tranche	17-Jun-17	NA	18-Jun-18	17-Dec-18
256th Tranche	26-Jun-17	NA	25-Jun-18	27-Jul-18
257th Tranche	26-Jun-17	NA	26-Jun-18	26-Jun-19
259th Tranche Option I	6-Jul-17	NA	6-Jul-18	6-Dec-18
259th Tranche Option II	6-Jul-17	NA	6-Jul-18	8-Feb-19
260th Tranche	13-Jul-17	NA	13-Jul-18	13-Jun-19
261th Tranche	20-Jul-17	NA	20-Jul-18	18-Jul-25
262th Tranche	22-Jul-17	NA	23-Jul-18	22-Jul-20
263th Tranche Option I	29-Jul-17	NA	30-Jul-18	29-Jul-20
263th Tranche Option II	29-Jul-17	NA	30-Jul-18	26-Aug-20
264th Tranche	3-Aug-17	NA	3-Aug-18	1-Aug-25
265th Tranche	17-Aug-17	NA	17-Aug-18	14-Aug-25
266th Tranche	24-Aug-17	NA	24-Aug-18	24-Sep-20
267th Tranche Option I	31-Aug-17	NA	31-Aug-18	29-Aug-25



LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of non- convertible debenture and other debt securities as on 30.09.2017

Tranche	*Previous due date for payment of interest*	*Previous due date for payment of principal*	*Next due date for the payment of interest*	*Next due date for the payment of principal*
267th TrancheOption II	31-Aug-17	NA	31-Aug-18	29-Aug-25
268th Tranche	7-Sep-17	NA	7-Sep-18	7-Sep-18
269th Tranche	15-Sep-17	NA	15-Sep-18	15-Sep-20
270th Tranche	29-Sep-17	NA	29-Sep-18	29-Sep-20
271st Tranche Option I	8-Oct-16	NA	9-Oct-17	8-Oct-18
271st Tranche Option II	8-Oct-16	NA	9-Oct-17	8-Oct-25
272nd Tranche	19-Oct-16	NA	19-Oct-17	18-Oct-19
273rd Tranche Option I	24-Oct-16	NA	23-Oct-17	23-Oct-20
273rd Tranche Option II	24-Oct-16	NA	23-Oct-17	23-Oct-25
274th Tranche	31-Oct-16	NA	30-Oct-17	30-Apr-19
275th Tranche	14-Nov-16	NA	13-Nov-17	13-Nov-25
277th Tranche Option I	27-Nov-16	NA	27-Nov-17	27-Feb-19
278th Tranche	8-Dec-16	NA	8-Dec-17	28-Feb-19
279th Tranche	14-Dec-16	NA	14-Dec-17	12-Dec-25
280th Tranche Option I	5-Jan-17	NA	5-Jan-18	5-Jan-21
280th Tranche Option II	5-Jan-17	NA	5-Jan-18	5-Jan-21
281th Tranche	19-Jan-17	NA	19-Jan-18	19-Jan-23
282th Tranche	30-Jan-17	NA	29-Jan-18	28-Jan-26
283th Tranche	2-Feb-17	NA	2-Feb-18	2-Feb-26
284th Tranche	8-Feb-17	NA	8-Feb-18	8-Feb-24
285th Tranche Option I	18-Feb-17	NA	19-Feb-18	17-May-19
285th Tranche Option II (Zero Coupon)	NA	NA	NA	18-Feb-19
286th Tranche	27-Feb-17	NA	26-Feb-18	26-Feb-26
287th Tranche	3-Mar-17	NA	3-Mar-18	3-Mar-26
288th Tranche Option I	8-Mar-17	NA	8-Mar-18	8-Mar-21
288th Tranche Option II	8-Mar-17	NA	8-Mar-18	5-Apr-19



LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of non- convertible debenture and other debt securities as on 30.09.2017

Tranche	*Previous due date for payment of interest*	*Previous due date for payment of principal*	*Next due date for the payment of interest*	*Next due date for the payment of principal*
289th Tranche Option I	14-Mar-17	NA	14-Mar-18	14-Sep-18
289th Tranche Option II	14-Mar-17	NA	14-Mar-18	12-Feb-21
290th Tranche Option I	21-Mar-17	NA	21-Mar-18	21-Dec-20
291th Tranche Option I	28-Mar-17	NA	28-Mar-18	26-Feb-21
291th Tranche Option II	28-Mar-17	NA	28-Mar-18	28-Dec-20
291th Tranche Option III (Zero Coupon)	NA	NA	NA	9-Apr-19
292nd Tranche	27-Apr-17	NA	27-Apr-18	27-Apr-26
293rd Tranche	2-May-17	NA	2-May-18	3-Oct-19
294th Tranche	10-May-17	NA	10-May-18	10-May-21
295th Tranche	15-May-17	NA	14-May-18	13-Jun-19
296th Tranche Option I	23-May-17	NA	23-May-18	22-May-26
296th Tranche Option II	23-May-17	NA	23-May-18	21-May-21
297th Tranche Option I	12-Jun-17	NA	11-Jun-18	9-Jun-23
297th Tranche Option II	12-Jun-17	NA	11-Jun-18	10-Jun-26
298th Tranche	15-Jun-17	NA	15-Jun-18	15-Jun-26
299th Tranche	23-Feb-17	NA	23-Feb-18	23-Feb-18
300th Tranche Option I	29-Jun-17	NA	29-Jun-18	29-Jun-26
300th Tranche Option II	29-Jun-17	NA	29-Jun-18	29-Jun-26
301st Tranche	30-Jun-17	NA	30-Jun-18	14-Feb-20
302nd Tranche	7-Jul-17	NA	7-Jul-18	7-Jul-20
303rd Tranche	12-Jul-17	NA	12-Jul-18	10-Jul-26
304th Tranche Option I	15-Jul-17	NA	27-Apr-18	27-Apr-18
304th Tranche Option II	15-Jul-17	NA	16-Jul-18	15-Jul-21
305th Tranche Option I	27-Jul-17	NA	27-Jul-18	27-Sep-18
305th Tranche Option II	27-Jul-17	NA	1-Feb-18	1-Feb-18



LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of non- convertible debenture and other debt securities as on 30.09.2017

Tranche	*Previous due date for payment of interest*	*Previous due date for payment of principal*	*Next due date for the payment of interest*	*Next due date for the payment of principal*
305th Tranche Option III	27-Jul-17	NA	27-Jul-18	27-Jul-21
306th Tranche Option I	18-Feb-17	NA	19-Feb-18	18-Feb-20
306th Tranche Option II	19-Dec-16	NA	18-Dec-17	18-Dec-19
306th Tranche Option III	18-Aug-17	NA	18-Aug-18	18-Aug-26
307th Tranche Option I	31-Aug-17	NA	31-Aug-18	12-Dec-19
307th Tranche Option II	15-May-17	NA	15-May-18	15-May-20
307th Tranche Option III	31-Aug-17	NA	31-Aug-18	11-Feb-20
308th Tranche Option I	19-Jun-17	NA	19-Jun-18	19-Jun-20
308th Tranche Option II	19-Sep-17	NA	19-Sep-18	19-Sep-23
308th Tranche Option III	19-Sep-17	NA	19-Sep-18	19-Oct-21
309th Tranche Option I	26-Apr-17	NA	26-Apr-18	27-Apr-20
309th Tranche Option II	26-Sep-17	NA	26-Sep-18	25-Sep-26
310th Tranche	29-Sep-17	NA	29-Sep-18	27-Aug-21
311th Tranche Option I	NA	NA	7-Oct-17	7-Oct-20
311th Tranche Option II (Zero Coupon)	NA	NA	NA	15-Nov-17
312th Tranche	NA	NA	16-Oct-17	14-Oct-21
313th Tranche	NA	NA	21-Oct-17	21-Oct-21
314th Tranche	NA	NA	25-Oct-17	23-Oct-26
315th Tranche	NA	NA	17-Nov-17	11-Jun-20
316th Tranche	NA	NA	21-Nov-17	21-May-19
317th Tranche	NA	NA	27-Nov-17	24-Apr-20
318th Tranche (Zero Coupon)	NA	NA	NA	22-Dec-17
319th Tranche	27-Apr-17	NA	27-Apr-18	27-Apr-18
320th Tranche	NA	NA	16-Dec-17	16-Dec-26
321st Tranche	NA	NA	25-Dec-17	22-Dec-23
322nd Tranche	16-Feb-17	NA	16-Feb-18	16-Feb-18



LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of non- convertible debenture and other debt securities as on 30.09.2017

Tranche	*Previous due date for payment of interest*	*Previous due date for payment of principal*	*Next due date for the payment of interest*	*Next due date for the payment of principal*
323rd Tranche	NA	NA	11-Jan-18	11-May-20
324th Tranche	NA	NA	15-Jan-18	13-Jan-22
325th Tranche	NA	NA	31-Jan-18	28-Feb-20
326th Tranche Option I	14-Aug-17	NA	14-Aug-18	14-Aug-18
326th Tranche Option II	NA	NA	17-Feb-18	17-Nov-20
327th Tranche	NA	NA	20-Nov-17	20-Nov-18
328th Tranche	10-May-17	NA	10-May-18	10-May-19
329th Tranche Option I	NA	NA	16-Mar-18	17-Mar-20
329th Tranche Option II	NA	NA	16-Mar-18	18-Mar-20
329th Tranche Option III	NA	NA	16-Mar-18	19-Mar-20
330th Tranche	NA	NA	23-Mar-18	21-Feb-20
331st Tranche Option I	NA	NA	24-Mar-18	24-Mar-22
331st Tranche Option II	24-Jun-17	NA	24-Jun-18	24-Jun-20
332nd Tranche	NA	NA	27-Mar-18	26-Mar-27
333rd Tranche	NA	NA	21-Dec-17	21-Dec-18
334rd Tranche	NA	NA	3-May-18	3-May-22
335th Tranche Op I	NA	NA	8-May-18	5-Jun-20
335th Tranche Op II	NA	NA	8-May-18	8-May-24
336th Tranche	NA	NA	16-May-18	22-May-20
337th Tranche	NA	NA	17-May-18	17-May-27
338th Tranche Op I	12-Jul-17	NA	12-Jul-18	12-Jul-19
338th Tranche Op II	NA	NA	23-May-18	23-May-22
339th Tranche Op I	29-Jul-17	NA	29-Jul-18	29-Jul-21
339th Tranche Op II	29-Jun-17	NA	29-Jun-18	29-Jun-18
340th Tranche	NA	NA	12-Jun-18	10-Jun-22



LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of non- convertible debenture and other debt securities as on 30.09.2017

Tranche	*Previous due date for payment of interest*	*Previous due date for payment of principal*	*Next due date for the payment of interest*	*Next due date for the payment of principal*
341th Tranche Op I	NA	NA	14-Jun-18	14-Aug-20
341th Tranche Op II	NA	NA	14-Jun-18	18-Aug-20
341th Tranche Op III	NA	NA	14-Jun-18	14-Jun-27
342th Tranche	NA	NA	27-Jun-18	27-Jun-18
343rd Tranche	NA	NA	30-Jun-18	13-Jul-20
344th Tranche	12-Sep-17	NA	12-Sep-18	12-Sep-18
345th Tranche	NA	NA	21-Jul-18	15-Jul-22
346th Tranche	NA	NA	19-Jun-18	19-Jun-19
347th Tranche	6-Sep-17	NA	6-Sep-18	6-Sep-18
348th Tranche OP I	NA	NA	30-Aug-18	30-Aug-22
348th Tranche OP II	NA	NA	23-Apr-18	23-Apr-19
349th Tranche OP I	NA	NA	7-Sep-18	6-Sep-24
349th Tranche OP II	NA	NA	15-Nov-17	15-Nov-18
Subordinated Bond Tranche 2	1-Jul-17	NA	1-Jul-18	1-Jul-18
Subordinated Bond Tranche 3	15-Sep-17	NA	15-Sep-18	15-Sep-20
Upper Tier II Bond Tranche I	31-Mar-17	NA	31-Mar-18	31-Mar-25
Upper Tier II Bond Tranche II	26-Oct-16	NA	26-Oct-17	26-Oct-25
Upper Tier II Bond Tranche III	29-Nov-16	NA	29-Nov-17	29-Nov-25

The Interest and Principal that were due in respect of the above mentioned non convertible debentures and other debt securities have been paid.

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

Managing Director & CEO