

Ref. LICHFL/CS/FinresMar-2026

 13th May, 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 May 13 , 2026 Meeting Commenced at 02:30 P.M. and concluded at 7:45 P.M.

Submission of Audited Financial Results for the fourth quarter and financial year ended on March 31, 2026

Please refer to our letter Ref.:LICHFL/CS/noticebm dated 04th May, 2026 regarding intimation of Board Meeting for considering Audited Financial Results for the Fourth Quarter and year ended 31st March, 2026. In this connection, please find the outcome of the Meeting as under:

1) Audited Financial Results for the Fourth Quarter and year ended 31st March, 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 13th May, 2026 has inter-alia, considered and approved the Statements of Audited Financial Results (Standalone and Consolidated) of the Company for the fourth quarter and financial year ended March 31, 2026, duly reviewed and recommended by the Audit Committee. In this regard, the Company has submitted the following documents.

Sr. No.	Particulars
1	Audited Financial Results for the financial year ended March 31, 2026, along with the Auditor's 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	Declaration pursuant to Regulation 33 (3) (d) and 52 (3) (a) regarding audit report with unmodified opinion
4	Security Cover Certificate from Joint Statutory Auditors pursuant to Regulation 54(2) & (3) of Listing Regulations.
5	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.
6	Disclosure of related party transactions under Regulation 23(9) of SEBI LODR, 2015 for the half year ended March 31, 2026;
7	A 'Nil' statement of deviation or variation in the prescribed format as required under Regulation 32 of Listing Regulations
8	A quarterly certificate from the CEO/ CFO certifying that CP proceeds are used 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.
9	Large Corporate Disclosure for the financial year ending 31st March 2026

2) **Appointment of Shri. Sandeep Kumar as Chief Operating Officer**

The Board of Directors of the Company in its meeting held today 13th May, 2026, based on the recommendation of Nomination and Remuneration Committee, appointed Shri Sandeep Kumar as Chief Operating Officer.

The updated details on the above as required under the SEBI Listing Regulations read with SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/1/3762/2026 dated January 30, 2026 is enclosed as Annexure A.

3) **Recommendation of Final Dividend for F.Y. 2025-2026**

The Board of Directors of the Company in its meeting held today i.e. 13th May, 2026, inter alia recommended dividend of Rs.10/- per equity share (i.e. 500% of Face Value of Rs.2/- per equity share) for financial year 2025-2026. Subject to the approval of the shareholders, in

the ensuing Annual General Meeting of the Company, the said dividend will be paid within 30 days.

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
Company Secretary & Compliance Officer
ACS: 50448



Encl. : a/a.

Annexure A

Information under Regulation 30 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 read with SEBI Master Circular No. SEBI/ HO/49/14/14(7)2025-CFD-POD2/1/3762/2026 dated January 30, 2026.

Change in Senior Management Personnel

Sr. No	Particular	
a)	Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise;	Appointment as Chief Operating Officer
b)	date of appointment/ re-appointment/cessation (as applicable) & term of appointment/ re-appointment;	13th May, 2026
c)	brief profile	<p>Shri Sandeep Kumar commenced his career with Life Insurance Corporation of India in 1991 as a Direct Recruit Officer of the 18th (A) Batch. He holds a Master's degree in Mathematics from the University of Delhi.</p> <p>With a distinguished career spanning more than three decades, Shri Sandeep Kumar has held several key positions across marketing and administrative functions within LIC of India. He began his marketing assignments as Branch Manager in Bikaner Division and subsequently served as Senior Branch Manager and Chief Manager in Delhi Division-II and Vadodara Division.</p> <p>He has also served as Marketing Manager at Nadiad and Ahmedabad Divisions of LIC of India, following which he successfully led the Nadiad Division and Delhi-III Division as Senior Divisional Manager In-charge. Further, he has held important assignments as Secretary (Marketing), Northern Zone and Chief Personnel at the Central Office of LIC of India.</p> <p>Upon elevation to the Zonal Manager Selection Cadre, he was appointed in 2025 as Director & CEO of LIC HFL Financial Services Limited, Mumbai.</p> <p>His areas of interest include reading, travelling and playing chess.</p>



d)	disclosure of relationships between directors	Not Applicable
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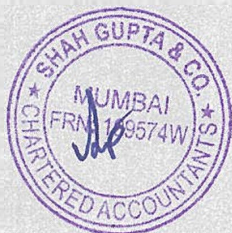


LIC HOUSING FINANCE LIMITED

STATEMENT OF STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

(₹ in Crore)

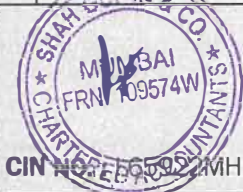
Particulars	Quarter Ended			Year Ended	
	31-03-2026	31-12-2025	31-03-2025	31-03-2026	31-03-2025
	Audited	Unaudited	Audited	Audited	Audited
1 Revenue from operations					
a. Interest income	7,009.26	7,043.85	7,117.28	28,199.71	27,661.46
b. Fees and commission income	35.98	16.13	6.08	78.75	37.09
c. Net gain on fair value changes	14.27	28.71	19.19	76.03	66.72
d. Other operating income	134.83	95.20	138.62	410.14	271.96
Total Revenue from operations	7,194.34	7,183.89	7,281.17	28,764.63	28,037.23
Other income	0.18	0.17	0.19	7.03	8.90
Total Income	7,194.52	7,184.06	7,281.36	28,771.66	28,046.13
2 Expenses					
a. Finance costs	4,787.48	4,943.19	4,951.95	19,775.19	19,535.82
b. Fees and commission expenses	65.86	34.28	64.14	162.11	151.69
c. Net Loss on De-recognition of Financial Instruments under Amortised Cost Category	9.75	10.28	4.45	31.66	14.64
d. Impairment on financial instruments	74.12	140.32	102.90	554.03	261.10
e. Employee benefits expenses	162.37	176.31	176.08	641.05	701.73
f. Depreciation, amortisation and impairment	29.83	32.54	25.42	117.58	93.93
g. Other expenses	130.87	104.63	186.84	409.42	431.41
Total Expenses	5,260.28	5,441.55	5,511.78	21,691.04	21,190.32
3 Profit Before Tax (1-2)	1,934.24	1,742.51	1,769.58	7,080.62	6,855.81
4 Tax expense	436.83	358.56	401.62	1,485.47	1,426.79
5 Net Profit After Tax (3-4)	1,497.41	1,383.95	1,367.96	5,595.15	5,429.02
6 Other Comprehensive Income					
Items that will not be reclassified to profit or loss					
(a) Remeasurement of defined employee benefit plans	26.58	2.36	(89.22)	31.63	(95.96)
(b) Income tax relating to items that will not be reclassified to profit or loss	(6.69)	(0.59)	22.45	(7.96)	24.15
Other Comprehensive Income / (Loss) (a+b)	19.89	1.77	(66.77)	23.67	(71.81)
7 Total Comprehensive Income (5+6)	1,517.30	1,385.72	1,301.19	5,618.82	5,357.21
8 Paid-up Equity Share Capital (face value ₹ 2/-)	110.08	110.08	110.08	110.08	110.08
9 Earnings Per Share (EPS) on (face value of ₹ 2/-) Basic and Diluted Earning Per Share (₹) (The EPS for the Quarters are not annualised)	27.22	25.16	24.87	101.72	98.70
10 Reserves excluding Revaluation Reserves as at March 31	-	-	-	41,215.46	36,146.70



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

(₹ in Crore)

Particulars	As at	As at
	31-03-2026	31-03-2025
	Audited	Audited
ASSETS		
1 Financial Assets		
(a) Cash and cash equivalents	706.80	1,259.72
(b) Bank Balance other than (a) above	571.32	144.80
(c) Loans	3,16,167.84	3,02,856.63
(d) Investments	5,050.33	6,872.01
(e) Other Financial assets	339.62	281.43
Sub-total - Financial Assets	3,22,835.91	3,11,414.59
2 Non-Financial Assets		
(a) Current tax assets (Net)	634.80	610.39
(b) Deferred tax Assets (Net)	1,061.93	1,298.85
(c) Property, Plant and Equipment	191.73	161.79
(d) Right of Use Assets	153.90	164.76
(e) Capital Work in Progress	-	0.09
(f) Intangible Assets under Development	-	51.41
(g) Other Intangible assets	38.52	23.96
(h) Other non-financial assets	188.94	180.12
Sub-total - Non-Financial Assets	2,269.82	2,491.37
Total Assets	3,25,105.73	3,13,905.96
LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial Liabilities		
(a) Lease Liabilities	174.46	178.02
(b) Payables		
(I) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	0.57	1.93
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	93.94	228.05
(II) Other Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
(c) Debt Securities	1,36,014.77	1,61,631.46
(d) Borrowings (Other than Debt Securities)	1,28,221.02	98,925.98
(e) Deposits	11,389.44	8,242.92
(f) Subordinated Liabilities	1,797.27	1,796.86
(g) Other financial liabilities	5,494.18	6,144.83
Sub-total - Financial Liabilities	2,83,185.65	2,77,150.05
2 Non-Financial Liabilities		
(a) Provisions	263.41	360.43
(b) Other non-financial liabilities	331.13	138.70
Sub-total - Non-Financial Liabilities	594.54	499.13
3 EQUITY		
(a) Equity Share Capital	110.08	110.08
(b) Other Equity	41,215.46	36,146.70
Sub-total - Equity	41,325.54	36,256.78
Total Liabilities and Equity	3,25,105.73	3,13,905.96



CIN NO: E05924MH1989PLC052257

Website : www.lichousing.com

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

2 Standalone Cash Flow Statement for the Year ended March 31,2026

Particulars	(₹ in crore)	
	Year ended 31-03-2026	Year ended 31-03-2025
A. Cash Flow from Operating Activities		
Profit Before Tax	7,080.62	6,855.81
Adjustments for		
Depreciation, Amortization and Impairment (other than Financial Instruments)	117.58	93.93
Impairment on Financial Instruments (Expected Credit Loss)	554.03	261.10
Loss/(Gain) on disposal of Property, Plant and Equipment	(0.01)	(0.03)
Dividend and Interest Income classified as Investing Cash Flows	(6.41)	(6.05)
Interest Expense	19,775.19	19,535.82
Interest Income	(28,199.71)	(27,757.42)
Adjustments for		
(Increase)/ Decrease in Other Financial Assets	(484.63)	(239.86)
(Increase) in Other Non Financial Assets	(8.82)	66.60
(Decrease)/ Increase in Other Financial Liabilities	(207.43)	(473.35)
Increase /(Decrease) in Other Non Financial Liabilities	127.04	(243.97)
Cash (used in) operations before adjustments for interest received and paid	(1,252.55)	(1,907.42)
Interest Paid	(20,340.35)	(19,058.01)
Interest Received	28,242.70	27,507.23
Income Tax paid	(1,280.93)	(1,196.74)
Cash (used in) / generated from Operations	5,368.87	5,345.06
Loans Disbursed (Net of repayments)	(13,907.82)	(22,371.43)
Net Cash Used in Operating Activities (A)	(8,538.95)	(17,026.37)
B. Cash Flow from Investing Activities		
Payments for Purchase of Property, Plant and Equipment	(51.68)	(72.09)
Proceeds from Sale of Property, Plant and Equipment	0.01	0.03
Payments for Purchase of Investments	(59.59)	(766.20)
Proceeds from Sale of Investments	1,880.87	168.97
Dividend Received	6.41	6.05
Net Cash generated from/ (used in) Investing Activities (B)	1,776.02	(663.24)
C. Cash Flow from Financing Activities		
Proceeds from Borrowings	1,61,803.21	1,58,492.95
Repayment of Borrowings	(1,58,124.86)	(1,38,737.42)
Deposits (Net of repayments)	3,146.94	(1,655.10)
Payments towards Lease Liability	(64.27)	(61.83)
Transfer to Investor Protection Fund	(0.95)	(1.42)
Dividend Paid	(550.06)	(495.06)
Net Cash generated from Financing Activities (C)	6,210.01	17,542.12
Net Increase/ (Decrease) in Cash and Cash Equivalents (A+B+C)	(552.92)	(147.49)
Cash and Cash Equivalents at the beginning of the period	1,259.72	1,407.21
Cash and Cash Equivalents at the end of the period	706.80	1,259.72
Cash and Cash Equivalents as per above comprise of the following		
(i) Cash on hand	2.04	2.39
(ii) Balances with Banks (of the nature of cash and cash equivalents)	692.08	1,168.58
(iii) Cheques and demand drafts on hand	12.68	88.75
Balances as per Statement of Cash Flows	706.80	1,259.72



- 3 The above results for the quarter and year ended March 31, 2026 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on May 13, 2026. The above results have been Audited by the Joint Statutory Auditors of the Company.
- 4 The financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards, prescribed under Section 133 of the Companies Act, 2013 and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 5 The Board of Directors has recommended a dividend of ₹ 10 per equity share of ₹ 2/- each (500 %) (Previous year ₹ 10 per equity share (500%)) subject to approval of the members of the Company at the forthcoming Annual General Meeting.
- 6 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.
- 7 The Secured listed non-convertible debt securities of the Company are secured by a negative lien on the assets of the Company (excluding current and future receivables and book-debt of whatsoever nature of the Company on which a first pari-pasu floating charge by way of hypothecation to secure the borrowings of the company outstanding as on March 31, 2015 and the unavailed sanctions of the term loans, cash credit and refinance as on March 31, 2015), 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 1.21 times as at March 31, 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 March 31, 2026 are given below:

(₹ in crore)

Type of borrower	Exposure to Accounts classified as Standard consequent to implementation of resolution plan - Position as at September 30, 2025 (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 March 31, 2026.*
Personal Loans	1,507.95	64.64	-	133.79	1,342.73
Corporate persons	263.44	44.59	-	6.46	212.40
Of which, MSMEs					
Others					
Total	1,771.39	109.23	-	140.25	1,555.13

* The figures includes accounts cured

- 9 Disclosure of loans transferred / acquired during the quarter and year ended March 31, 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 are given below :

(i) The Company has not acquired, any stressed loan.

(ii) The Company has transferred a stressed loan classified as NPA during the quarter and year ended March 31, 2026. The details as under:

(₹ in Crore)

Particulars	To ARCs	To permitted transferees	To other transferees
Number of accounts	1	-	-
Aggregate principal outstanding of loans transferred	99.30	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net Book value of loans transferred (at the time of transfer)	0.00	-	-
Aggregate consideration	70.00	-	-
Additional consideration realized in respect of accounts transferred in earlier years	0.00	-	-



10 Disclosure related to project finance for the quarter and year ended March 31, 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. *	69	1783.11
2. Projects under implementation accounts sanctioned during the quarter.	17	156.84
3. Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
4. Projects under implementation accounts at the end of the quarter. (1+2-3)	86	1939.95
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.	-	-

* The number of accounts disclosed are the cumulative project accounts as on 31st Dec 2025.

11 Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the period ended March 31, 2026 is attached as Annexure 1.

12 The figures for the quarter ended March 31, 2026 and March 31, 2025 are the balancing figures between audited figures in respect of the full financial year for 2025-26 and 2024-25 and published unaudited year to date figures upto the third quarter ended December 31, 2025 and December 31, 2024, respectively.

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

Place : Mumbai
Date : May 13, 2026

For and on behalf of the Board



T. Adhikari
Managing Director & CEO
DIN : 10229197



Disclosures in compliance with Regulations 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the period ended March 31, 2026.

Particulars	As at 31-03-2026	As at 31-03-2025
a) Debt equity ratio = [Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Deposits) - Cash and cash equivalents] / (Equity share Capital + Other Equity - Impairment Reserve - Deferred Revenue Expenditure - Intangible Assets - Unrealised Gain - Deferred Tax)	7.16	7.96
b) Outstanding redeemable preference shares (quantity and value)	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	₹ 39,365.59 Crore	₹ 34,538.42 Crore
e) Net profit after tax	₹ 5,595.15 Crore	₹ 5,429.02 Crore
f) Earnings per share	Basic - ₹ 101.72 Diluted - ₹ 101.72	Basic - ₹ 98.70 Diluted - ₹ 98.70
g) Total debts to total assets (%) = (Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Deposits) / Total Assets.	0.87	0.88
h) Operating margin (%) = Profit before Tax / Revenue from Operations.	NA	NA
i) Net profit margin (%) = Profit after Tax / Total Revenue.	19.45%	19.36%
j) Sector specific equivalent ratios, as applicable.		
i) Provision Coverage Ratio ("PCR") (%) = Total Impairment loss allowance for stage III / Gross Stage III Loans.	50.16%	51.25%
ii) Gross Non Performing Assets ("GNPA") (%) = Gross Stage III Loans / Gross Loans.	2.15%	2.47%
iii) Net Non Performing Assets ("NNPA") (%) = (Gross Stage III Loans - Impairment loss allowance for Stage III) / (Gross Loans - Impairment loss allowance for Stage III)	1.08%	1.22%
iv) Liquidity coverage ratio (%)	180.74%	162.96%

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' Report on the Quarter and Year ended Audited Standalone Financial Results of LIC Housing Finance Limited pursuant to Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To,
The Board of Directors of
LIC Housing Finance Limited

Report on the audit of the Standalone Financial Results

Opinion

We have audited the accompanying statement for the quarterly and year to date Standalone Financial Results of LIC Housing Finance Limited ("the Company") for the quarter and year ended March 31, 2026 ("the Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. is presented in accordance with the requirements of the listing Regulations in this regards; and
- ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net profit, other comprehensive income and other financial information for the quarter and year ended March 31, 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under sub-section (10) Section 143 of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Standalone Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the Standalone Financial Results under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of the Management's and Board of Directors' for the Standalone Financial Results

This Statement has been prepared on the basis of the audited annual standalone financial statements. The Company's Management and the Board of Directors are responsible for the preparation and presentation of the Statement that gives a true and fair view of the standalone net profit and other comprehensive income and other financial information in accordance with the applicable Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.



In preparing the Statement, the Management and Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Management and the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are also responsible for overseeing the Company's financial reporting process.

Auditors' Responsibilities for the Audit of the Standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under clause (i) of sub-section (3) of Section 143 of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the Statement made by the Board of Management.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the audited Annual Standalone Financial Results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the audited Annual Standalone Financial Results may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Annual Standalone Financial Results.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

- i. The financial results of the Company for the quarter ended March 31, 2025 and year to date results for the period from April 01, 2024 to March 31, 2025, were audited by erstwhile auditors, who issued their unmodified opinion, vide their report dated May 15, 2025.
- ii. The Statement includes the results for the quarter ended March 31, 2026 being the balancing figures between the audited figures in respect of the full financial year ended March 31, 2026 and the published unaudited year-to-date figures up to December 31, 2025 being the date of the end of the third quarter of the current financial year, which were subjected to a limited review by us, as required under the Listing Regulations.


For **SHAH GUPTA & CO.**,
Chartered Accountants
Firm Registration Number: 109574W



Heneel K Patel
Partner
M. No. 114103
UDIN: 26114103XGDYSK510
Place: Mumbai
Date: May 13, 2026



For **BATLIBOI & PUROHIT**,
Chartered Accountants
Firm Registration Number: 101048W



Parag Hangekar
Partner
M. No. 110096
UDIN: 26110096XFDAZU8391
Place: Mumbai
Date: May 13, 2026



LIC HOUSING FINANCE LIMITED

STATEMENT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

(₹ in Crore)

Particulars	Quarter Ended			Year Ended	
	31-03-2026	31-12-2025	31-03-2025	31-03-2026	31-03-2025
	Audited	Unaudited	Audited	Audited	Audited
1 Revenue from operations					
a. Interest income	7,018.18	7,052.25	7,124.49	28,234.02	27,689.38
b. Fees and commission income	45.95	26.52	20.21	112.42	63.97
c. Net gain on fair value changes	12.73	31.78	19.81	79.65	71.06
d. Other operating income	135.06	95.29	138.82	411.02	272.75
Total Revenue from operations	7,211.92	7,205.84	7,303.33	28,837.11	28,097.16
Other income	0.09	5.52	0.18	6.38	3.44
Total Income	7,212.01	7,211.36	7,303.51	28,843.49	28,100.60
2 Expenses					
a. Finance costs	4,786.36	4,941.93	4,951.12	19,770.55	19,532.23
b. Fees and commission expenses	53.72	25.59	52.65	127.65	123.36
c. Net Loss on Derecognition of Financial Instruments under Amortised Cost Category	9.75	10.28	4.46	31.66	14.64
d. Impairment on financial instruments	74.12	140.32	102.90	554.03	261.10
e. Employee benefits expenses	186.52	191.57	194.16	714.36	755.22
f. Depreciation, amortisation and impairment	30.94	33.55	26.41	121.72	97.77
g. Other expenses	139.29	106.57	190.57	423.37	440.36
Total Expenses	5,280.70	5,449.81	5,522.27	21,743.34	21,224.68
3 Share of profit of Associates	2.16	0.87	(1.18)	3.32	2.94
4 Profit Before Tax (1-2+3)	1,933.47	1,762.42	1,780.06	7,103.47	6,878.86
5 Tax expense	440.84	364.15	406.43	1,499.23	1,436.16
6 Net Profit after Tax (4-5)	1,492.63	1,398.27	1,373.63	5,604.24	5,442.70
7 Other Comprehensive Income					
Items that will not be reclassified to profit or loss					
(a) Remeasurement of defined employee benefit plans	27.10	2.34	(89.53)	31.24	(96.19)
(b) Income tax relating to items that will not be reclassified to profit or loss	(6.66)	(0.59)	22.46	(7.70)	24.14
Other Comprehensive Income / (Loss) (a+b)	20.44	1.75	(67.07)	23.54	(72.05)
8 Total Comprehensive Income (6+7)	1,513.07	1,400.02	1,306.56	5,627.78	5,370.65
9 Net Profit after Tax attributable to:					
Owners of the company	1,492.54	1,398.02	1,373.39	5,603.67	5,442.23
Non-Controlling interest	0.09	0.25	0.24	0.57	0.47
10 Other Comprehensive Income attributable to:					
Owners of the company	20.44	1.75	(67.07)	23.54	(72.05)
Non-Controlling interest	-	-	-	-	-
11 Total Comprehensive Income attributable to:					
Owners of the company	1,512.98	1,399.77	1,306.32	5,627.21	5,370.18
Non-Controlling interest	0.09	0.25	0.24	0.57	0.47
12 Paid-up Equity Share Capital (face value ₹ 2/-)	110.08	110.08	110.08	110.08	110.08
13 Earnings Per Share (EPS) on (face value of ₹ 2/-) Basic and Diluted Earning Per Share (₹)	27.13	25.42	24.97	101.87	98.95
14 Reserves excluding Revaluation Reserves as at March 31	-	-	-	41,318.85	36,241.71



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	As at
	31-03-2026	31-03-2025
	Audited	Audited
ASSETS		
1 Financial Assets		
(a) Cash and cash equivalents	709.56	1,269.56
(b) Bank Balance other than (a) above	638.84	204.88
(c) Receivables	7.71	11.62
(d) Loans	3,16,065.80	3,02,778.25
(e) Investments	5,132.13	6,941.41
(f) Other Financial Assets	343.00	286.36
Sub-total - Financial Assets	3,22,897.04	3,11,492.08
2 Non-Financial Assets		
(a) Current Tax Assets (Net)	638.15	612.41
(b) Deferred Tax Assets (Net)	1,060.99	1,299.67
(c) Investment Property	29.12	29.14
(d) Property, Plant and Equipment	183.57	153.89
(e) Right of Use Assets	164.26	169.44
(f) Capital Work in Progress	-	0.09
(g) Intangible assets under development	0.00	51.41
(h) Goodwill	0.21	0.21
(i) Other Intangible Assets	39.25	24.57
(j) Other Non-Financial Assets	200.36	184.68
Sub-total - Non-Financial Assets	2,315.91	2,525.51
Total Assets	3,25,212.95	3,14,017.59
LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial Liabilities		
(a) Lease Liabilities	183.13	183.98
(b) Payables		
(I) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	0.59	1.93
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	94.11	214.31
(II) Other Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
(c) Debt Securities	1,36,014.78	1,61,631.46
(d) Borrowings (Other than Debt Securities)	1,28,221.02	98,925.98
(e) Deposits	11,322.75	8,187.26
(f) Subordinated Liabilities	1,797.27	1,796.86
(g) Other Financial Liabilities	5,539.77	6,194.05
Sub-total - Financial Liabilities	2,83,173.42	2,77,135.83
2 Non-Financial Liabilities		
(a) Provisions	268.38	364.98
(b) Other Non-Financial Liabilities	338.11	161.27
Sub-total - Non-Financial Liabilities	606.49	526.25
3 EQUITY		
(a) Equity Share Capital	110.08	110.08
(b) Other Equity	41,318.85	36,241.71
(c) Non Controlling Interest	4.11	3.72
Sub-total - Equity	41,433.04	36,355.51
Total Liabilities and Equity	3,25,212.95	3,14,017.59



2 Consolidated Cash Flow Statement for the Year ended March 31, 2026

Particulars	Year ended 31-03-2026	Year ended 31-03-2025
A. Cash Flow from Operating Activities		
Profit Before Tax	7,103.47	6,878.86
Adjustments for		
Depreciation, Amortization and Impairment (other than Financial Instruments)	121.72	97.77
Impairment on Financial Instruments (Expected Credit Loss)	554.03	261.10
Loss/(Gain) on disposal of Property, Plant and Equipment	(0.01)	(0.10)
Dividend and Interest Income classified as Investing Cash Flows	(0.52)	(0.52)
Interest Expense	19,770.55	19,532.23
Interest Income	(28,234.02)	(27,689.38)
Deemed Income on Stake dilution	5.34	-
Adjustments for		
(Increase)/Decrease in Other Financial Assets	(486.47)	(207.13)
(Increase)/Decrease in Other Non Financial Assets	(15.68)	26.62
Increase/(Decrease) in Other Financial Liabilities	(194.47)	(603.99)
Increase/(Decrease) in Other Non Financial Liabilities	111.50	(192.54)
Cash (used in) operations before adjustments for interest received and paid	(1,264.56)	(1,897.08)
Interest Paid	(20,337.99)	(19,056.40)
Interest Received	28,278.07	27,535.94
Cash (used in) operations before adjustments for interest received and paid	6,675.52	6,582.46
Income Tax paid	(1,294.12)	(1,208.83)
Net Cash used in Operations	5,381.40	5,373.63
Loans Disbursed (Net of repayments)	(13,885.23)	(22,351.60)
Net Cash (Used in) Operating Activities (A)	(8,503.83)	(16,977.97)
B. Cash Flow from Investing Activities		
Payments for Property, Plant and Equipment	(52.03)	(73.36)
Proceeds from Sale of Property, Plant and Equipment	0.01	0.10
Payments for Purchase of Investments	(74.07)	(725.20)
Proceeds from Sale of Investments	1,877.61	118.97
Dividends Received	0.52	0.52
Net Cash Inflow/ (used in) Investing Activities (B)	1,752.04	(678.97)
C. Cash Flow from Financing Activities		
Proceeds from Borrowings	1,61,803.21	1,58,492.94
Repayment of Borrowings	(1,58,124.78)	(1,38,737.41)
Deposits (Net of repayments)	3,135.90	(1,661.63)
Payments towards Lease Liability	(71.36)	(63.34)
Transfer to Investor Education and Protection Fund	(0.95)	(1.42)
Dividends paid to Company's Shareholders	(550.06)	(495.06)
Dividends paid to Non Controlling Interest	(0.17)	(0.15)
Net Cash generated from Financing Activities (C)	6,191.79	17,533.93
Effect of exchange differences on translation of foreign currency cash and cash equivalents		
Net Increase/ (Decrease) in Cash and Cash Equivalents (A+B+C)	(560.00)	(123.01)
Cash and Cash Equivalents at the beginning of the Year	1,269.56	1,392.57
Cash and Cash Equivalents at the end of the Period	709.56	1,269.56
Cash and Cash Equivalents as per above comprise of the following		
(i) Cash on hand	2.06	2.40
(ii) Balances with Banks (of the nature of cash and cash equivalents)	694.82	1,178.41
(iii) Cheques and demand drafts on hand	12.68	88.75
Balances as per Statement of Cash Flows	709.56	1,269.56



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			Year Ended	
	31-03-2026	31-12-2025	31-03-2025	31-03-2026	31-03-2025
	Audited	Unaudited	Audited	Audited	Audited
Loans					
Segment Revenue	7,194.52	7,184.06	7,281.36	28,771.66	28,046.13
Segment Result	1,934.24	1,742.51	1,769.58	7,080.62	6,855.81
Segment Assets	3,25,105.73	3,19,944.10	3,13,905.96	3,25,105.73	3,13,905.96
Segment Liabilities	2,83,780.19	2,80,135.86	2,77,649.18	2,83,780.19	2,77,649.18
Net Assets	41,325.54	39,808.24	36,256.78	41,325.54	36,256.78
Depreciation, Amortization & Impairment	29.83	32.54	25.42	117.58	93.93
Non Cash Expenses other than Depreciation, Amortization & Impairment	83.87	150.60	107.36	585.69	275.74
Other Segments					
Segment Revenue	42.59	38.91	42.49	140.57	113.60
Segment Result	4.61	17.44	17.43	36.00	36.09
Segment Assets	329.56	316.11	305.17	329.56	305.17
Segment Liabilities	110.16	97.65	102.36	110.16	102.36
Net Assets	219.40	218.46	202.81	219.40	202.81
Depreciation, Amortization & Impairment	1.12	1.10	1.06	4.40	4.16
Inter Segment Adjustments					
Segment Revenue	(25.10)	(11.61)	(20.34)	(68.74)	(59.13)
Segment Result	(5.38)	2.47	(6.95)	(13.15)	(13.04)
Segment Assets	(222.34)	(199.36)	(193.54)	(222.34)	(193.54)
Segment Liabilities	(110.44)	(92.65)	(89.46)	(110.44)	(89.46)
Net Assets	(111.90)	(106.71)	(104.08)	(111.90)	(104.08)
Depreciation, Amortization & Impairment	(0.01)	(0.09)	(0.07)	(0.26)	(0.32)
Total					
Segment Revenue	7,212.01	7,211.36	7,303.51	28,843.49	28,100.60
Segment Result	1,933.47	1,762.42	1,780.06	7,103.47	6,878.86
Share of profit of Associates	2.16	0.87	(1.18)	3.32	2.94
Tax Expenses	440.84	364.15	406.43	1,499.23	1,436.16
OCI adjustments	20.44	1.75	(67.07)	23.54	(72.05)
Share of Profit/(Loss) of Non-Controlling Interest	0.09	0.25	0.24	0.57	0.47
Total Result (Attributable to Owner)	1,512.98	1,399.77	1,306.32	5,627.21	5,370.18
Segment Assets	3,25,212.95	3,20,060.85	3,14,017.59	3,25,212.95	3,14,017.59
Segment Liabilities	2,83,779.91	2,80,140.86	2,77,662.08	2,83,779.91	2,77,662.08
Net Assets	41,433.04	39,919.99	36,355.51	41,433.04	36,355.51
Depreciation, Amortization & Impairment	30.94	33.55	26.41	121.72	97.77
Non Cash Expenses other than Depreciation, Amortization & Impairment	83.87	150.59	107.36	585.69	275.74

(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 year ended March 31, 2026.



CIN NO. : L65922MH1989PLC052257

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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:

- 4 The above financial results represent the Consolidated financial results for LIC Housing Finance Limited and its subsidiaries constituting the
- 5 The above results for the Quarter and year ended March 31, 2026 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on May 13, 2026. The above results have been Audited by the Joint
- 6 The financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards, prescribed under Section 133 of the Companies Act, 2013 and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 7 The Board of Directors has recommended a dividend of ₹ 10 per equity share of ₹ 2/- each (500 %) (Previous year ₹ 10 per equity share (500%)) subject to approval of the members of the Company at the forthcoming Annual General Meeting.
- 8 The Secured listed non-convertible debt securities of the Company are secured by a negative lien on the assets of the Company (excluding current and future receivables and book-debt of whatsoever nature of the Company on which a first pari-pasu floating charge by way of hypothecation to secure the borrowings of the company outstanding as on March 31, 2015 and the unavailed sanctions of the term loans, cash credit and refinance as on March 31, 2015), 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 1.21 times as at March 31, 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 March 31, 2026 are given below:

(₹ in crore)

Type of borrower	Exposure to Accounts classified as Standard consequent to implementation of resolution plan - Position as at September 30, 2025 (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 March 31, 2026.*
Personal Loans	1,507.95	64.64	-	133.79	1,342.73
Corporate persons	263.44	44.59	-	6.46	212.40
Of which, MSMEs					
Others					
Total	1,771.39	109.23	-	140.25	1,555.13

*The figures includes accounts cured.

- 10 Disclosure of loans transferred / acquired during the quarter and year ended March 31, 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 are given below :
- (i) The Company has not acquired, any stressed loan.
- (ii) The Company has transferred a stressed loan classified as NPA during the quarter and year ended March 31, 2026. The details as under:

(₹ in Crore)

Details of stressed loans transferred during the quarter classified as NPA			
Particulars	To ARCs	To permitted transferees	To other transferees
Number of accounts	1	-	-
Aggregate principal outstanding of loans transferred	99.30	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net Book value of loans transferred (at the time of transfer)	0.00	-	-
Aggregate consideration	70.00	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-



- 11 Disclosure related to project finance for the quarter and year ended March 31, 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.

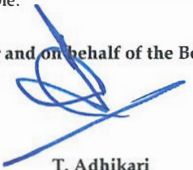
Item Description	Number of Accounts	Total Outstanding (in ₹ crore)
1. Projects under implementation accounts at the beginning of the quarter.*	69	1783.11
2. Projects under implementation accounts sanctioned during the quarter.	17	156.84
3. Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
4. Projects under implementation accounts at the end of the quarter. (1+2-3)	86	1939.95
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.	-	-

* The number of accounts disclosed are the cumulative project accounts as on 31st Dec 2025.

- 12 During the year, the Company's shareholding in LIC Mutual Fund Asset Management Ltd reduced from 33.52% to 30.33% consequent to issuance of additional shares by the associate to other investor.
- 13 The figures for the quarter ended March 31, 2026 and March 31, 2025 are the balancing figures between audited figures in respect of the full financial year for 2025-26 and 2024-25 and published unaudited year to date figures upto the third quarter ended December 31, 2025 and December 31, 2024, respectively.
- 14 The figures for the previous periods / year have been regrouped wherever necessary in order to make them comparable.

Place : Mumbai
Date : May 13, 2026

For and on behalf of the Board


T. Adhikari
Managing Director & CEO
DIN : 10229197



Independent Auditors' Report on the Quarter and Year to Date Consolidated Financial Results of LIC Housing Finance Limited Pursuant to the Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors of
LIC Housing Finance Limited

Report on the audit of the Consolidated Financial Results

Opinion

We have audited the accompanying Statement of quarterly and year to date Consolidated Financial Results of LIC Housing Finance Limited ("the Holding Company") and its subsidiaries (Holding Company and its subsidiaries together referred to as "the Group") and its associates for the quarter and year ended March 31, 2026 ("the Statement"), attached herewith, the Consolidated Statement of Assets and Liabilities as on that date and the Consolidated Statement of Cash Flows for the year ended on that date (the "Consolidated Financial Results") which are included in the accompanying Statement of the audited Consolidated financial results for the quarter and financial year ended March 31, 2026 ("the Statement") being submitted by the Holding Company pursuant to the requirement 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").

In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of reports of the other auditors on separate audited financial statement of subsidiaries and associates, the Statement:

- i. includes the financial results of the following entities:

Holding Company:

LIC Housing Finance Limited

Subsidiaries:

1. LICHFL Financial Services Company Limited
2. LICHFL Asset Management Company Limited
3. LICHFL Care Homes Limited
4. LICHFL Trustee Company Private Limited

Associates:

5. LIC Mutual Fund Asset Management Limited
6. LIC Mutual Fund Trustee Private Limited

- ii. are presented in accordance with the requirements of the Regulation 33 Listing Regulations in this regard; and
- iii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the consolidated net profit, other comprehensive income and other financial information of the Group and its associates for the quarter and year ended March 31, 2026.



Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under sub-section (10) Section 143 of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Consolidated Financial Results" section of our report. We are independent of the Group and its associates in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us and other auditors in terms of their reports referred to in "Other Matters" section below, is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management's and Board of Directors' for the Consolidated Financial Results

The Statement has been prepared on the basis of the audited annual consolidated financial statements. The Holding Company's Management and Board of Directors are responsible for the preparation and presentation of this Statement that gives a true and fair view of the consolidated net profit, other comprehensive income and other financial information of the Group including its associates in accordance with the applicable Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Listing Regulations. The respective Management and the Board of Directors of the Companies included in the Group and of its associates are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of their respective companies and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the respective Management of the Companies and Board of Director's included in the Group and of its associates are responsible for assessing the ability of their respective Companies to continue as going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Group and its associates or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are also responsible for overseeing the Group's and its associates financial reporting process.

Auditors' Responsibilities for the Audit of the Consolidated Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with the SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to



provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

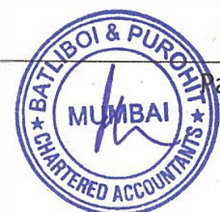
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under clause (i) of sub-section (3) of Section 143 of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the Group and its associates have adequate internal financial controls with reference to financial statements in place and operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group and its associates to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Group and its associates to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial results / information of the Companies within the Group and its associates to express an opinion on the consolidated financial results. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the consolidated financial results of which we are the independent auditors. For the other entities included in the consolidated financial results, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

Materiality is the magnitude of misstatements in the audited Annual Consolidated Financial Results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the audited Annual Consolidated Financial Results may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the audited Annual Consolidated Financial Results.

We communicate with those charged with governance of the Holding Company and the respective auditors communicate with those charged with governance of such other entities included in the Statement of which other auditors are the independent auditors, regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

We also performed procedures in accordance with the Circular No. CIR/CFD/CMD 1/44/2019 dated March 29, 2019 issued by the SEBI under Regulation 33(8) of the Listing Regulations, as amended, to the extent applicable.



Other Matters

- a. The Statement includes the audited financial results of four subsidiaries, whose financial statements, before consolidation adjustments, reflect total assets of Rs. 329.56 crore as at March 31, 2026, total revenues from operation of Rs. 41.23 crore and Rs.132.04 crore and total net Profit after tax of Rs. 0.61 crore and Rs. 23.01 crore and total comprehensive income of Rs. 0.92 crore and Rs.22.66 crore for the quarter ended March 31, 2026 and for the period from April 01, 2025 to March 31, 2026 respectively, and net cash inflows of Rs. 20.87 crore for the year ended March 31, 2026, as considered in the Statement, which have been audited by their respective independent auditors. The independent auditors' reports on financial statements of these entities have been furnished to us by the Management and our opinion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the report of such independent auditors' and the procedures performed by us are as stated in the "Responsibilities of the Auditors for the Audit of the Consolidated Financial Results" section of this report.
- b. The Statement includes the audited financial results of one associate, whose financial statements, before consolidation adjustments, reflect Group's share of total net profit after tax of Rs. 0.08 crore and total comprehensive income of Rs. 0.08 crore for the year ended March 31, 2026 as considered in the Statement which has been audited by its independent auditor. The independent auditors' report on the financial statements has been furnished to us by the Management and our opinion on the Statement, in so far as it relates to the amounts and disclosures included in respect of this associate is based solely on the report of such independent auditors and the procedures performed by us as stated in the "Responsibilities of the Auditors for the Audit of the Consolidated Financial Result" section of this report.
- c. The Statement also includes the Group's share of total net (loss) / profit after tax of Rs. 3.24 crore and total comprehensive (loss) / income of Rs. 3.46 crore for the period ended March 31, 2026, in respect of one associate, as considered in the Statement whose financial information has not been audited by its independent auditor. This financial information is unaudited and has been furnished to us by the Management and our opinion on the Statement, in so far as it relates to the amounts and disclosures included in respect of this associate, is based solely on such unaudited financial information. In our opinion and according to the information and explanations given to us by the Management, this financial information is not material to the Group.
- d. The financial results of the Group for the quarter ended March 31, 2025 and year to date results for the period from April 01, 2024 to March 31, 2025, were audited by erstwhile auditors, who issued their unmodified opinion, vide their report dated May 15, 2025.
- e. The Statement includes the results for the quarter ended March 31, 2026 being the balancing figures between the audited figures in respect of the full financial year ended March 31, 2026 and the published unaudited year-to-date figures up to December 31, 2025 being the date of the end of the third quarter of the current financial year, which were subjected to a limited review by us, as required under the Listing Regulations.

Our opinion is not modified in respect of these matters with respect to our reliance on the work done and the reports of the other auditors and the financial information furnished to us by the Management.

For **SHAH GUPTA & CO.**,
Chartered Accountants
Firm Registration Number: 109574W


Heneel K Patel
Partner
M. No. 114103
UDIN: 26114103MCNXJ12293
Place: Mumbai
Date: May 13, 2026



For **BATLIBOI & PUROHIT**,
Chartered Accountants
Firm Registration Number: 101048W


Parag Hangekar
Partner
M. No. 110096
UDIN: 26110096HVARZU8603
Place: Mumbai
Date: May 13, 2026



13th May,2026

<p>The Manager, Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051</p> <p>Scrip ID: LICHSGFIN EQ Email: cmlist@nse.co.in</p>	<p>The General Manager, Department of Corporate Services-Listing Dept., BSE Limited, 25th Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400 001.</p> <p>Scrip Code : 500253 Email: corp.relations@bseindia.com</p>
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Re:- Declaration pursuant to Regulation 33 (3) (d) and 52 (3) (a) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations,2016 Declaration

Dear Sir/Madam,

I, Varsha Hardasani, Company Secretary and Compliance Officer, of LIC Housing Finance Limited having Registered Office at 13th floor, 131 Maker Tower-F, Cuffe Parade Mumbai-400005, hereby declare that the joint Statutory Auditors of the Company M/s Shah Gupta & Co., Chartered Accountants (FRN-109574W) and M/s Batliboi & Purohit, Chartered Accountants (FRN- 101048W) have issued an Audited Report with unmodified opinion on audited Financial Result of the Company (standalone and Consolidated) for the Financial Year ended 31st March, 2026.

This declaration is given in compliance with Regulation 33(3)(d) and 52 (3) (a) of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations,2015 as amended by of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations,2016, vide Notification no. SEBI/ LAD-NRO/GN/2016-17/002 dated May 25, 2016 and circular no.- CIR/CFD/CMD/56/2016 dated May 27,2016.

Kindly take this declaration on record.

Yours faithfully,

For LIC Housing Finance Limited



Varsha Hardasani

Company Secretary & Compliance Officer



Statement of Security Cover as at March 31, 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	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Debt amount considered more than once (due to exclusive plus pari passu charge)	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		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 column F)					Debt not backed by any assets offered as Security	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 ⁱⁱⁱ	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment	Immovable Property	-	-	YES	0.35	-	-	191.38	-	191.73	-	-	4.51	-	4.51
Capital Work-in Progress		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	-	-	-	-	153.90	-	153.90	-	-	-	-	-
Goodwill		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	-	-	-	-	38.52	-	38.52	-	-	-	-	-
Intangible Assets under Development		-	-	-	-	-	-	0.00	-	0.00	-	-	-	-	-
Investments		-	-	-	-	-	-	5,050.33	-	5,050.33	-	-	-	-	-
Loans	Receivables from Mortgage	-	-	-	3,15,209.38	-	-	958.46	-	3,16,167.84	-	-	-	3,15,209.38	3,15,209.38
Inventories		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	-	-	-	-	706.80	-	706.80	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	-	-	-	-	-	571.32	-	571.32	-	-	-	-	-
Others		-	-	-	-	-	-	2,225.29	-	2,225.29	-	-	-	-	-
Total		-	-	-	3,15,209.73	-	-	9,896.00	-	3,25,105.73	-	-	4.51	3,15,209.38	3,15,213.89
LIABILITIES															
Debt securities to which this certificate pertains	Secured NCDs	-	-	YES	1,33,378.31	-	-	-	-	1,33,378.31	-	-	-	1,33,378.31	1,33,378.31
Other debt sharing pari-passu charge with above debt		-	-	YES	1,27,406.35	-	-	-	-	1,27,406.35	-	-	-	1,27,406.35	1,27,406.35
Other Debt		-	-	-	-	-	-	887.29	-	887.29	-	-	-	-	-
Subordinated debt		-	-	-	-	-	-	1,818.97	-	1,818.97	-	-	-	-	-
Borrowings		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt Securities		-	-	-	-	-	-	7,131.82	-	7,131.82	-	-	-	-	-
Others		-	-	-	-	-	-	11,929.62	-	11,929.62	-	-	-	-	-
Trade payables		-	-	-	-	-	-	94.51	-	94.51	-	-	-	-	-
Lease Liabilities		-	-	-	-	-	-	174.46	-	174.46	-	-	-	-	-
Provisions		-	-	-	-	-	-	263.41	-	263.41	-	-	-	-	-
Others		-	-	-	-	-	-	492.23	-	492.23	-	-	-	-	-
Total		-	-	-	2,60,784.66	-	-	22,792.30	-	2,83,576.96	-	-	-	2,60,784.66	2,60,784.66
Cover on Book Value															
Cover on Market Value^b															
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio	1.21									

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. : 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

Annexure I

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

A. List of Listed NCD's issued during the quarter ended March 31, 2026

Sr. No.	Series	ISIN	Secured /Unsecured	Amount (₹ in Crore)
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B. Listed NCD's outstanding as at March 31,2026

Sr. No.	Series	ISIN	Secured /Unsecured	Amount (₹ in Crore)
1	292	INE115A07J19	Secured By Negative Lien	300.00
2	296-Option 1	INE115A07JM1	Secured By Negative Lien	510.00
3	297-Option 2	INE115A07JP4	Secured By Negative Lien	495.00
4	298	INE115A07JQ2	Secured By Negative Lien	357.00
5	300-Option 1	INE115A07JS8	Secured By Negative Lien	500.00
6	300-Option 2	INE115A07JT6	Secured By Negative Lien	348.80
7	303	INE115A07JW0	Secured By Negative Lien	472.40
8	306-Option 3	INE115A07KE6	Secured By Negative Lien	200.00
9	309-Option 2	INE115A07KM9	Secured By Negative Lien	500.00
10	314	INE115A07KS6	Secured By Negative Lien	1000.00
11	320	INE115A07KY4	Secured By Negative Lien	1000.00
12	332	INE115A07LO3	Secured By Negative Lien	600.00
13	337	INE115A07LU0	Secured By Negative Lien	700.00
14	341-Option 3	INE115A07MC6	Secured By Negative Lien	500.00
15	353	INE115A07MQ6	Secured By Negative Lien	530.00
16	359	INE115A07MW4	Secured By Negative Lien	1477.00
17	365	INE115A07ND2	Secured By Negative Lien	912.00
18	367-Option 3	INE115A07NH3	Secured By Negative Lien	630.50
19	369-Option 2	INE115A07NL5	Secured By Negative Lien	274.90
20	372-Option 2	INE115A07NP6	Secured By Negative Lien	1606.00
21	376	INE115A07NU6	Secured By Negative Lien	1365.00
22	382	INE115A07OB4	Secured By Negative Lien	3400.00
23	386	INE115A07OF5	Secured By Negative Lien	2500.00
24	397	INE115A07OR0	Secured By Negative Lien	1120.00
25	409	INE115A07PF2	Secured By Negative Lien	550.00
26	411	INE115A07PH8	Secured By Negative Lien	320.00
27	412	INE115A07PI6	Secured By Negative Lien	1500.00
28	415	INE115A07PL0	Secured By Negative Lien	975.00
29	411	INE115A07PH8	Secured By Negative Lien	420.00
30	417-Option 1	INE115A07PN6	Secured By Negative Lien	1000.00
31	417-Option 3	INE115A07PP1	Secured By Negative Lien	750.00
32	417-Option 3	INE115A07PP1	Secured By Negative Lien	250.00
33	417-Option 3	INE115A07PP1	Secured By Negative Lien	657.00
34	419-Option 2	INE115A07PR7	Secured By Negative Lien	500.00
35	419-Option 2	INE115A07PR7	Secured By Negative Lien	300.00
36	420-Option 1	INE115A07PT3	Secured By Negative Lien	1275.00
37	421	INE115A07PV9	Secured By Negative Lien	1000.00
38	417-Option 3	INE115A07PP1	Secured By Negative Lien	1350.00
39	421	INE115A07PV9	Secured By Negative Lien	1500.00
40	424-Option 1	INE115A07PY3	Secured By Negative Lien	1500.00
41	424-Option 1	INE115A07PY3	Secured By Negative Lien	2000.00
42	425	INE115A07QA1	Secured By Negative Lien	1500.00
43	353	INE115A07MQ6	Secured By Negative Lien	2500.00
44	425	INE115A07QA1	Secured By Negative Lien	300.00
45	427	INE115A07QC7	Secured By Negative Lien	500.00
46	430	INE115A07QF0	Secured By Negative Lien	1150.00
47	359	INE115A07MW4	Secured By Negative Lien	2011.00
48	432	INE115A07QH6	Secured By Negative Lien	1055.00
49	432	INE115A07QH6	Secured By Negative Lien	300.00



Sr. No.	Series	ISIN	Secured /Unsecured	Amount (₹ in Crore)
50	427	INE115A07QC7	Secured By Negative Lien	1730.00
51	433	INE115A07QI4	Secured By Negative Lien	1105.00
52	434-Option 1	INE115A07QJ2	Secured By Negative Lien	1040.00
53	434-Option 2	INE115A07QK0	Secured By Negative Lien	4960.00
54	434-Option 1	INE115A07QJ2	Secured By Negative Lien	1500.00
55	435	INE115A07QL8	Secured By Negative Lien	1250.00
56	436	INE115A07QM6	Secured By Negative Lien	941.00
57	409	INE115A07PF2	Secured By Negative Lien	500.00
58	433	INE115A07QI4	Secured By Negative Lien	2000.00
59	376	INE115A07NU6	Secured By Negative Lien	1000.00
60	437	INE115A07QN4	Secured By Negative Lien	1300.00
61	372-Option 2	INE115A07NP6	Secured By Negative Lien	501.00
62	437	INE115A07QN4	Secured By Negative Lien	1642.30
63	437	INE115A07QN4	Secured By Negative Lien	800.00
64	438	INE115A07QO2	Secured By Negative Lien	1005.00
65	438	INE115A07QO2	Secured By Negative Lien	1190.00
66	437	INE115A07QN4	Secured By Negative Lien	503.00
67	438	INE115A07QO2	Secured By Negative Lien	505.00
68	439	INE115A07QP9	Secured By Negative Lien	3470.00
69	417-Option 1	INE115A07PN6	Secured By Negative Lien	1780.00
70	440	INE115A07QQ7	Secured By Negative Lien	2105.00
71	441	INE115A07QR5	Secured By Negative Lien	1004.00
72	442	INE115A07QS3	Secured By Negative Lien	2570.00
73	440-Reissue 1	INE115A07QQ7	Secured By Negative Lien	1510.00
74	443	INE115A07QT1	Secured By Negative Lien	750.00
75	386-Reissue 1	INE115A07OF5	Secured By Negative Lien	752.00
76	443-Reissue 1	INE115A07QT1	Secured By Negative Lien	500.00
77	441-Reissue 1	INE115A07QR5	Secured By Negative Lien	751.00
78	444	INE115A07QU9	Secured By Negative Lien	1050.00
79	445-Option 1	INE115A07QV7	Secured By Negative Lien	1500.00
80	445 Option II	INE115A07QW5	Secured By Negative Lien	710.00
81	444-Reissue 1	INE115A07QU9	Secured By Negative Lien	2500.00
82	446	INE115A07QX3	Secured By Negative Lien	1625.00
83	445-Option 1 Reissue 1	INE115A07QV7	Secured By Negative Lien	1730.00
84	447	INE115A07QY1	Secured By Negative Lien	1300.00
85	445 Option II Reissue 1	INE115A07QW5	Secured By Negative Lien	1500.00
86	447 Reissue 1	INE115A07QY1	Secured By Negative Lien	1000.00
87	448	INE115A07QZ8	Secured By Negative Lien	1315.00
88	441 Reissue 2	INE115A07QR5	Secured By Negative Lien	1050.00
89	449	INE115A07RA9	Secured By Negative Lien	1275.00
90	419 Option II Reissue 2	INE115A07PR7	Secured By Negative Lien	605.00
91	447 Reissue 2	INE115A07QY1	Secured By Negative Lien	1635.00
92	450	INE115A07RB7	Secured By Negative Lien	1245.00
93	451	INE115A07RC5	Secured By Negative Lien	2745.00
94	445 Option II Reissue 2	INE115A07QW5	Secured By Negative Lien	1003.00
95	452	INE115A07RD3	Secured By Negative Lien	1000.00
96	448 Reissue 1	INE115A07QZ8	Secured By Negative Lien	700.00
97	452 Reissue 1	INE115A07RD3	Secured By Negative Lien	1225.40
98	453	INE115A07RE1	Secured By Negative Lien	1000.00
99	454	INE115A07RF8	Secured By Negative Lien	7000.00
100	452 Reissue 2	INE115A07RD3	Secured By Negative Lien	1000.00
101	448 Reissue 2	INE115A07QZ8	Secured By Negative Lien	1400.00
102	455	INE115A07RG6	Secured By Negative Lien	1210.00
103	455 Reissue 1	INE115A07RG6	Secured By Negative Lien	1100.00
104	456	INE115A07RH4	Secured By Negative Lien	3250.00
105	436 Reissue 1	INE115A07QM6	Secured By Negative Lien	1100.00



Independent Auditor's Certificate on Security Cover as at March 31, 2026 pursuant to Regulations of 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.

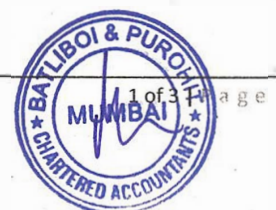
Dear Sirs,

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 March 31, 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 audited standalone financial results as at March 31, 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 asset cover in respect of listed non-convertible debt securities of the Company as per Regulation 54 of Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements) Regulation, 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 I" 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 year ended / outstanding as at March 31, 2026 and for providing all relevant information to the Company's Debenture Trustee.
 - b. Ensuring maintenance of the adequate security-cover available for listed NCDs as per the Regulation 54 of LODR Regulations
 - c. Accurate computation of security-cover available for listed NCDs which is based on audited financial results of the Company as at March 31, 2026.
 - d. The Company's management is responsible for preparation and maintenance of the covenants list and compliance with such covenants on a continuous basis as per the DTD. Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations, the circular and for providing all relevant information to the Stock Exchange.

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 audited financial results for the year ended March 31, 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 March 31, 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 audit of the standalone financial results of the Company for the period ended March 31, 2026, and issued an unmodified opinion vide our report dated May 13, 2026. We conducted our audit of the financial results in accordance with the Standard on Auditing specified under Section 10 Section 143 of the Companies Act, 2013, as amended ("the Act"). Those standard requires that we planned perform the review to obtain limited assurance as to whether the Statement as a whole is free of material misstatement, whether due to fraud and error. Our audit was not planned and performed in connection with any transactions to identify matters that may be potential interested to third parties.
9. We have performed the following procedures:
 - a. Obtained and read on a test check basis, the Debenture Trust Deeds and the Information Memorandum in respect of the secured Debentures 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.
 - b. Obtained and read on a test check basis, the Debenture Trust Deeds and the Information Memorandum in respect of the unsecured Debentures and noted that there is no minimum-security cover percentage prescribed therein in respect of the such Debentures.
 - c. Traced and agreed the principal amount of the Debentures outstanding as at March 31, 2026 to the financial results referred to in paragraph 7 above, and the books of account maintained by the Company as at March 31, 2026.
 - d. Traced the book value of assets indicated in the Statement to the financial results as at March 31, 2026 referred to in paragraph 7 above and other relevant records maintained by the company.
 - e. 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.
 - f. Examined and verified the arithmetical accuracy of the computation of security cover indicated in the Statement.
 - g. Performed necessary inquiries with the Management and obtained necessary representations.
10. 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 notes required that we comply with the ethical requirements of the code of ethics issued by the Institute of Chartered Accountants of India.
11. 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

Conclusion


12. 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 March 31, 2026.
 - a. The computation of security cover available for debenture holders contained in the Statement is not in agreement with the audited 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

13. This Certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to Stock Exchange as stated in para 2 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 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

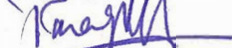
Unique Document Identification Number (UDIN) for this document
is: 26114103XTCFKX2022

Place: Mumbai

Date: May 13, 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: 26110096JTWISD7626

Place: Mumbai

Date: May 13, 2026



Annexure-A

CERTIFICATE OF UTILISATION FOR THE QUARTER ENDED MARCH 31, 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								
				-	-			
Sub-Total				-	-			
Commercial Paper								
INE115A14FQ6	Private	CP	06-Mar-26	1,000.00	1,000.00	NO	NA	NA
INE115A14FR4	Private	CP	13-Mar-26	950.00	950.00	NO	NA	NA
INE115A14FS2	Private	CP	20-Mar-26	2,500.00	2,500.00	NO	NA	NA
INE115A14FT0	Private	CP	25-Mar-26	1,050.00	1,050.00	NO	NA	NA
INE115A14FU8	Private	CP	25-Mar-26	2,000.00	2,000.00	NO	NA	NA
Sub-Total				7,500.00	7,500.00			
Total				7,500.00	7,500.00			

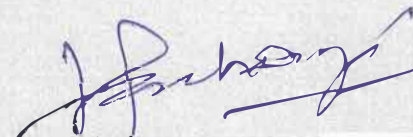



CIN NO. : L65922MH1989PLC052257

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

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	31.03.2026					
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:						
a. Deviation in the objects or purposes for which the funds have been raised.						
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.						
Please take the above on record.						
 Name of signatory : Mr H J Panchariya General Manager (Accounts)						
Date: 13.05.2026						

Annexure-C
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	31.03.2026
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 H J Panchariya
 General Manager (Accounts)

Date: 13.05.2026



Standalone Results

(₹ in Crore)

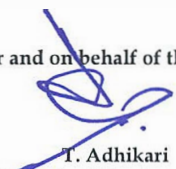
Sr. No.	Particulars	Quarter ended	Quarter ended	Year ended	Year ended
		March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025
		Audited	Audited	Audited	Audited
1	Total Income from Operations	7,194.52	7,281.36	28,771.66	28,046.13
2	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	1,934.24	1,769.58	7,080.62	6,855.81
3	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	1,934.24	1,769.58	7,080.62	6,855.81
4	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	1,497.41	1,367.96	5,595.15	5,429.02
5	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	1,517.30	1,301.19	5,618.82	5,357.21
6	Paid up Equity Share Capital	110.08	110.08	110.08	110.08
7	Reserves (excluding Revaluation Reserves) as at March 31	-	-	41,215.46	36,146.70
8	Securities Premium Account	4,031.72	4,031.72	4,031.72	4,031.72
9	Net Worth			39,365.59	34,538.42
10	Paid up Debt Capital / Outstanding Debt	2,77,444.12	2,70,618.81	2,77,444.12	2,70,618.81
11	Debt Equity Ratio	-	-	7.16	7.96
12	Earning Per Share (of ₹ 2/- each) (for continuing and discontinued operations) Basic & Diluted	27.22	24.87	101.72	98.70
	(The EPS for the quarter ended are not annualised)				

Notes

- The figures for the previous periods / year have been regrouped wherever necessary in order to make them comparable with figures for the current quarter / year ended March 31, 2026.
- The above is an extract of the detailed format of quarterly /yearly Standalone Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the same are available on the Stock Exchanges - National Stock Exchange (NSE), Bombay Stock Exchange(BSE) websites www.nseindia.com, www.bseindia.com and on the Company's website www.lichousing.com.

Place : Mumbai
Date : May 13, 2026

For and on behalf of the Board


T. Adhikari
Managing Director & CEO
DIN : 10229197



Related party disclosure for Six Month Period Ended 31st March 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 01-10-2025 to 31-03-2026	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 (01-10-2025)	Closing balance (31-03-2026)
1	LIC Housing Finance Ltd.	LIC of India	Enterprise Having Significant Influence	Rent, Rates & Taxes	22.00	7.44	-	-
2	LIC Housing Finance Ltd.	LIC of India	Enterprise Having Significant Influence	Electricity Expenses	2.00	0.27	-	-
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	1.13	-	-
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.	100.00	93.69	-	-
6	LIC Housing Finance Ltd.	LIC of India	Enterprise Having Significant Influence	Interest expenses on Secured and Unsecured loans/Debt Securities	-	534.14	-	-
7	LIC Housing Finance Ltd.	LIC of India	Enterprise Having Significant Influence	Repayment of Non- Convertible Debentures	-	4,800.00	-	-
8	LIC Housing Finance Ltd.	LIC of India	Enterprise Having Significant Influence	Balance as at the Period end towards Non Convertible Debentures (Credit)	-	-	6,600.00	1,800.00
9	LIC Housing Finance Ltd.	LIC of India	Enterprise Having Significant Influence	Balance as at Period end towards Interest Accrued on Non Convertible Debentures (Credit)	-	-	400.64	46.37
10	LIC Housing Finance Ltd.	Shri P Koteswara Rao	Non-Independent Director	Sitting Fees & Other Expenses	As approved by NRC	0.07	-	-
11	LIC Housing Finance Ltd.	Shri Akshay Rout	Non-Independent Director	Sitting Fees & Other Expenses	As approved by NRC	0.12	-	-
12	LIC Housing Finance Ltd.	Shri T. Adhikari	Managing Director and CEO	Managerial Remuneration	As approved by NRC	0.40	-	-



(₹ In Crores)

Related party disclosure for Six Month Period Ended 31st March 2026

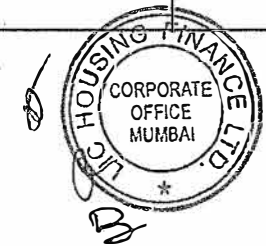
S. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee for the year	Value of transaction during the reporting period for the period from 01-10-2025 to 31-03-2026	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 (01-10-2025)	Closing balance (31-03-2026)
13	LIC Housing Finance Ltd.	Shri T. Adhikari & Smt Kanak Adhikari	Managing Director and CEO & Relative	Outstanding Amount of Loan taken from the Company	-	-	0.33	0.32
14	LIC Housing Finance Ltd.	Mrs.Varsha Hardasani	Company Secretary	Managerial Remuneration	As approved by NRC	0.19	-	-
15	LIC Housing Finance Ltd.	Shri Lokesh Mundhra	Chief Finance Office	Managerial Remuneration	As approved by NRC	0.32	-	-
16	LIC Housing Finance Ltd.	Shri Lokesh Mundhra	Chief Finance Office	Interest Expense on investment in Public Deposit	As per Standard slab payout rates	0.005	-	-
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)	-	-	0.12	0.13
18	LIC Housing Finance Ltd.	Shri Lokesh Mundhra	Chief Finance Office	Outstanding Amount of Loan taken from the Company	-	-	0.05	0.05
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	0.84	-	-
20	LIC Housing Finance Ltd.	LIC Card Services Ltd.	Subsidiary of LIC of India	Investment in Public Deposit	-	10.25		
21	LIC Housing Finance Ltd.	LIC Card Services Ltd.	Subsidiary of LIC of India	Redemption of Public Deposit	-	7.75		
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)	-	-	23.83	25.33
23	LIC Housing Finance Ltd.	Shri Ratnakar Patnaik	Non-Executive Nominee Director	Outstanding Amount of Loan taken from the Company	-	-	0.42	0.41
24	LIC Housing Finance Ltd.	Shri. R Doraiswamy	Chairman (Non-Executive Nominee Director)	Outstanding Amount of Loan taken from the Company	-	-	0.41	0.41
25	LIC Housing Finance Ltd.	LICHFL Financial Services Ltd	Subsidiary Company	Rent Received	Wholly Owned subsidiary	0.36	-	-
26	LIC Housing Finance Ltd.	LICHFL Financial Services Ltd	Subsidiary Company	Interest expense on the Public Deposit	As per Standard slab payout rates	1.06		-



(₹ In Crores)

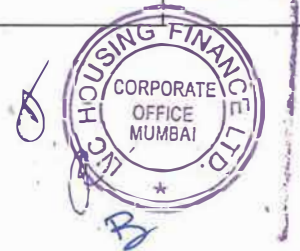
Related party disclosure for Six Month Period Ended 31st March 2026

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 01-10-2025 to 31-03-2026	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 (01-10-2025)	Closing balance (31-03-2026)
27	LIC Housing Finance Ltd.	LICHFL Financial Services Ltd	Subsidiary Company	Commission Expenses on Loan Business	Wholly Owned subsidiary	53.88	-	-
28	LIC Housing Finance Ltd.	LICHFL Financial Services Ltd	Subsidiary Company	Commission Expenses on Public Deposit	Wholly Owned subsidiary	0.03	-	-
29	LIC Housing Finance Ltd.	LICHFL Financial Services Ltd	Subsidiary Company	Sale of Fixed Assets	Wholly Owned subsidiary	0.06	-	-
30	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)	-	-	8.44	16.88
31	LIC Housing Finance Ltd.	LICHFL Financial Services Ltd	Subsidiary Company	Balance as at Period end towards payment of Commission Expense on Public Deposit (Credit)	-	-	0.00	0.01
32	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)	-	-	30.41	31.47
33	LIC Housing Finance Ltd.	LICHFL Financial Services Ltd	Subsidiary Company	Balance as at Period end towards payment- Others	-	-	0.02	0.02
34	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	1.40	-	-
35	LIC Housing Finance Ltd.	LICHFL Asset Management Company Ltd	Subsidiary company	Investment in fund named LICHFL Real Estate Debt Opportunities Fund-1 (LRDOF-1).	Special approval taken from Audit Committee	25.20	-	-
36	LIC Housing Finance Ltd.	LICHFL Asset Management Company Ltd	Subsidiary company	Balance as at the Period end towards expense reimbursement	-	-	0.01	0.01
37	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)	-	-	40.71	42.11



Related party disclosure for Six Month Period Ended 31st March 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 01-10-2025 to 31-03-2026	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 (01-10-2025)	Closing balance (31-03-2026)
38	LIC Housing Finance Ltd.	LICHFL Care Homes Ltd	Subsidiary company	Investment in Public Deposit	As per Standard slab payout rates	1.90	-	-
39	LIC Housing Finance Ltd.	LICHFL Care Homes Ltd	Subsidiary company	Redemption of Public Deposit	As per Standard slab payout rates	3.00	-	-
40	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	0.08	-	-
41	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)	-	-	3.19	1.94
42	LIC Housing Finance Ltd.	LICHFL Care Homes Ltd	Subsidiary company	Rent Received	Wholly Owned subsidiary	0.13	-	-
43	LIC Housing Finance Ltd.	LICHFL Care Homes Ltd	Subsidiary company	Interest Income from ICD	Wholly Owned subsidiary	0.62	-	-
44	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	-	-
45	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)	-	-	0.87	0.90
46	LIC Housing Finance Ltd.	IRMA ISEED Foundation Ltd	One Director holding Directorship	Contribution to CSR activities	0.22	0.22	-	-
47	LICHFL Financial Services Ltd	LIC of India	Enterprise Having Significant Influence	Income from Commission	Less than 10% of total turnover of Subsidiary	0.82	-	-
48	LICHFL Financial Services Ltd	LIC of India	Enterprise Having Significant Influence	Rent Paid	Less than 10% of total turnover of Subsidiary	0.14	-	-
49	LICHFL Financial Services Ltd	LIC of India	Enterprise Having Significant Influence	Net Contribution to LIC of India, P & GS, for Gratuity premium for employees (Post Employment Benefit)	Less than 10% of total turnover of Subsidiary	2.30	-	-



Related party disclosure for Six Month Period Ended 31st March 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 01-10-2025 to 31-03-2026	In case monies are due to either party as a result of the transaction	
		Name	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance (01-10-2025)	Closing balance (31-03-2026)
50	LICHFL Financial Services Ltd	LIC of India	Enterprise Having Significant Influence	Net Contribution to LIC of India, P & GS, for GTIS premium for employees (Post Employment Benefit)	Less than 10% of total turnover of Subsidiary	0.40	-	-
51	LICHFL Financial Services Ltd	LIC of India	Enterprise Having Significant Influence	Electricity Expenses	Less than 10% of total turnover of Subsidiary	0.01	-	-
52	LICHFL Financial Services Ltd	LIC of India	Enterprise Having Significant Influence	Reimbursement of Mediclaim, GSLLI, PF , Pension Fund etc for staff posted from LIC	Less than 10% of total turnover of Subsidiary	0.24	-	-
53	LICHFL Financial Services Ltd	LIC of India	Enterprise Having Significant Influence	Balance payable at end of Period end towards expense payable	-	-	0.04	0.14
54	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	0.02	-	-
55	LICHFL Financial Services Ltd	LIC Mutual Fund Trustee Company Pvt Ltd	Associate of LIC of India	Investment Income	Less than 10% of total turnover of Subsidiary	(0.18)	-	-
56	LICHFL Financial Services Ltd	IDBI bank	Associate of LIC of India	Income From Commission	Less than 10% of total turnover of Subsidiary	1.58	-	-
57	LICHFL Financial Services Ltd	Mr. Sandeep Kumar	Director & CEO	Managerial Remuneration	Less than 10% of total turnover of Subsidiary	0.28	-	-
58	LICHFL Financial Services Ltd	Mr. Sandeep Kumar	Director & CEO	Reimbursement of Expenses	Less than 10% of total turnover of Subsidiary	0.03	-	-
59	LICHFL Financial Services Ltd	Mr. Pankaj Gopal	Director & CEO	Managerial Remuneration	As Approved by Board	0.01	-	-
60	LICHFL Financial Services Ltd	Ms. Swapna Surve	KMP -Company Secretary	Managerial Remuneration	As Approved by Board	0.08	-	-



Related party disclosure for Six Month Period Ended 31st March 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 01-10-2025 to 31-03-2026	In case monies are due to either party as a result of the transaction	
		Name	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance (01-10-2025)	Closing balance (31-03-2026)
61	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	0.07	-	-
62	LICHFL Asset Management Company Ltd	Mr Arindam Dasgupta	Director & CEO (From 01.08.2025 & Upto 03.12.2025)	Managerial Remuneration	As approved by Board	0.10	-	-
63	LICHFL Asset Management Company Ltd	Mr Devojit	Director & CEO (From 05.12.2025)	Managerial Remuneration	As approved by Board	0.18	-	-
64	LICHFL Asset Management Company Ltd	Ms Kanchan Vartak	Chief Financial Officer	Managerial Remuneration	As approved by Board	0.13	-	-
65	LICHFL Asset Management Company Ltd	Mr. Dhananjay Mungale	Director	Sitting Fees	As approved by Board	0.01	-	-
66	LICHFL Asset Management Company Ltd	Mr. Anil Kaul	Director	Sitting Fees	As approved by Board	0.004	-	-
67	LICHFL Asset Management Company Ltd	Ms Aakanchha Vyas	Company Secretary	Managerial Remuneration	As approved by Board	0.03	-	-
68	LICHFL Asset Management Company Ltd	Mr. Pravin Molri	Director	Sitting Fees	As approved by Board	0.02	-	-
69	LICHFL Care Homes Ltd	LIC of India	Enterprise Having Significant Influence	Reimbursement of Medclaim, GSLI, PF , Pension Fund etc for staff posted from LIC	0.21	0.05	-	-
70	LICHFL Care Homes Ltd	Ms. Kuhu Mohapatra	Non Executive Director	Sitting Fees	As approved by Board	0.003	-	-
71	LICHFL Care Homes Ltd	Ms. Bhargavi G.	Director	Managerial Remuneration	1.00	0.30	-	-
72	LICHFL Care Homes Ltd	Sushma rathour	Chief Financial Officer	Managerial Remuneration	0.27	0.07	-	-



(₹ In Crores)

Related party disclosure for Six Month Period Ended 31st March 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 01-10-2025 to 31-03-2026	In case monies are due to either party as a result of the transaction	
		Name	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance (01-10-2025)	Closing balance (31-03-2026)
73	LICHFL Care Homes Ltd	Pratik Darji	Company Secretary (Upto 12.01.2026)	Managerial Remuneration	0.32	0.05	-	-
74	LICHFL Care Homes Ltd	Mr. Aditya Shelke	Company Secretary (From 13.01.2026)	Managerial Remuneration	-	0.02		
75	LICHFL Trustee Company Private Ltd	Shri Jagdish Capoor	Director	Sitting Fees	As approved by Board	0.003	-	-
76	LICHFL Trustee Company Private Ltd	LICHFL Urban Development Fund	Trust	Trusteeship Fees	0.06	0.03	-	-
77	LICHFL Trustee Company Private Ltd	LICHFL Housing and Infrastructure Trust	Trust	Trusteeship Fees	0.12	0.05	-	-
78	LICHFL Trustee Company Private Ltd	LICHFL Real Estate Debt Opportunities Fund -1	Trust	Trusteeship Fees	0.30	0.09	-	-
Total					132.55	5,551.49		

Notes:

1. 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.,
Bombay Life Building, 2nd Floor,
45/47, Veer Nariman Road,
Mumbai – 400 001.

Date: 13th May 2026

CERTIFICATION

We the undersigned T. Adhikari, Managing Director & CEO and Lokesh Mundhra, Chief Financial Officer hereby certify that for the Quarter ended 31st March 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

The Board of Directors,
LIC Housing Finance Limited.,
Bombay Life Building, 2nd Floor,
45/47, Veer Nariman Road,
Mumbai – 400 001.

Date: 13th May, 2026

ANNUAL CERTIFICATION

We the undersigned T. Adhikari, Managing Director & CEO and Lokesh Mundhra, Chief Financial Officer hereby certify that for the financial year ended 31st March 2026, we have reviewed annual accounts, financial statement and the cash flow statement 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;
3. There are no transactions entered into by the Company during the year which are fraudulent, illegal or violate the Company's code of conduct;
4. We accept responsibility for establishing and maintaining internal controls and that we have evaluated the effectiveness of some internal control system of the Company and we have disclosed to the auditors and the Audit Committee the deficiencies, of which we are aware, in the design or operation of the internal control systems and we have taken the steps to rectify these deficiencies.
5. We further certify that:
 - (a) there have been no significant changes in internal control during this year.
 - (b) there have been no significant changes in accounting policies during this year except as mentioned in the significant accounting policies and notes to accounts.
 - (c) there have been some instances of fraud though not significant. There were no involvement of management and there would not have been involvement of employees having a significant role in the Company's internal control system.


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 March 31, 2026, we confirm that the proceeds of the Commercial Papers issued by the Company during the quarter ended March 31, 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: - 13.05.2026



Initial Disclosure by LIC Housing Finance Limited identified as a Large Corporate

Sr. No.	Particulars	Details
1	Name of the Company	LIC Housing Finance Limited
2	CIN	L65922MH1989PLC052257
3	Financial Year From	2025
4	Financial Year To	2026
5	Outstanding Qualified Borrowings at the start of the financial year (Rs. In Crores)	237475.92
6	Outstanding Qualified Borrowings at the end of the financial year (Rs. In Crores)	245504.54
7	Credit rating (highest in case of multiple ratings)	CRISIL AAA/Stable and CARE AAA/Stable
8	Incremental borrowing done during the year (qualified borrowings) (Rs. In Crores)	71183.85
9	Borrowings by way of issuance of debt securities during the F.Y. 2025-26 (Rs. In Crores)	9060
10	Borrowings by way of issuance of debt securities during the F.Y. 2024-25 (Rs. In Crores)	44655.40
11	Borrowings by way of issuance of debt securities during the F.Y. 2023-24 (Rs. In Crores)	32506.30

We confirm that we are a Large Corporate as per the applicability criteria given under the para 3.2 of SEBI» Operational circular SEBI/HO/ODHS/DDHS-RACPOD1/P/CJR/2023/172 dated October 19, 2023.



Lokesh Mundhra

Chief Financial Officer
 Email Id:-Lokesh.Mundhra@lichousing.com
 Contact No.-022 22178761

Date:-13th May, 2026




Varsha Hardasani

Company Secretary & Compliance Officer
 Email Id- Varsha.Hardasani@lichousing.com
 Contact No. 022-22178610