	Particulars	Standalone	
		As at	As at
1	**Shareholders' Funds**		
	(a) Share Capital	10098.63	10089.63
	(b) Reserves and Surplus	605201.25	558120.92
	Sub-total - Shareholders' funds	615300.88	568220.55
2	**Non Current Liabilities**		
	(a) Long-term borrowings	508698.06	465112.74
	(b) Other long term liabilities	4069.46	2808.84
	(c) Long-term provisions	676.32	623.31
	Sub-total - Non-current liabilities	515873.83	471625.89
4	**Current Liabilities**		
	(a) Short-term borrowings	184988.66	135862.14
	(b) Trade payables	1393.79	1463.25
	(c) Other current liabilities	116432.85	99424.36
	(d) Short-term provisions	542.25	2689.79
	Sub-total - Current liabilities	133606.55	115846.54
	TOTAL - EQUITY AND LIABILITIES	711099.26	644294.98
B	**ASSETS**		
1	**Non-Current Assets:**	5957.90	6223.64
	(a) Fixed assets	17397.32	16399.39
	(b) Non-current investments	24336.60	22082.51
	(c) Deferred tax asset (net)	1351.8.40	13223.02
	(d) Long term loans & advances	382.99	365.96
	(e) Other non current assets	6159.4.21	58284.42
	Sub-total - Non-current assets		
2	**Loans**		
	(a) Non-current	639372.5.44	679315.3.19
	(b) Current	51815.2.04	51486.2.00
	Sub-total - Loans	691187.7.48	630801.5.19
3	**Current Assets:**		
	(a) Cash and Bank balances	36697.23	21989.70
	(d) Short term loans and advances	3003.30	2198.61
	(f) Other current assets	8168.1.18	4000.2.84
	Sub-total - Current assets	1368.18.57	766.42.37
	TOTAL - ASSETS	711009.0.26	644294.1.98

Notes :

1 Statement of Assets and Liabilities

₹ In lacs

2 The main business of the Company is to provide loans for purchase or construction of residential houses. All other activities of the Company revolve around the main business and accordingly there are no separate reportable segments, as per the Accounting Standard on 'Segment Reporting' (AS 17) notified under the Companies (Accounting Standard) Amendment Rules, 2011.

3 During the financial year 2011-12, the Company had aligned its provisioning policy on Standard / NPA accounts to match with revised NHB norms and based [illegible] Hard the policy followed for the quarter ended September 30, 2011 been continued, the [illegible] various Liquid contracts at [illegible]

4 Other Income for the quarter ended September 30, 2012 includes Income from Investments (Previous period ₹ 4326.39 lacs), interest on Bank Deposits ₹ 149.74 Lacs (Previous period ₹ 85.49 Lacs).

5 The proposed dividend of ₹ 3.60 per equity share of ₹ 2/- each (180%) was approved by the shareholders in the 23rd Annual General Meeting of the Company held on July 24, 2012 and paid subsequently.

6 Cash and Bank balances include Temporary Book Overdraft of ₹ 99608.34 lacs (Previous year ₹ 69972.26 Lacs), which represents cheques issued towards disbursement to borrowers and cheques issued for payment of expenses, but not encashed as on September 30, 2012.

7 [illegible] reclassified / restated wherever necessary in order to make them comparable with figures for the [illegible]

8 The Auditors of the Company have carried out a Limited Review of the standalone financial results for the quarter and [illegible] in compliance with Clause 29 of the Debt Listing Agreement and Clause 41 of the Equity Listing Agreement. The financial results have been reviewed & recommended by the Audit Committee and approved by the Board of Directors at its meeting held on October 31, 2012.

For and on behalf of the Board

D. K. Mehrotra
Chairman

LIC HOUSING FINANCE LTD. REGD. & CORPORATE OFFICE MUMBAI

Chokshi & Chokshi MUMBAI 400036 Chartered Accountants

Shah Gupta & Co. MUMBAI Chartered Accountants

Place : Mumbai
Date : October 31, 2012

Registered Office : LIC Housing Finance Ltd., Bombay Life Bldg., 2nd Floor, 45/47 Veer Nariman Road, Mumbai 400 001.
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Limited Review Report

[illegible]
Mumbai

1. We have reviewed the accompanying 'Statement of unaudited financial results for the quarter and six months ended September 30, 2012' (the 'Statement') of LIC Housing Finance Limited (the 'Company') except for the disclosures regarding 'Public Shareholding', 'Promoter and Promoter Group Shareholding' and 'investor complaints' which have been traced from disclosures made by the management and have not been reviewed by us. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on this statement based on our review.

2. We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

3. Based on our review conducted as above, [illegible] that the accompanying Statement, prepared in accordance with the Accounting Standards referred to in [illegible] (3C) of the Companies Act, 1956 and other recognised accounting practices and policies, has not disclosed the information required to be disclosed in terms of Clause 29 of the Debt Listing Agreement and Clause 41 of the Equity Listing Agreement with the stock exchanges, including the manner in which it is to be disclosed, or that it contains any material misstatement.

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

Heneel K Patel
Partner
M.No.114103

SHAH GUPTA & CO. MUMBAI CHARTERED ACCOUNTANTS

For CHOKSHI & CHOKSHI
Chartered Accountants
Firm Registration No.101872W

Mitil Chokshi
Partner
M.No.47745

Chokshi & Chokshi MUMBAI 400036 Chartered Accountants

Place: Mumbai
Dated: October 31, 2012