COPY

Corporate Office :
LIC HOUSING FINANCE LTD.
Maker Tower "F" Premises Co-op. Soc. Ltd.
13th Floor, Cuffe Parade, Mumbai - 400 005.

स्वगृहाय अर्थसहाय:

LIC HOUSING FINANCE LTD

Ref. LICHFL/CS/Finres12-13

31st October 2012

Inward Department,
Bombay Stock Exchange Limited
Corporate Relationship Department
1st Floor, New Trading Ring,
Rotunda Building ....

Dear Sir,

Re: Unaudited Financial Results for the Second Quarter ended 30th September, 2012.

This is with reference to our letter Ref.:LICHFL/CS/noticebm dated 17th October,2012 regarding above captioned subject matter.

In this connection we are forwarding herewith the Unaudited Financial Results for the second quarter ended 30th September, 2012 in the prescribed format alongwith Limited Review. The Unaudited Financial Results and Auditors' Report on Limited Review of Unaudited Financial Results were considered & approved by the Board of Directors in their meeting held on 31st October, 2012 as considered and recommended by the Audit Committee.

This is for your information and records.

Thanking you,

General Manager (Taxation) &
Company Secretary

Encl. : a/a.

C.C.:

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

(2) The Luxembourg Stock Exchange, 11, Avenue de la Porte-Neuve, L-2011 Luxembourg, G. D. LUXEMBOURG.

LIC HFL
LIC HOUSING FINANCE LTD

PART I

STATEMENT OF STANDALONE UNAUDITED RESULTS FOR THE QUARTER/ HALF YEAR ENDED SEPTEMBER 30, 2012

₹ in lacs

	Particulars	Quarter ended			Six Months ended		Year ended
		30/09/2012	30/06/2012	30/09/2011	30/09/2012	30/09/2011	31/03/2012
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1.	Income from Operations						
	a. Revenue from Operations	180812.29	171786.02	145793.49	352598.31	281600.74	598268.79
	b. Other Operating Income	3192.01	2859.43	3486.23	6051.44	6471.89	13217.25
	Total Income from Operations (net)	184004.30	174645.45	149279.72	358649.75	288072.63	611486.04
2.	Expenditure						
	a. Finance Cost	[illegible]	136737.42	112380.84	282195.42	212092.24	459106.52
	b. Employees benefits expense	184.56	[illegible]	[illegible]	[illegible]	3357.75	7243.91
	c. Depreciation and amortisation expense	314.85	42.49	211.67	357.34	[illegible]	[illegible]
	d. Advertisement Expenses	2787.45	1944.10	2443.37	4731.55	3896.06	9904.81
	e. Commission and Brokerage	694.37	4355.44	20469.71	5049.81	23813.34	15605.10
	f. Provisions / Write off (Net of write back)	1195.55	1117.56	1019.53	2313.11	1965.63	4637.77
	g Other Expenses	152943.65	146298.15	138463.53	299241.80	245739.75	498420.37
	Total Expenses						
3.	Profit from Operations before Other Income & Exceptional Items (1-2)	31060.65	28347.30	10816.19	59407.95	42332.88	113065.67
4.	Other Income	2182.62	2084.83	2257.13	4267.45	5282.49	10025.65
5.	Profit from ordinary activities before exceptional items (3+4)	33243.27	30432.13	13073.32	63675.40	47615.37	123091.32
6.	Exceptional items	-	-	-	-	-	-
7.	Profit from ordinary activities before tax (5+6)	33243.27	30432.13	13073.32	63675.40	47616.37	123091.32
8.	Tax Expense	8937.65	7657.41	3233.87	16595.06	12125.59	31671.71
9.	Net Profit from ordinary activities after Tax (7-8)	24305.62	22774.72	9839.45	47080.34	35489.78	91419.61
10.	Extraordinary items	-	-	-	-	-	-
11.	Net Profit for the period (9+10)	24305.62	22774.72	9839.45	47080.34	35489.78	91419.61
12.	Paid-up Equity Share Capital (Face value ₹ 2/-)	10093.26	10093.26	9493.26	10093.26	9493.26	10093.26
13.	Reserves as at 31st March	-	-	-	-	-	558120.91
14.	Earning Per Share (EPS) on (face value of ₹ 2/-)						
	Basic and Diluted Earning Per Share (₹)	4.82	4.51	2.08	9.33	7.48	19.20
15.	Debenture Redemption Reserve	-	-	-	-	-	-
16.	Debt Equity Ratio	-	-	-	10.56	11.57	10.28
17.	Debt Service Coverage Ratio	-	-	-	0.39	0.29	0.39
18.	Interest Service Coverage Ratio	-	-	-	1.23	1.22	1.27
19.	Paid-up Debt Capital	-	-	-	6233929.88	5022336.74	5608726.88

PART II

SELECT INFORMATION FOR THE HALF YEAR ENDED SEPTEMBER 30, 2012

	Particulars	Quarter ended			Six Months ended		Year ended
		30/09/2012	30/06/2012	30/09/2011	30/09/2012	30/09/2011	31/03/2012
		Unaudited	[illegible]	[illegible]	[illegible]	Unaudited	Audited
A	PARTICULARS OF SHAREHOLDING						
1.	Public Shareholding						
	- Number of Shares	301220505	301220505	301220505	301220505	301220505	301220505
	- Percentage of shareholding	59.69%	59.69%	63.46%	59.69%	63.46%	59.69%
2.	Promoters and promoter group Shareholding						
	a) Pledged / Encumbered	NIL	NIL	NIL	NIL	NIL	NIL
	- Number of Shares	NIL	NIL	NIL	NIL	NIL	NIL
	- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL	NIL	NIL
	- Percentage of shares (as a % of the total share capital of the Company)						
	b) Non - encumbered	203442495	203442495	173442495	203442495	173442495	203442495
	- Number of Shares	100%	100%	100%	100%	100%	100%
	- Percentage of shares (as a % of the total shareholding of promoter and [illegible]			[illegible]	40.31%	36.54%	40.31%

	Particulars	3 months ended 30/09/2012
B	INVESTOR COMPLAINTS	
	Pending at the beginning of the quarter	0
	Received during the quarter	28
	Disposed off during the quarter	27
	Remaining unresolved at the end of the quarter	1

SHAH GUPTA & CO. MUMBAI CHARTERED ACCOUNTANTS

Mukhi & Chokshi Chartered Accountants MUMBAI

LIC HFL LTD. CORPORATE OFFICE MUMBAI

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