LIC HFL
LIC HOUSING FINANCE LTD

PART I

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2012

₹ in lacs

	Particulars	Quarter ended			Nine Months ended		Year ended
		31/12/2012	30/09/2012	31/12/2011	31/12/2012	31/12/2011	31/03/2012
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Income from Operations						
	a Revenue from operations	190497.68	180812.29	153866.43	543095.99	435467.17	598268.79
	b Other operating income	2970.84	3192.01	3315.78	9022.28	9787.67	13217.25
	Total Income from Operations (net)	193468.52	184004.30	157182.21	552118.27	445254.84	611486.04
2	Expenses						
	a Finance cost	163531.81	145458.00	121289.53	435727.23	333381.77	459106.52
	b Employees benefits expense	2186.67	2308.87	1798.93	6417.07	5156.67	7243.91
	c Depreciation and amortisation expense	193.24	184.56	191.33	556.81	544.78	742.02
	d Advertisement expenses	277.47	314.85	284.21	634.81	545.49	1180.24
	e Commission and brokerage	2693.09	2787.45	2037.11	7424.64	5933.17	9904.81
	f Provisions / write off (net of write back)	3186.25	694.37	(7968.83)	8236.06	15844.51	15605.10
	g Other expenses	1377.93	1195.55	1025.21	3691.04	2990.85	4637.77
	Total Expenses	163446.46	152943.65	118657.49	462688.26	364397.24	498420.37
3	Profit from Operations before Other Income & Exceptional Items (1-2)	30022.06	31060.65	38524.72	89430.01	80857.60	113065.67
4	Other income	2027.74	2182.62	2071.76	6295.19	7354.25	10025.65
5	Profit from ordinary activities before exceptional items (3+4)	32049.80	33243.27	40596.48	95725.20	88211.85	123091.32
6	Exceptional items	-	-	-	-	-	-
7	Profit from ordinary activities before tax (5+6)	32049.80	33243.27	40596.48	95725.20	88211.85	123091.32
8	Tax expense	8425.18	8937.65	10027.12	25020.24	22152.71	31671.71
9	Net Profit from ordinary activities after Tax (7-8)	23624.62	24305.62	30569.36	70704.96	66059.14	91419.61
10	Extraordinary items	-	-	-	-	-	-
11	Net Profit for the period (9+10)	23624.62	24305.62	30569.36	70704.96	66059.14	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 (₹)	4.68	4.82	6.44	14.01	13.92	19.20

PART II

SELECT INFORMATION FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2012

	Particulars	Quarter ended			Nine Months ended		Year ended
		31/12/2012	30/09/2012	31/12/2011	31/12/2012	31/12/2011	31/03/2012
A	PARTICULARS OF SHAREHOLDING	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
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						
	- 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)	NIL	NIL	NIL	NIL	NIL	NIL
	b) Non - encumbered						
	- Number of shares	203442495	203442495	173442495	203442495	173442495	203442495
	- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	100%	100%	100%	100%	100%	100%
	- Percentage of shares (as a % of the total share capital of the Company)	40.31%	40.31%	36.54%	40.31%	36.54%	40.31%

	Particulars	3 months ended 31/12/2012
B	INVESTOR COMPLAINTS	
	Pending at the begininning of the quarter	1
	Received during the quarter	59
	Disposed off during the quarter	57
	Remaining unresolved at the end of the quarter	3

SHAH GUPTA & CO. MUMBAI CHARTERED ACCOUNTANTS

Chokshi & Chokshi MUMBAI 400036

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

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Notes :

1 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 Standards) Amendment Rules, 2011

2 Other Income for the nine months ended December 31, 2012 includes Income from Investments in various Liquid schemes of Mutual Funds ₹ 4654.37 Lacs (Previous period ₹ 5962.57 lacs), Interest on Bank Deposits ₹ 215.85 Lacs (Previous period ₹ 128.13 Lacs)

3 The figures for the previous periods have been regrouped / reclassified / restated wherever necessary in order to make them comparable with figures for the current period ended December 31, 2012

4 The Auditors of the Company have carried out a Limited Review of the standalone financial results for the quarter and nine months ended December 31, 2012 in compliance with 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 February 14, 2013.

For and on behalf of the Board

D. K. Mehrotra
Chairman

Place : Mumbai
Date : February 14, 2013

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