LIC HFL
LIC HOUSING FINANCE LTD

Ref.:LICHFL/CS/Result

11 November, 2020

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 Scrip ID: **LICHSGFIN EQ** Email: cmlist@nse.co.in	The General Manager, Department of Corporate Services-Listing Dept., BSE Limited, 25th Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001. Scrip Code : **500253** Email: corp.relations@bseindia.com

Re: Outcome of Meeting of Board of Directors for the Second Quarter Ended 30th September, 2020.

Please refer to our letter Ref.:LICHFL/CS/noticebm dated November 03, 2020 regarding publishing of Unaudited Financial Results for the Second Quarter ended 30th September, 2020.

In this connection we are forwarding herewith the Unaudited Financial Results for the Second Quarter ended 30th September, 2020 in the prescribed format alongwith Limited Review. The Unaudited Financial Results and Auditors' Report on Limited Review of Unaudited Financial Results were considered and approved by the Board of Directors in their meeting held on 11th November, 2020 as considered and recommended by the Audit Committee.

This is for your information and records.

Thanking you,

Yours faithfully,
For LIC Housing Finance Ltd.

General Manager (Taxation) &
Company Secretary

Encl. : a/a.

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

LIC HOUSING FINANCE LIMITED

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30/09/2020

(₹ in Crore)

	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30-09-2020	30-06-2020	30-09-2019	30-09-2020	30-09-2019	31-03-2020
		Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
1	**Revenue from operations**						
	a.Interest Income	4,938.16	4,985.08	4,953.52	9,923.24	9,737.97	19,605.35
	b.Fees and commission Income	13.41	5.68	4.24	19.09	16.59	39.42
	c.Net Gain on De-recognition of Financial Instruments under Amortised Cost Category	2.56	0.20	1.69	2.76	3.52	5.86
	d.Others	14.90	12.75	13.41	27.65	21.98	46.06
	Total Revenue from operations	4,969.03	5,003.71	4,972.86	9,972.74	9,780.06	19,696.69
	Other Income	12.81	(26.22)	6.28	(13.41)	6.29	(26.93)
	Total Income	4,981.84	4,977.49	4,979.14	9,959.33	9,786.35	19,669.76
2	**Expenses**						
	a.Finance Costs	3,700.19	3,764.47	3,701.81	7,464.66	7,304.40	14,783.86
	b.Fees and Commission Expenses	15.54	13.05	18.63	28.59	20.12	60.56
	c.Net Loss on De-recognition of Financial Instruments under Amortised Cost Category	7.88	2.20	(3.43)	10.08	0.54	47.49
	d.Impairment on Financial Instruments	103.02	56.45	281.47	159.47	534.80	952.73
	e.Employee Benefits Expenses	78.50	79.58	76.96	158.08	138.24	299.09
	f. Depreciation and amortisation expenses	12.39	12.16	12.17	24.55	22.39	48.07
	g.Other expenses	55.06	31.91	35.47	86.97	68.91	208.97
	Total Expenses	3,972.58	3,959.82	4,123.08	7,932.40	8,089.40	16,400.77
3	**Profit Before Exceptional and Extraordinary Items and Tax (1-2)**	1,009.26	1,017.67	856.06	2,026.93	1,696.95	3,268.99
4	**Exceptional and Extraordinary Items**	-	-	-	-	-	-
5	**Profit Before Tax (3-4)**	1,009.26	1,017.67	856.06	2,026.93	1,696.95	3,268.99
6	Tax Expense	218.36	200.19	83.86	418.55	314.07	867.15
7	**Net Profit for the Period (5-6)**	790.90	817.48	772.20	1,608.38	1,382.88	2,401.84
8	**Other Comprehensive Income**						
	A (i) Items that will not be reclassified to profit or loss	(0.11)	1.13	(0.99)	1.02	(4.50)	(11.68)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.54	(2.18)	(0.10)	(1.64)	1.13	4.83
	Subtotal (A)	0.43	(1.05)	(1.09)	(0.62)	(3.37)	(6.85)
	B (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
	Subtotal (B)	-	-	-	-	-	-
	Other Comprehensive Income (A + B)	0.43	(1.05)	(1.09)	(0.62)	(3.37)	(6.85)
9	**Total Comprehensive Income (After Tax) (7+8)**	791.33	816.43	771.11	1,607.76	1,379.51	2,394.99
10	Paid-up Equity Share Capital (face value ₹ 2/-)	100.93	100.93	100.93	100.93	100.93	100.93
11	Earnings Per Share (EPS) on (face value of ₹ 2/-) Basic and Diluted Earning Per Share (₹) * (The EPS for the Quarters & Half Year is not annualised)	15.67 *	16.20 *	15.30 *	31.87 *	27.40 *	47.59
12	Reserves excluding Revaluation Reserves as at March 31, 2020	-	-	-	-	-	18,092.10
13	Debenture Redemption Reserve	-	-	-	-	-	-
14	Debt Equity Ratio [(Long Term Borrowings + Short Term Borrowings + Current Maturities of Long Term Borrowings) / Shareholders' fund]	-	-	-	9.62	10.49	10.52
15	Debt Service Coverage Ratio [(Profit Before Tax + Interest and other Charges) / (Interest and Other Charges+ Principal Repayment)]	-	-	-	0.17	0.12	0.10
16	Interest Service Coverage Ratio [(Profit Before Tax + Interest and Other Charges) / Interest and Other Charges]	-	-	-	1.27	1.23	1.22
17	Net Worth	-	-	-	19,797.15	17,177.61	18,193.09

CIN No. : L65922MH1989PLC052257

Corporate Office : LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai 400 005
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Registered Office: LIC Housing Finance Ltd. Bombay Life Bldg., 2nd flr., 45/47, Veer Nariman Rd, Fort, Mumbai - 400 001.
Tel: +91 22 2204 9682 /9799 /0006 Fax: +91 22 2204 9682. E-mail: lichousing@lichousing.com

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Notes to the Financial Results:

1 Statement of Standalone Assets and Liabilities

(₹ in Crore)

	Particulars	As at 30-09-2020	As at 31-03-2020
	ASSETS		
1	**Financial Assets**		
(a)	Cash and cash equivalents	1,765.03	1,365.72
(b)	Bank Balance other than (a) above	102.73	613.23
(c)	Derivative financial instruments	-	80.48
(d)	Receivables	-	-
(e)	Loans	210,585.13	207,987.97
(f)	Investments	5,276.06	5,496.37
(g)	Other Financial assets	15.28	21.41
	Sub-total - Financial Assets	**217,744.23**	**215,565.18**
2	**Non-Financial Assets**		
(a)	Current tax assets (Net)	57.11	354.07
(b)	Deferred tax Assets (Net)	629.85	520.04
(c)	Property, Plant and Equipment	130.79	134.62
(d)	Capital Work in Progress	0.35	0.33
(e)	Right of Use Assets	112.80	117.45
(f)	Other Intangible assets	1.64	1.98
(g)	Other non-financial assets	92.13	111.92
	Sub-total - Non-Financial Assets	**1,024.67**	**1,240.41**
	Total Assets	**218,768.90**	**216,805.59**
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	**Financial Liabilities**		
(a)	Derivative financial instruments	3.70	22.90
(b)	Lease Liabilities	122.78	125.86
(c)	Payables		
	(I)Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	0.19	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	41.67	34.57
	(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	-	-
(d)	Debt Securities	120,110.61	132,082.26
(e)	Borrowings (Other than Debt Securities)	53,014.95	45,140.43
(f)	Deposits	16,189.66	12,608.99
(g)	Subordinated Liabilities	1,000.00	1,500.00
(h)	Other financial liabilities	8,137.04	6,728.49
	Sub-total - Financial Liabilities	**198,620.60**	**198,243.50**
2	**Non-Financial Liabilities**	-	-
(a)	Current tax liabilities (Net)	147.54	145.33
(b)	Provisions	-	-
(c)	Deferred tax liabilities (Net)	203.61	223.66
(d)	Other non-financial liabilities	**351.15**	**368.99**
	Sub-total - Non-Financial Liabilities		
3	**EQUITY**	100.99	100.99
(a)	Equity Share Capital	19,696.16	18,092.10
(b)	Other Equity	**19,797.15**	**18,193.09**
	Sub-total - Equity		
	Total Liabilities and Equity	**218,768.90**	**216,805.59**

HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

CIN No. : L65922MH1989PLC052257

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2. Cash Flow Statement for the half year ended Sep 30, 2020

(₹ in Crore)

Particulars	Half Year ended Sep 30, 2020	Half Year ended Sep 30, 2019
A. Cash Flow from Operating Activities		
Profit Before Tax	2,026.93	1,696.95
Adjustments for		
Depreciation, Amortization and Impairment (other than Financial Instruments)	24.55	22.39
Impairment on Financial Instruments (Expected Credit Loss)	159.47	534.80
Loss/(Gain) on disposal of Property, Plant and Equipment	(0.02)	(0.10)
Dividend and Interest Income classified as Investing Cash Flows	(3.39)	(6.27)
Unwinding of discount	265.47	(196.31)
Interest Expense	7,464.65	7,305.13
Interest Income	(9,825.71)	(9,682.68)
Adjustments for		
Movements in Provisions and Gratuity	1.02	(4.50)
(Increase) / Decrease in Other Financial Assets	541.29	8.60
(Increase) / Decrease in Other Non Financial Assets	18.48	(17.51)
Increase / (Decrease) in Other Financial Liabilities	(91.70)	(3,693.27)
Increase / (Decrease) in Other Non Financial Liabilities	(32.45)	(2.06)
Interest Paid	(6,151.75)	(6,535.70)
Interest Received	10,142.16	9,533.62
Cash generated from Operations	**4,539.00**	**(1,036.91)**
Income Tax paid	(233.05)	(646.66)
Net Cash Outflow from Operations	**4,305.95**	**(1,683.57)**
Loans Disbursed (Net of repayments)	(3,277.93)	(8,076.85)
Public Deposits (Net of repayments)	3,589.22	2,835.13
Net Cash Outflow from Operating Activities (A)	**4,617.24**	**(6,925.30)**
B. Cash Flow from Investing Activities		
Payments for Purchase of Property, Plant and Equipment	(2.02)	(3.29)
Proceeds from Sale of Property, Plant and Equipment	0.21	0.13
Payments for Purchase of Investments	314.13	(275.18)
Proceeds from Sale of investments	(65.00)	195.02
Dividends Received	3.39	6.27
Interest Received	-	
Net Cash (Outflow)/ Inflow from Investing Activities (B)	**250.71**	**(77.05)**
C. Cash Flow from Financing Activities		
Proceeds from Borrowings	43,052.05	69,528.38
Repayment of Borrowings	(47,496.92)	(64,054.09)
Payments towards Lease Liability	(22.70)	
Transfer to Investor Protection Fund	(1.07)	(0.98)
Dividends paid to Company's Shareholders	-	(383.54)
Dividend Distribution Tax paid	-	(77.61)
Net Cash Inflow from Financing Activities (C)	**(4,468.64)**	**5,012.16**
Net Increase/ (Decrease) in Cash and Cash Equivalents (A+B+C)	**399.31**	**(1,990.19)**
Cash and Cash Equivalents at the beginning of the period	1,365.72	2,801.80
Cash and Cash Equivalents at the end of the period	**1,765.03**	**811.61**
Cash and Cash Equivalents as per above comprise of the following		
(i) Cash on hand	0.11	0.08
(ii) Balances with Banks (of the nature of cash and cash equivalents)	1,755.87	802.48
(iii) Cheques, drafts on hand	9.05	9.05
Balances as per Statement of Cash Flows	**1,765.03**	**811.61**

CIN No. : L65922MH1989PLC052257

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3 The financial results have been prepared in accordance with Ind AS, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India.

4 Novel Corona Virus (Covid -19) –A Pandemic as declared by WHO, has disrupted the social & economic structure and continues to affect people and businesses world-wide, causing various Governments to impose restrictions. Government of India had imposed nationwide Lockdown from March 25, 2020, which was subsequently eased with restricted and regulated relaxations to carry out Businesses.
In accordance with the RBI guidelines relating to COVID-19 Regulatory Package dated March 27, 2020, April 17, 2020 and May 23, 2020, the Company has offered a moratorium on the payment of instalments falling due between March 1, 2020 and August 31, 2020 to eligible borrowers.
While calculating ECL that affects financial results, the Company has taken into account its historical experience of losses, updated to reflect current conditions of pandemic and moratorium as well as forecasts of future economic conditions.

5 The Honourable Supreme Court of India (Hon'ble SC), in a public interest litigation (Gajendra Sharma Vs. Union of India & Anr), vide an interim order dated September 03, 2020 ("Interim Order"), has directed that accounts which were not declared NPA till August 31, 2020 shall not be declared as NPA till further orders. Basis the said interim order, the Company has not classified any account which was not NPA as of August 31, 2020, as NPA on September 30, 2020. Further, in light of the Interim Order, even accounts that would have otherwise been classified as NPA post August 31, 2020 have not been, classified as NPA till such time that the Hon'ble SC rules finally on the matter.

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 Other Financial Liabilities of the Company include Temporary Book Overdraft of ₹ 974.37 Crore (Previous Year ₹ 3,291.86 Crore), which represents cheques issued towards disbursement to borrowers and cheques issued for payment of expenses, but not encashed as on September 30, 2020.

8 The Company has maintained 100% Asset Cover on its Secured Listed Non-Convertible Debentures as on September 30, 2020 based on negative lien.

9 CRISIL has assigned CRISIL AAA/ Stable for Non Convertible Debentures, Tier II & Upper Tier II Bonds, CRISIL AAA/ Stable & CRISIL A1+ for long term and short term borrowings respectively, CRISIL A1+ for Commercial paper and FAAA/ Stable for Fixed Deposits. CARE has assigned CARE AAA for Non Convertible Debentures, Tier II & Upper Tier II Bonds. ICRA Ltd. has assigned ICRA A1+ for Commercial Paper and there has been no change in the rating for the Company during the half year ended September 30, 2020.

10 In compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the above results for the quarter and half year ended September 30, 2020 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on November 11, 2020. The above results have been subjected to limited review by the Statutory Auditors of the Company.

11 The figures for the previous periods have been regrouped / reclassified / restated wherever necessary, in order to make them comparable.

For and behalf of the Board

mohanty
11/11

Siddhartha Mohanty
Managing Director & CEO

Place : Mumbai
Date : November 11, 2020

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

M. P. Chitale & Co.
Chartered Accountants
1st Floor, Hamam House,
Ambalal Doshi Marg, Fort
Mumbai – 400 001, India

Gokhale & Sathe
Chartered Accountants
304/308/309, Udyog Mandir No. 1,
7-c, Bhagoji Keer Marg, Mahim,
Mumbai – 400 016, India

Limited Review Report on quarterly unaudited Standalone Ind AS Financial Results pursuant to the Regulations 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

To
The Board of Directors of
LIC Housing Finance Limited

1. We have reviewed the accompanying statement of Unaudited Standalone Ind AS Financial Results of LIC Housing Finance Limited ("the Company") for the quarter ended September 30, 2020 and for the period from April 1, 2020 to September 30, 2020 ("the Statement") being submitted by the Company pursuant to the requirements of Regulations 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended.

2. This Statement which is the responsibility of the Company's management and approved by the Company's Board of Directors in its meeting held on November 11, 2020 has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 ("Ind AS 34") "Interim Financial Reporting" prescribed under Section 133 of the Companies Act 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. 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. We have not performed an audit and accordingly, we do not express an audit opinion.

4. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard specified under Section 133 of the Companies Act 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulations 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

5. We draw attention to Note 4 to the Statement, which explains the uncertainties and management's assessment of the financial impact due to the lockdown and other restrictions imposed by the Government and condition related to the COVID-19 pandemic situation, for which definitive assessment of the impact would depend upon circumstances as they evolve in the subsequent periods. Our conclusion is not modified in respect of this matter.

For M. P. Chitale & Co.
Chartered Accountants
Firm Regn. No.101851W

Ashutosh Arvind Pednekar

Ashutosh Pednekar
Partner
Membership No.: 041037
UDIN: 20041037AAAADU4549

Place: Mumbai
Date: November 11, 2020

For Gokhale & Sathe
Chartered Accountants
Firm Regn. No.103264W

Rahul Prakash Joglekar

Rahul Joglekar
Partner
Membership No.:129389
UDIN: 20129389AAAALT8617

Place: Mumbai
Date: November 11, 2020

LIC HOUSING FINANCE LTD

LIC HOUSING FINANCE LIMITED

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30/09/2020

	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30-09-2020	30-06-2020	30-09-2019	30-09-2020	30-09-2019	31-03-2020
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	**Revenue from operations**						
	a.Interest Income	4,941.25	4,988.37	4,956.10	9,929.62	9,742.41	19,614.36
	b.Fees and commission Income	18.37	9.73	8.32	28.10	26.51	58.74
	c.Net gain on fair value changes	0.19	0.32	0.43	0.51	0.68	1.65
	d.Net Gain on De-recognition of Financial Instruments under Amortised Cost Category	2.56	0.20	1.69	2.76	3.52	5.86
	e.Sale of Products	-	-	0.13	-	0.19	8.82
	f.Others	14.97	12.88	13.39	27.85	22.33	46.67
	Total Revenue from operations	**4,977.34**	**5,011.50**	**4,980.06**	**9,988.84**	**9,795.64**	**19,736.10**
	Other Income	10.30	(25.49)	0.74	(15.19)	1.68	(29.22)
	Total Income	**4,987.64**	**4,986.01**	**4,980.80**	**9,973.65**	**9,797.32**	**19,706.88**
2	**Expenses**						
	a.Finance Costs	3,699.86	3,763.91	3,701.59	7,463.77	7,303.88	14,781.42
	b.Fees and Commission Expense	11.06	11.16	13.25	22.22	13.58	47.39
	c. Net Loss on De-recognition of Financial Instruments under Amortised Cost Category	7.88	2.20	(3.43)	10.08	0.54	47.49
	d.Impairment on Financial Instruments	103.02	56.45	281.47	159.47	534.80	952.08
	e.Cost of Material Consumed	0.12	0.09	0.22	0.21	0.49	4.69
	f.Employee Benefits Expenses	85.86	85.00	83.98	170.86	151.93	327.62
	g.Depreciation and amortisation expenses	13.13	13.07	12.47	26.20	22.96	51.11
	h.Other expenses	55.91	32.36	37.97	88.27	71.25	212.90
	Total Expenses	**3,976.84**	**3,964.24**	**4,127.52**	**7,941.08**	**8,099.43**	**16,424.70**
3	**Profit before Exceptional and Extraordinary Items and Tax (1-2)**	**1,010.80**	**1,021.77**	**853.28**	**2,032.57**	**1,697.89**	**3,282.18**
4	**Exceptional and Extraordinary Items**	-	-	-	-	-	-
5	**Profit before tax (3-4)**	**1,010.80**	**1,021.77**	**853.28**	**2,032.57**	**1,697.89**	**3,282.18**
6	Tax Expense	221.13	197.69	85.33	418.82	320.79	878.52
7	**Net Profit for the Period (5-6)**	**789.67**	**824.08**	**767.95**	**1,613.75**	**1,377.10**	**2,403.66**
8	**Other Comprehensive Income**						
	A (i) Items that will not be reclassified to profit or loss	(0.14)	1.03	(1.11)	0.89	(4.67)	(12.09)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.55	(2.15)	(0.06)	(1.60)	1.18	4.94
	Subtotal (A)	**0.41**	**(1.12)**	**(1.17)**	**(0.71)**	**(3.49)**	**(7.15)**
	B (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
	Subtotal (B)	-	-	-	-	-	-
	Other Comprehensive Income (A + B)	**0.41**	**(1.12)**	**(1.17)**	**(0.71)**	**(3.49)**	**(7.15)**
9	**Total Comprehensive Income for the Period (before Share of Profit/(Loss) of Associates & Share of Profit attributable to Non Controlling Interest) (7+8)**	**790.08**	**822.96**	**766.78**	**1,613.04**	**1,373.61**	**2,396.51**
10	Share of Profit/(Loss) of Associates	4.00	(0.44)	(0.06)	3.56	0.06	0.52
11	Share of Profit attributable to Non Controlling Interest	(0.12)	(0.08)	0.10	(0.20)	(0.18)	(0.40)
12	**Total Comprehensive Income for the Period (Comprising Profit / (Loss) Comprehensive Income for the period) (9+10+11)**	**793.96**	**822.44**	**766.82**	**1,616.40**	**1,373.49**	**2,396.63**
13	**Profit for the year attributable to:**						
	Shareholders of the Company	789.55	824.00	768.05	1,613.55	1,376.92	2,403.26
	Non-Controlling Interests	0.12	0.08	(0.10)	0.20	0.18	0.40
14	**Total Comprehensive Income for the year attributable to:**						
	Shareholders of the Company	793.84	822.36	766.92	1,616.20	1,373.31	2,396.23
	Non-Controlling Interests	0.12	0.08	(0.10)	0.20	0.18	0.40
15	Paid-up Equity Share Capital (face value ₹ 2/-)	100.93	100.93	100.93	100.93	100.93	100.93
16	Earnings Per Share (EPS) on (face value of ₹ 2/-)* Basic and Diluted Earning Per Share (₹) *(The EPS for the Quarters and Half Year is not annualised)	*15.65	*16.33	*15.22	31.98	27.29	47.63
17	Reserves excluding Revaluation Reserves as at March 31, 2020	-	-	-	-	-	18,163.88

CIN No. : L65922MH1989PLC052257

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Registered Office: LIC Housing Finance Ltd. Bombay Life Bldg., 2nd flr., 45/47, Veer Nariman Rd, Fort, Mumbai - 400 001.
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Notes to the Consolidated Financial Results:

1 Statement of Consolidated Assets and Liabilities

(₹ in Crore)

	Particulars	As at 30-09-2020	As at 31-03-2020
	ASSETS		
1	**Financial Assets**		
(a)	Cash and cash equivalents	1,779.42	1,369.30
(b)	Bank Balance other than (a) above	158.94	667.62
(c)	Derivative financial instruments	-	80.48
(d)	Receivables	25.74	21.80
(e)	Loans	2,10,571.16	2,07,974.51
(f)	Investments	5,263.24	5,484.73
(g)	Other Financial assets	17.70	23.92
	Sub-total - Financial Assets	**2,17,816.20**	**2,15,622.36**
2	**Non-Financial Assets**		
(a)	Current tax assets (Net)	63.99	360.05
(b)	Deferred tax Assets (Net)	638.20	526.28
(c)	Property, Plant and Equipment	163.19	167.26
(d)	Capital Work in Progress	2.95	2.92
(e)	Right-of-Use Assets	119.42	124.95
(f)	Goodwill on Consolidation	0.21	0.21
(g)	Other Intangible assets	1.66	2.01
(h)	Other Non-Financial Assets	93.80	113.70
	Sub-total - Non-Financial Assets	**1,083.42**	**1,297.38**
	Total Assets	**2,18,899.62**	**2,16,919.74**
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	**Financial Liabilities**		
(a)	Derivative financial instruments	3.70	22.90
(b)	Lease Liability	130.00	133.15
(c)	Payables		
	(I)Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	0.19	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	36.38	30.63
(d)	Debt Securities	1,20,110.61	1,32,082.26
(e)	Borrowings (Other than Debt Securities)	53,014.95	45,140.43
(f)	Deposits	16,161.51	12,571.81
(g)	Subordinated Liabilities	1,000.00	1,500.00
(h)	Other financial liabilities	8,196.75	6,790.59
	Sub-total - Financial Liabilities	**1,98,654.09**	**1,98,271.77**
2	**Non-Financial Liabilities**		
(a)	Provisions	151.42	148.62
(b)	Other non-financial liabilities	214.01	232.04
	Sub-total - Non-Financial Liabilities	**365.43**	**380.66**
3	**EQUITY**		
(a)	Equity Share Capital	100.99	100.99
(b)	Other Equity	19,776.60	18,163.88
(c)	Non Controlling Interest	2.51	2.44
	Sub-total - Equity	**19,880.10**	**18,267.31**
	Total Liabilities and Equity	**2,18,899.62**	**2,16,919.74**

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2. Consolidated Cash Flow Statement for half year ended Sep 30, 2020

(₹ in Crore)

Particulars	Half Year ended Sep 30, 2020	Half Year ended Sep 30, 2019
A. Cash Flow from Operating Activities		
Profit Before Tax	2,032.57	1,697.89
Adjustments for		
Depreciation, Amortization and Impairment (other than Financial Instruments)	26.20	22.96
Impairment on Financial Instruments (Expected Credit Loss)	159.47	534.80
Loss/(Gain) on disposal of Property, Plant and Equipment	(0.02)	(0.10)
Dividend and Interest Income classified as Investing Cash Flows	-	(0.29)
Unwinding of discount	260.79	(197.42)
Interest Expense	7,463.76	7,304.61
Interest Income	(9,831.52)	(9,687.07)
Share of Minority	(0.20)	(0.18)
Adjustments for		
Movements in Provisions and Gratuity	0.89	(4.67)
(Increase) / Decrease in Other Financial Assets	535.87	9.57
(Increase) / Decrease in Other Non Financial Assets	18.63	(17.76)
Increase / (Decrease) in Other Financial Liabilities	(93.59)	(3,687.21)
Increase / (Decrease) in Other Non Financial Liabilities	(29.72)	(2.89)
Interest Paid	(6,150.86)	(6,535.18)
Interest Received	10,147.97	9,538.01
Cash generated from Operations	**4,540.24**	**(1,024.93)**
Income Tax paid	(237.02)	(652.04)
Net Cash Outflow from Operations	**4,303.22**	**(1,676.97)**
Loans Disbursed (Net of repayments)	(3,277.93)	(8,076.85)
Public Deposits (Net of repayments)	2,789.01	2,808.11
Net Cash Outflow from Operating Activities (A)	**3,814.30**	**(6,945.71)**
B. Cash Flow from Investing Activities		
Payments for Purchase of Property, Plant and Equipment	(2.02)	(2.45)
Proceeds from Sale of Property, Plant and Equipment	0.21	0.13
Payments for Purchase of Investments	318.93	(275.18)
Proceeds from Sale of Investments	(65.07)	231.85
Dividends Received	-	0.29
Interest Received	-	-
Increase in Minority	(0.14)	0.03
Net Cash (Outflow)/ Inflow from Investing Activities (B)	**251.91**	**(45.33)**
C. Cash Flow from Financing Activities		
Proceeds from Borrowings	43,861.27	69,528.39
Repayment of Borrowings	(47,496.92)	(64,054.09)
Payment towards Lease Liability	(19.36)	-
Transfer to Investor Protection Fund	(1.07)	(0.98)
Dividends paid to Company's Shareholders	-	(383.54)
Dividend Distribution Tax paid	-	(78.84)
Net Cash Inflow from Financing Activities (C)	**(3,656.08)**	**5,010.94**
Net Increase/ (Decrease) in Cash and Cash Equivalents (A+B+C)	**410.13**	**(1,980.10)**
Cash and Cash Equivalents at the beginning of the period	1,369.30	2,802.85
Cash and Cash Equivalents at the end of the period	**1,779.43**	**822.75**
Cash and Cash Equivalents as per above comprise of the following		
(i) Cash on hand	0.13	0.11
(ii) Balances with Banks (of the nature of cash and cash equivalents)	1,770.25	813.59
(iii) Cheques, drafts on hand	9.05	9.05
Balances as per Statement of Cash Flows	**1,779.43**	**822.75**

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LIC HOUSING FINANCE LTD

3 The above financial results represent the Consolidated financial results for LIC Housing Finance and its subsidiaries constituting the 'Group' .

4 The financial results have been prepared in accordance with Ind AS, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India.

5 Novel Corona Virus (Covid -19) –A Pandemic as declared by WHO, has disrupted the Social & Economic Structure and continues to affect people and businesses world-wide, causing various Governments to impose restrictions. Government of India had imposed Nationwide Lockdown from March 25, 2020, which was subsequently eased with restricted and regulated relaxations to carry out Businesses.
In accordance with the RBI guidelines relating to COVID-19 Regulatory Package dated March 27, 2020, April 17, 2020 and May 23, 2020, the Company has offered a moratorium on the payment of instalments falling due between March 1, 2020 and August 31, 2020 to eligible borrowers.
While calculating ECL that affects financial results, the Company has taken into account its historic experience of losses, updated to reflect current conditions of pandemic and moratorium as well as forecasts of future economic conditions.

6 The Honourable Supreme Court of India (Hon'ble SC), in a public interest litigation (Gajendra Sharma Vs. Union of India & Anr), vide an interim order dated September 03, 2020 ("Interim Order"), has directed that accounts which were not declared NPA till August 31, 2020 shall not be declared as NPA till further orders. Basis the said interim order, the Company has not classified any account which was not NPA as of August 31, 2020 as per the NHB norms, as NPA after August 31, 2020. Further, in light of the Interim Order, even accounts that would have otherwise been classified as NPA post August 31, 2020 have not been, classified as NPA till such time that the Hon'ble SC rules finally on the matter.

7 The main business of the Group is to provide loans for purchase or construction of residential houses. All other activities of the Group revolve around the main business and accordingly there are no separate reportable segments, as per Ind AS 108 - Operating Segments.

8 Other Financial Liabilities of the Company include Temporary Book Overdraft of ₹ 974.37 Crore (Previous Year ₹ 3,291.86 Crore), which represents cheques issued towards disbursement to borrowers and cheques issued for payment of expenses, but not encashed as on September 30, 2020.

9 The Company has maintained 100% Asset Cover on its Secured Listed Non-Convertible Debentures as on September 30, 2020 based on negative lien.

10 In compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 the above results for the quarter and half year ended September 30, 2020 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on November 11, 2020. The above results have been subjected to a Limited Review by the Statutory Auditors of the Company.

11 The figures for the previous periods have been regrouped / reclassified / restated wherever necessary, in order to make them comparable.

For and behalf of the Board

mohanty 11/11

Siddhartha Mohanty
Managing Director & CEO

Place : Mumbai
Date : November 11, 2020

CIN No. : L65922MH1989PLC052257

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M. P. Chitale & Co.
Chartered Accountants
1st Floor, Hamam House,
Ambalal Doshi Marg, Fort
Mumbai – 400 001, India

Gokhale & Sathe
Chartered Accountants
304/308/309, Udyog Mandir No. 1,
7-c, Bhagoji Keer Marg, Mahim,
Mumbai – 400 016, India

Limited Review Report on quarterly and year to date unaudited Consolidated Financial Results pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

To
The Board of Directors of
LIC Housing Finance Limited

1. We have reviewed the accompanying Statement of Consolidated Unaudited Ind AS Financial Results of LIC Housing Finance Limited ("the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group"), and share of the net profit / (loss) after tax and total comprehensive income of its associates for the quarter ended September 30, 2020 and for the period from April 1, 2020 to September 30, 2020 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 ("Ind AS 34") "Interim Financial Reporting" prescribed under section 133 of the Companies Act, 2013, as amended read with the relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

3. 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. We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the results of the following entities:

Parent

i. LIC Housing Finance Limited

Subsidiaries

i. LICHFL Care Homes Limited
ii. LICHFL Financial Services Limited
iii. LICHFL Trustee Company Private Limited
iv. LICHFL Asset Management Company Limited

Associates

i. LIC Mutual Fund Asset Management Limited
ii. LIC Mutual Fund Trustee Private Limited

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

6. We did not review the interim financial statements of 4 subsidiaries included in the consolidated unaudited financial results, whose interim financial statements reflect total assets of Rs. 255.65 Crores as at September 30, 2020 and total revenues of Rs. 19.34 crores and Rs. 27.16 crores, total net profit after tax of Rs. 5.05 crores and Rs. 5.50 crores and the total comprehensive income of Rs. 5.03 crores and Rs 5.40 crores, for the quarter ended September 30, 2020 and for the period from April 01, 2020 to September 30, 2020, respectively, and cash flows (net) of Rs (7.02) crores for the period April 01, 2020 to September 30, 2020, as considered in the consolidated unaudited financial results. These interim financials of the subsidiary have been reviewed by other auditors whose reports have been furnished to us by the Management and our conclusion 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 the other auditors and the procedures performed by us as stated in paragraph 3 above. Our conclusion on the Statement is not modified in respect of this matter.

7. The consolidated unaudited financial results also include the Group's share of net profit after tax of Rs. 0.88 crores and Rs. 0.37 crores and the total comprehensive profit of Rs. 0.88 crores and Rs. 0.37 crores for the quarter ended September 30, 2020 and for period from April 01, 2020 to September 30, 2020 as considered in the consolidated unaudited financial results, in respect of 2 associates, based on their interim financial information which have not been reviewed by their auditors. According to the information and explanation given to us by the

Management, this interim financial information is not material to the Group. Our conclusion on the Statement is not modified in respect of this matter.

8. We draw attention to Note 5 to the Statement, which explains the uncertainties and management's assessment of the financial impact due to the lockdown and other restrictions imposed by the Government and condition related to the COVID-19 pandemic situation, for which definitive assessment of the impact would depend upon circumstances as they evolve in the subsequent periods. Our conclusion is not modified in respect of this matter.

For M. P. Chitale & Co.
Chartered Accountants
Firm Regn. No.101851W

Ashutosh Arvind Pednekar

Ashutosh Pednekar
Partner
Membership No.: 041037
UDIN:20041037AAAADV2397

Place: Mumbai
Date: November 11, 2020

For Gokhale & Sathe
Chartered Accountants
Firm Regn. No.103264W

Rahul Prakash Joglekar

Rahul Joglekar
Partner
Membership No.:129389
UDIN: 20129389AAAALU5520

Place: Mumbai
Date: November 11, 2020

LIC HFL
LIC HOUSING FINANCE LTD

LIC Housing Finance Limited

Consolidated Results

(₹ in Crore)

Sr. No.	Particulars	Half Year ended September 30, 2020 Unaudited	Half Year ended September 30, 2019 Unaudited	Year ended March 31, 2020 Audited
1	Total Income from Operations	9,973.65	9,797.32	19,706.88
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	2,032.57	1,697.89	3,282.18
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	2,032.57	1,697.89	3,282.18
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	1,613.75	1,377.10	2,403.66
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	1,616.40	1,373.49	2,396.63
6	Paid up Equity Share Capital	100.93	100.93	100.93
7	Reserves (excluding Revaluation Reserve)	-	-	18,163.88
8	Net Worth	19,880.10	17,243.88	18,267.31
7	Earning Per Share (of ₹ 2/- each) (for continuing and discontinued operations) Basic & Diluted *(The EPS for half year is not annualised)	31.98	27.29	47.63

Notes

1 The figures for the previous periods have been regrouped / reclassified / restated wherever necessary in order to make them comparable with figures for the current period ended September 30, 2020.

2 The above is an extract of the detailed format of Half Yearly Consolidated Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The full format of the Annual Standalone and Consolidated Financial Results are available on the Stock Exchanges - National Stock Exchange (NSE), Bombay Stock Exchange(BSE) websites www.nseindia.com , www.bseindia.com and Company's website www.lichousing.com.

For and behalf of the Board

mohanty 11/11

Siddhartha Mohanty
Managing Director & CEO

Place : Mumbai
Date : November 11, 2020

HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

CIN No. : L65922MH1989PLC052257

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LIC Housing Finance Limited

Standalone Results

(₹ in Crore)

Sr. No.	Particulars	Half Year ended September 30, 2020	Half Year ended September 30, 2019	Year ended March 31,2020
		Reviewed	Reviewed	Audited
1	Total Income from Operations	9,959.33	9,786.35	19,669.76
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	2,026.93	1,696.95	3,268.99
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	2,026.93	1,696.95	3,268.99
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	1,608.38	1,382.88	2,401.84
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	1,607.76	1,379.51	2,394.99
6	Paid up Equity Share Capital	100.93	100.93	100.93
7	Reserves (excluding Revaluation Reserves)	-	-	18,092.10
8	Net Worth	19,797.15	17,177.61	18,193.09
9	Paid up Debt Capital / Outstanding Debt	190,527.25	179,053.89	191,424.86
10	Debt Equity Ratio	9.62	10.49	10.52
11	Earning Per Share (of ₹ 2/- each) (for continuing and discontinued operations) Basic & Diluted * (The EPS for the half year is not annualised)	31.87 *	27.40 *	47.59
12	Debt Service Coverage Ratio	0.17	0.12	0.10
13	Interest Service Coverage Ratio	1.27	1.23	1.22

Notes

1. The figures for the previous periods have been regrouped / reclassified / restated wherever necessary in order to make them comparable with figures for the current period ended September 30, 2020.
2. The above is an extract of the detailed format of Half Yearly Standalone Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The full format of the Half yearly Standalone Financial Results are available on the Stock Exchanges - National Stock Exchange (NSE), Bombay Stock Exchange(BSE) websites www.nseindia.com , www.bseindia.com and Company's website www.lichousing.com.

For and behalf of the Board

Siddhartha Mohanty
Managing Director & CEO

Place : Mumbai
Date : November 11, 2020

CIN No. : L65922MH1989PLC052257

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LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of Non- Convertible Debenture and other debt securities as on 30.09.2020

S No.	*ISIN No.*	*Previous due date for payment of interest*	*Previous due date for payment of principal*	*Next due date for the payment of interest*	*Next due date for the payment of principal*
1	INE115A07AA5	13-Oct-19	NA	13-Oct-20	13-Oct-20
2	INE115A07AC1	23-Nov-19	NA	23-Nov-20	23-Nov-20
3	INE115A07AH0	4-Jan-20	NA	4-Jan-21	4-Jan-21
4	INE115A07AJ6	18-Jan-20	NA	18-Jan-21	18-Jan-21
5	INE115A07AL2	7-Mar-20	NA	7-Mar-21	7-Mar-21
6	INE115A07AP3	11-May-20	NA	11-May-21	11-May-21
7	INE115A07AT5	7-Jun-20	NA	7-Jun-21	7-Jun-21
8	INE115A07BH8	19-Sep-20	NA	19-Sep-21	19-Sep-21
9	INE115A07BL0	11-Nov-19	NA	11-Nov-20	11-Nov-21
10	INE115A07BY3	30-Jan-20	NA	30-Jan-21	30-Jan-22
11	INE115A07CA1	10-Feb-20	NA	10-Feb-21	10-Feb-22
12	INE115A07CT1	24-Jul-20	NA	24-Jul-21	24-Jul-22
13	INE115A07CY1	14-Sep-20	NA	14-Sep-21	14-Sep-22
14	INE115A07DA9	25-Oct-19	NA	25-Oct-20	25-Oct-22
15	INE115A07DD3	12-Nov-19	NA	12-Nov-20	12-Nov-22
16	INE115A07DG6	13-Dec-19	NA	13-Dec-20	13-Dec-22
17	INE115A07DH4	17-Dec-19	NA	17-Dec-20	17-Dec-22
18	INE115A07DI2	1-Jan-20	NA	1-Jan-21	1-Jan-23
19	INE115A07DQ5	12-Mar-20	NA	12-Mar-21	12-Mar-23
20	INE115A07DS1	9-Apr-20	NA	9-Apr-21	9-Apr-23
21	INE115A07DT9	25-Apr-20	NA	25-Apr-21	25-Apr-23
22	INE115A07DX1	21-May-20	NA	21-May-21	21-May-23
23	INE115A07FC0	19-Mar-20	NA	19-Mar-21	19-Mar-24
24	INE115A07FJ5	7-Jul-20	NA	7-Jul-21	5-Jul-24
25	INE115A07FO5	25-Aug-20	NA	25-Aug-21	23-Aug-24
26	INE115A07FP2	25-Aug-20	NA	25-Aug-21	23-Aug-24
27	INE115A07FW8	30-Sep-20	NA	30-Sep-21	30-Sep-24
28	INE115A07FY4	16-Oct-19	NA	16-Oct-20	16-Oct-24
29	INE115A07GL9	8-Jan-20	NA	8-Jan-21	8-Jan-25
30	INE115A07GP0	30-Jan-20	NA	30-Jan-21	30-Jan-25

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of Non- Convertible Debenture and other debt securities as on 30.09.2020

S No.	*ISIN No.*	*Previous due date for payment of interest*	*Previous due date for payment of principal*	*Next due date for the payment of interest*	*Next due date for the payment of principal*
31	INE115A07GS4	24-Feb-20	NA	24-Feb-21	24-Feb-25
32	INE115A07GT2	3-Mar-20	NA	3-Mar-21	3-Mar-25
33	INE115A07GY2	31-Mar-20	NA	31-Mar-21	31-Mar-25
34	INE115A07HG7	29-May-20	NA	29-May-21	29-May-25
35	INE115A07HH5	4-Jun-20	NA	4-Jun-21	4-Jun-25
36	INE115A07HP8	20-Jul-20	NA	20-Jul-21	18-Jul-25
37	INE115A07HT0	3-Aug-20	NA	3-Aug-21	1-Aug-25
38	INE115A07HU8	17-Aug-20	NA	17-Aug-21	14-Aug-25
39	INE115A07HW4	31-Aug-20	NA	31-Aug-21	29-Aug-25
40	INE115A07HX2	31-Aug-20	NA	31-Aug-21	29-Aug-25
41	INE115A07IC4	8-Oct-19	NA	8-Oct-20	8-Oct-25
42	INE115A07IE0	23-Oct-19	NA	23-Oct-20	23-Oct-20
43	INE115A07IF7	23-Oct-19	NA	23-Oct-20	23-Oct-25
44	INE115A07IH3	13-Nov-19	NA	13-Nov-20	13-Nov-25
45	INE115A07IN1	14-Dec-19	NA	14-Dec-20	12-Dec-25
46	INE115A07IO9	6-Jan-20	NA	5-Jan-21	5-Jan-21
47	INE115A07IP6	6-Jan-20	NA	5-Jan-21	5-Jan-21
48	INE115A07IQ4	20-Jan-20	NA	19-Jan-21	19-Jan-23
49	INE115A07IR2	28-Jan-20	NA	28-Jan-21	28-Jan-26
50	INE115A07IS0	3-Feb-20	NA	2-Feb-21	2-Feb-26
51	INE115A07IT8	10-Feb-20	NA	8-Feb-21	8-Feb-24
52	INE115A07IW2	26-Feb-20	NA	26-Feb-21	26-Feb-26
53	INE115A07IX0	3-Mar-20	NA	3-Mar-21	3-Mar-26
54	INE115A07IY8	9-Mar-20	NA	8-Mar-21	8-Mar-21
55	INE115A07JB4	16-Mar-20	NA	12-Feb-21	12-Feb-21
56	INE115A07JC2	21-Mar-20	NA	21-Dec-20	21-Dec-20
57	INE115A07JF5	30-Mar-20	NA	26-Feb-21	26-Feb-21
58	INE115A07JG3	30-Mar-20	NA	28-Dec-20	28-Dec-20
59	INE115A07JI9	27-Apr-20	NA	27-Apr-21	27-Apr-26
60	INE115A07JK5	11-May-20	NA	10-May-21	10-May-21
61	INE115A07JM1	25-May-20	23-Oct-19	24-May-21	22-May-26

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of Non- Convertible Debenture and other debt securities as on 30.09.2020

S No.	*ISIN No.*	*Previous due date for payment of interest*	*Previous due date for payment of principal*	*Next due date for the payment of interest*	*Next due date for the payment of principal*
62	INE115A07JN9	25-May-20	NA	21-May-21	21-May-21
63	INE115A07JO7	10-Jun-20	NA	10-Jun-21	9-Jun-23
64	INE115A07JP4	10-Jun-20	28-Jun-19	10-Jun-21	10-Jun-26
65	INE115A07JQ2	15-Jun-20	NA	15-Jun-21	15-Jun-26
66	INE115A07JS8	29-Jun-20	NA	29-Jun-21	29-Jun-26
67	INE115A07JT6	29-Jun-20	29-Aug-19	29-Jun-21	29-Jun-26
68	INE115A07JW0	13-Jul-20	NA	12-Jul-21	10-Jul-26
69	INE115A07JY6	15-Jul-20	NA	15-Jul-21	15-Jul-21
70	INE115A07KB2	27-Jul-20	NA	27-Jul-21	27-Jul-21
71	INE115A07KE6	18-Aug-20	NA	18-Aug-21	18-Aug-26
72	INE115A07KJ5	19-Sep-20	NA	20-Sep-21	19-Sep-23
73	INE115A07KK3	19-Sep-20	NA	20-Sep-21	19-Oct-21
74	INE115A07KM9	28-Sep-20	NA	27-Sep-21	25-Sep-26
75	INE115A07KN7	29-Sep-20	NA	27-Aug-21	27-Aug-21
76	INE115A07KO5	7-Oct-19	NA	7-Oct-20	7-Oct-20
77	INE115A07KQ0	14-Oct-19	NA	14-Oct-20	14-Oct-21
78	INE115A07KR8	21-Oct-19	NA	21-Oct-20	21-Oct-21
79	INE115A07KS6	25-Oct-19	NA	26-Oct-20	23-Oct-26
80	INE115A07KY4	16-Dec-19	NA	16-Dec-20	16-Dec-26
81	INE115A07KZ1	23-Dec-19	NA	23-Dec-20	22-Dec-23
82	INE115A07LC8	13-Jan-20	NA	13-Jan-21	13-Jan-22
83	INE115A07LF1	17-Feb-20	NA	17-Nov-20	17-Nov-20
84	INE115A07LM7	24-Mar-20	NA	24-Mar-21	24-Mar-22
85	INE115A07LO3	27-Mar-20	NA	27-Mar-21	26-Mar-27
86	INE115A07LQ8	3-May-20	NA	3-May-21	3-May-22
87	INE115A07LS4	8-May-20	NA	8-May-21	8-May-24
88	INE115A07LU0	17-May-20	NA	17-May-21	17-May-27
89	INE115A07LW6	23-May-20	NA	23-May-21	23-May-22
90	INE115A07LX4	29-Jul-20	NA	29-Jul-21	29-Jul-21
91	INE115A07LZ9	12-Jun-20	NA	12-Jun-21	10-Jun-22



LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of Non- Convertible Debenture and other debt securities as on 30.09.2020

S No.	*ISIN No.*	*Previous due date for payment of interest*	*Previous due date for payment of principal*	*Next due date for the payment of interest*	*Next due date for the payment of principal*
92	INE115A07MC6	14-Jun-20	NA	14-Jun-21	14-Jun-27
93	INE115A07MG7	21-Jul-20	NA	21-Jul-21	15-Jul-22
94	INE115A07MJ1	30-Aug-20	NA	30-Aug-21	30-Aug-22
95	INE115A07ML7	7-Sep-20	NA	7-Sep-21	6-Sep-24
96	INE115A07MO1	17-Oct-19	NA	17-Oct-20	17-Oct-22
97	INE115A07MQ6	23-Nov-19	NA	23-Nov-20	23-Nov-27
98	INE115A07MR4	18-Feb-20	NA	18-Feb-21	18-Feb-21
99	INE115A07MS2	18-Dec-19	NA	18-Dec-20	16-Dec-22
100	INE115A07MT0	12-Jan-20	NA	12-Jan-21	28-Jan-21
101	INE115A07MW4	29-Jan-20	NA	29-Jan-21	29-Jan-28
102	INE115A07MX2	NA	NA	NA	25-Mar-21
103	INE115A07ND2	10-Oct-19	NA	10-Oct-20	10-Oct-28
104	INE115A07NE0	17-Oct-19	NA	17-Oct-20	17-Oct-23
105	INE115A07NF7	24-Oct-19	NA	24-Oct-20	24-Mar-22
106	INE115A07NH3	24-Oct-19	NA	24-Oct-20	24-Sep-28
107	INE115A07NI1	6-Nov-19	NA	6-Nov-20	6-Jun-23
108	INE115A07NL5	19-Nov-19	NA	19-Nov-20	17-Nov-28
109	INE115A07NM3	NA	NA	NA	25-Feb-22
110	INE115A07NN1	3-Dec-19	NA	3-Dec-20	3-Dec-20
111	INE115A07NO9	10-Dec-19	NA	10-Dec-20	8-Dec-23
112	INE115A07NP6	10-Dec-19	NA	10-Dec-20	8-Dec-28
113	INE115A07NQ4	24-Dec-19	NA	24-Dec-20	24-Dec-20
114	INE115A07NR2	24-Dec-19	NA	24-Dec-20	24-Dec-25
115	INE115A07NS0	11-Jan-20	NA	11-Jan-21	19-Apr-22
116	INE115A07NU6	28-Jan-20	NA	28-Jan-21	25-Jan-29
117	INE115A07NW2	NA	NA	NA	4-May-22
118	INE115A07NY8	5-Mar-20	NA	5-Mar-21	5-Mar-24

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of Non- Convertible Debenture and other debt securities as on 30.09.2020

S No.	*ISIN No.*	*Previous due date for payment of interest*	*Previous due date for payment of principal*	*Next due date for the payment of interest*	*Next due date for the payment of principal*
119	INE115A07NZ5	14-Jan-20	NA	14-Jan-21	14-Jan-22
120	INE115A07OA6	17-Sep-20	NA	17-Sep-21	17-Sep-21
121	INE115A07OB4	25-Mar-20	NA	25-Mar-21	23-Mar-29
122	INE115A07OC2	12-Oct-19	NA	12-Oct-20	12-Oct-20
123	INE115A07OD0	20-Jun-20	NA	20-Jun-21	20-Jun-22
124	INE115A07OE8	31-May-20	NA	31-May-21	31-May-24
125	INE115A07OF5	12-Jul-20	NA	12-Jul-21	12-Jul-29
126	INE115A07OG3	23-Sep-20	NA	23-Sep-21	23-Sep-22
127	INE115A07OH1	22-Nov-19	NA	22-Nov-20	22-Nov-22
128	INE115A07OI9	29-Aug-20	NA	29-Aug-21	29-Aug-24
129	INE115A07OJ7	13-Jan-20	NA	13-Jan-21	13-Jan-23
130	INE115A07OK5	23-Aug-20	NA	23-Aug-21	23-Aug-21
131	INE115A07OL3	23-Jul-20	NA	23-Jul-21	23-Jul-24
132	INE115A07OM1	NA	NA	18-Oct-20	18-Oct-24
133	INE115A07ON9	4-Jun-20	NA	4-Jun-21	4-Jun-21
134	INE115A07OO7	NA	NA	28-Dec-20	28-Dec-21
135	INE115A07OP4	NA	NA	19-Nov-20	19-Nov-21
136	INE115A07OQ2	10-Feb-20	NA	10-Feb-21	10-Feb-23
137	INE115A07OR0	NA	NA	28-Jan-21	28-Jan-30
138	INE115A07OS8	NA	NA	12-Feb-21	12-Feb-25
139	INE115A07OT6	13-Jul-20	NA	13-Jul-21	13-Jul-21
140	INE115A07OU4	NA	NA	11-May-21	11-May-23
141	INE115A07OV2	NA	NA	25-Aug-21	25-Aug-23
142	INE115A07OW0	NA	NA	25-Nov-20	25-Nov-24
143	INE115A08344	26-Oct-19	NA	26-Oct-20	26-Oct-25
144	INE115A08351	29-Nov-19	NA	29-Nov-20	29-Nov-25

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

SIDDHARTHA MOHANTY
Managing Director & CEO

HOUSING FINANCE
CORPORATE OFFICE MUMBAI

LIC HFL
LIC HOUSING FINANCE LTD

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

Date: 11th November, 2020

CERTIFICATION

We the undersigned Siddhartha Mohanty, Managing Director & CEO and Sudipto Sil Chief Financial Officer hereby certify that for the Quarter ended 30th September 2020, 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;

Mohanty 11/11
Managing Director & CEO

Chief Financial Officer