LIC HFL
LIC HOUSING FINANCE LTD

October 19, 2019

. LICHFL/CS/Finres0819

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

Dear Sir,

Re: Outcome of Meeting of Board of Directors for the Second Quarter ended 30th September, 2019.

Please refer to our letter Ref.:LICHFL/CS/noticebm dated October 10, 2019 regarding publishing of Unaudited Financial Results for the Second Quarter ended 30th September, 2019.

In this connection we are forwarding herewith the Unaudited Financial Results for the Second Quarter ended 30th September, 2019 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 19th October, 2019 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) Bombay Stock Exchange Limited
1st Floor, Rotunda Building,
P J Towers, Dalal Street,
Fort, Mumbai 400 001.

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

LIC HOUSING FINANCE LTD

LIC HOUSING FINANCE LIMITED

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30/09/2019

(₹ in Crore)

	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30-09-2019	30-06-2019	30-09-2018	30-09-2019	30-09-2018	31-03-2019
		Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
1	**Revenue from operations**						
	a.Interest Income	4,953.52	4,784.45	4,187.29	9,737.97	8,221.10	17,256.11
	b.Fees and commission Income	4.24	12.35	6.55	16.59	17.46	34.83
	c.Net Gain on De-recognition of Financial Instruments under Amortised Cost Category	1.69	1.83	0.00	3.52	0.00	10.66
	d.Others	13.41	8.57	7.77	21.98	22.31	56.19
	Total Revenue from operations	**4,972.86**	**4,807.20**	**4,201.61**	**9,780.06**	**8,260.87**	**17,357.79**
	Other Income	6.19	-	6.27	6.19	6.27	6.70
	Total Income	**4,979.05**	**4,807.20**	**4,207.88**	**9,786.25**	**8,267.14**	**17,364.49**
2	**Expenses**						
	a.Finance Cost	3,701.81	3,602.59	3,138.24	7,304.40	6,163.56	12,891.54
	b.Fees and Commission Expense	23.11	2.78	6.08	25.89	10.11	32.33
	c.Net Loss on De-recognition of Financial Instruments under Amortised Cost Category	(3.43)	3.97	130.01	0.54	130.02	267.71
	d.Impairment on Financial Instruments	281.47	253.33	89.38	534.80	250.34	350.35
	e.Employee Benefits Expenses	76.96	61.28	57.43	138.24	105.00	247.88
	f.Depreciation and amortisation expenses	12.17	10.22	2.94	22.39	5.57	11.73
	g.Other expenses	30.90	32.14	38.46	63.04	68.80	183.40
	Total Expenses	**4,122.99**	**3,966.31**	**3,462.54**	**8,089.30**	**6,733.40**	**13,984.94**
3	**Profit Before Exceptional and Extraordinary Items and Tax (1-2)**	**856.06**	**840.89**	**745.34**	**1,696.95**	**1,533.74**	**3,379.55**
4	**Exceptional and Extraordinary Items**	-	-	-	-	-	-
5	**Profit Before Tax (3-4)**	**856.06**	**840.89**	**745.34**	**1,696.95**	**1,533.74**	**3,379.55**
6	Tax Expense	83.86	230.21	172.18	314.07	392.64	948.58
7	**Net Profit for the Period (5-6)**	**772.20**	**610.68**	**573.16**	**1,382.88**	**1,141.10**	**2,430.97**
8	**Other Comprehensive Income**						
	A (i) Items that will not be reclassified to profit or loss	(0.99)	(3.51)	-	(4.50)	2.07	(0.71)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(0.10)	1.23	-	1.13	-	0.25
	Subtotal (A)	**(1.09)**	**(2.28)**	**-**	**(3.37)**	**2.07**	**(0.46)**
	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)	**(1.09)**	**(2.28)**	**-**	**(3.37)**	**2.07**	**(0.46)**
9	**Total Comprehensive Income (After Tax) (7+8)**	**771.11**	**608.40**	**573.16**	**1,379.51**	**1,143.17**	**2,430.51**
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 years is not annualised)	15.30	12.10	11.36	27.40	22.61	48.17
12	Reserves excluding Revaluation Reserves as at March 31, 2019	-	-	-	-	-	16,158.28
13	Debenture Redemption Reserve	-	-	-	-	-	-
14	Debt Equity Ratio [(Long Term Borrowings + Short Term Borrowings + Current Maturities of Long Term Borrowings) / Shareholders' fund]	-	-	-	10.49	10.57	10.50
15	Debt Service Coverage Ratio [(Profit Before Tax + Interest and other Charges) / (Interest and Other Charges+ Principal Repayment)]	-	-	-	0.12	0.13	0.11
16	Interest Service Coverage Ratio [(Profit Before Tax + Interest and Other Charges) / Interest and Other Charges]	-	-	-	1.23	1.21	1.26
17	Net Worth	-	-	-	17,177.61	14,971.93	16,259.27

M.P. CHITALE & CO. MUMBAI C.A.

CHARTERED ACCOUNTANTS MUMBAI FIRM No. 101234W

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

CIN No. : L65922MH1989PLC052257

Corporate Office : LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai 400 005
Tel :+ 91 22 2217 8600 Fax:+91 22 2217 8777 Email :lichousing@lichousing.com

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 30-09-2019	As at 31-03-2019
	ASSETS		
1	**Financial Assets**		
(a)	Cash and cash equivalents	811.59	2,801.80
(b)	Bank Balance other than (a) above	205.95	193.11
(c)	Derivative financial instruments	14.50	26.98
(d)	Receivables	-	-
(e)	Loans	200,849.48	192,992.74
(f)	Investments	3,701.04	3,595.06
(g)	Other Financial assets	23.90	31.79
	Sub-total - Financial Assets	**205,606.46**	**199,641.48**
2	**Non-Financial Assets**		
(a)	Current tax assets (Net)	401.22	178.05
(b)	Deferred tax Assets (Net)	663.92	553.37
(c)	Property, Plant and Equipment	130.51	132.97
(d)	Other Intangible assets	114.40	2.88
(e)	Other non-financial assets	94.20	74.72
	Sub-total - Non-Financial Assets	**1,404.25**	**941.99**
	Total Assets	**207,010.71**	**200,583.47**
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	**Financial Liabilities**		
(a)	Derivative financial instruments	8.35	25.79
(b)	Payables		
	(I)Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	46.51	79.94
	(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	136,669.45	134,615.67
(d)	Borrowings (Other than Debt Securities)	29,802.09	26,383.91
(e)	Deposits	10,548.03	7,667.43
(f)	Subordinated Liabilities	2,000.00	2,000.00
(g)	Other financial liabilities	10,533.07	13,437.89
	Sub-total - Financial Liabilities	**189,607.50**	**184,210.63**
2	**Non-Financial Liabilities**		
(a)	Current tax liabilities (Net)	111.12	113.39
(b)	Provisions	-	-
(c)	Deferred tax liabilities (Net)	114.48	0.18
(d)	Other non-financial liabilities	**225.60**	**113.57**
	Sub-total - Non-Financial Liabilities		
3	**EQUITY**		
(a)	Equity Share Capital	100.99	100.99
(b)	Other Equity	17,076.62	16,158.28
	Sub-total - Equity	**17,177.61**	**16,259.27**
	Total Liabilities and Equity	**207,010.71**	**200,583.47**

M. P. CHITALE & CO. MUMBAI C.A.

CHORDIA & SATHE MUMBAI FIRM No. 101... CHARTERED ACCOUNTANTS

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

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2 Cash Flow Statement for the period ended Sep 30, 2019

(₹ in Crore)

Particulars	Half Year ended September 30, 2019	Half Year ended September 30, 2018
A. Cash Flow from Operating Activities		
Profit Before Tax	1,696.93	1,533.74
Adjustments for		
Depreciation, Amortization and Impairment	22.39	5.57
Impairment on Financial Instruments (Expected Credit Loss)	534.80	250.34
Loss/(Gain) on disposal of Property, Plant and Equipment	(0.10)	(0.01)
Dividend and Interest Income classified as Investing Cash Flows	(6.27)	(12.90)
Unwinding of discount	(196.31)	(1,466.61)
Interest Expense	7,305.13	6,163.56
Interest Income	(9,682.68)	(8,153.45)
Adjustments for		
Movements in Provisions and Gratuity	(4.50)	2.07
(Increase) / Decrease in Other Financial Assets	8.60	7.38
(Increase) / Decrease in Other Non Financial Assets	(17.51)	1,109.23
Increase / (Decrease) in Other Financial Liabilities	(3,693.27)	(2,113.33)
Increase / (Decrease) in Other Non Financial Liabilities	(2.06)	(16.98)
Interest Paid	(6,535.70)	(5,696.44)
Interest Received	9,533.62	8,036.10
Cash generated from Operations	**(1,036.93)**	**(351.73)**
Income Tax paid	(646.66)	(513.15)
Net Cash Outflow from Operations	**(1,683.59)**	**(864.88)**
Loans Disbursed (Net)	(8,076.85)	(9,581.09)
Public Deposits (Net)	2,835.13	(204.43)
Net Cash Outflow from Operating Activities (A)	**(6,925.32)**	**(10,650.41)**
B. Cash Flow from Investing Activities		
Payments for Property, Plant and Equipment	(3.29)	(40.31)
Proceeds from Sale of Property, Plant and Equipment	0.13	0.01
Payments for Purchase of Investments	(275.18)	(44.91)
Proceeds from Sale of Investments	195.02	972.80
Dividends Received	6.27	12.90
Interest Received		
Net Cash (Outflow)/ Inflow from Investing Activities (B)	**(77.05)**	**900.49**
C. Cash Flow from Financing Activities		
Proceeds from Borrowings	69,528.38	57,906.01
Repayment of Borrowings	(64,054.09)	(48,497.56)
Transfer to Investor Protection Fund	(0.98)	(0.82)
Dividends paid to Company's Shareholders	(383.54)	(343.17)
Dividend Distribution Tax paid	(77.61)	(69.25)
Net Cash Inflow from Financing Activities (C)	**5,012.16**	**8,995.21**
Net Increase/ (Decrease) in Cash and Cash Equivalents (A+B+C)	**(1,990.21)**	**(754.71)**
Cash and Cash Equivalents at the beginning of the period	2,801.80	1,908.33
Cash and Cash Equivalents at the end of the period	**811.59**	**1,153.62**
Cash and Cash Equivalents as per above comprise of the following		
(i) Cash on hand	0.08	0.09
(ii) Balances with Banks (of the nature of cash and cash equivalents)	802.46	1,144.48
(iii) Cheques, drafts on hand	9.05	9.05
Balances as per Statement of Cash Flows	**811.59**	**1,153.62**

M. P. CHITALE & CO. MUMBAI C.A.

GOKHALE & SATHE MUMBAI FIRM No. 103264W CHARTERED ACCOUNTANTS

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

LIC HFL
LIC HOUSING FINANCE LTD

3 The financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 - Interim Financial Reporting, 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 The above results for the quarter and half year ended September 30, 2019 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their respective meeting held on October 19,2019 in terms of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

5 The Statutory Auditors of the Company have carried out a Limited Review of the standalone financial results for the quarter and half year ended September 30, 2019 in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 as amended.

6 Effective April 01, 2019, the Company has adopted IND AS 116 - Leases, which requires any lease arrangement to be recognised in the balance sheet of the lessee as a 'right-of-use' asset with a corresponding lease liability. Accordingly depreciation has been charged on such assets during the period as against lease rental expenses in the previous year. Similarly interest expense has been recognised on lease liabilities under finance costs. As permitted by the standard, the Company has applied this standard w.e.f. April 01, 2019 and comparatives for the previous period / year have not been restated. The underlying estimates are also being improved upon and the effect of this adoption is insignificant on the profit for the period.

7 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 Ind AS 108 - Operating Segments.

8 The Company had applied Ind AS 109 with respect to Expected Credit Losses (ECL) for the first time for the year ended 31st March 2019. During the current period, provisions for ECL on the loan portfolio have been made by maintaining the same set of underlying assumptions as at last quarter.

9 During August 2019, the Company has received the inspection report from NHB for the year 2017-2018, which is under examination.

10 Tax expenses for the quarter and six months ended 30th September 2019 reflect changes made vide Taxation Laws (Amendment) Ordinance 2019 as applicable to the company.

11 Other Financial Liabilities of the Company include Temporary Book Overdraft of ₹ 3291.86 Crore (Previous Year ₹ 2992.61 Crore), which represents cheques issued towards disbursement to borrowers and cheques issued for payment of expenses, but not encashed as on September 30, 2019.

12 The Company has maintained 100% Asset Cover on its Secured Listed Non-Convertible Debentures as on September 30, 2019 based on negative lien.

13 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, 2019.

14 Figures for the previous period have been regrouped wherever necessary, in order to make them comparable.

For and behalf of the Board

Siddhartha Mohanty
Managing Director & CEO

Place : Mumbai
Date : October 19, 2019

M. P. CHITALE & CO. MUMBAI C.A.

GOKHALE & SATHE MUMBAI FIRM No. 103264W CHARTERED ACCOUNTANTS

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 and year to date unaudited Standalone 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 unaudited standalone Ind AS financial results of LIC Housing Finance Limited (the "company") for the quarter and half year ended September 30, 2019 attached herewith (the "Statement") being submitted by the company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended from time to time (the "Listing Regulations"). Attention is drawn to the fact that the figures of the cash flow statement for the corresponding period April 1, 2018 to September 30, 2018 as reported in these financial results have been approved by the Company's Board of Directors, but have not been subjected to review by us since the requirement of submission of cash flow statement has become mandatory only from April 1, 2019.

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 19th October 2019, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (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 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.

M. P. CHITALE & CO. MUMBAI C.A.

GOKHALE & SATHE MUMBAI CHARTERED ACCOUNTANTS

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

4. The comparative unaudited standalone financial results of the Company for the quarter and half year ended 30th September 2018, the audited standalone financial results for the year ended 31st March 2019 and the unaudited standalone financial results for the quarter ended 30th June 2019 included in this Statement had been reviewed / audited by Shah Gupta & Co., Chartered Accountants and Chokshi & Chokshi LLP, Chartered Accountants whose reports dated 29th October 2018, 4th May 2019 and 3rd August, 2019 respectively expressed unmodified opinion on those unaudited standalone financial results for the quarter and half year ended 30th September 2018, audited standalone financial results the year ended 31st March 2019 and the unaudited standalone financial results for the quarter ended 30th June 2019. These reports have been relied upon by us for the purpose of our review of the Statement. Our opinion is not modified in respect of this matter.

5. Based on our review conducted as 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 there under and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

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

Ashutosh Pednekar
Partner
Membership No.: 041037
UDIN: 19041037AAAABY8741

Place: Mumbai
Date: October 19, 2019

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

Rahul Joglekar
Partner
Membership No.:129389
UDIN: 19129389AAAAFD9871

Place: Mumbai
Date: October 19, 2019

LIC HOUSING FINANCE LTD

LIC HOUSING FINANCE LIMITED

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30/09/2019

(₹ in Crore)

	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30-09-2019	30-06-2019	30-09-2018	30-09-2019	30-09-2018	31-03-2019
		Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
1	**Revenue from operations**						
	a.Interest Income	4,956.10	4,786.30	4,144.58	9,742.41	8,180.18	17,263.96
	b.Dividend Income	-	-	-	-	-	
	c.Fees and commission Income	8.32	18.19	54.49	26.51	68.44	55.49
	d.Net gain on fair value changes	0.43	0.25	0.30	0.68	0.69	1.21
	e.Net Gain on De-recognition of Financial Instruments under Amortised Cost Category	1.58	1.83	0.00	3.41	0.00	10.66
	f.Sale of Products	0.13	0.06	0.78	0.19	4.46	5.01
	g.Others	13.39	8.94	4.54	22.33	19.73	59.05
	Total Revenue from operations	**4,979.95**	**4,815.57**	**4,204.69**	**9,795.53**	**8,273.50**	**17,395.38**
	Other Income	0.64	0.94	0.44	1.58	0.99	2.99
	Total Income	**4,980.59**	**4,816.51**	**4,205.13**	**9,797.11**	**8,274.49**	**17,398.37**
2	**Expenses**						
	a.Finance Cost	3,701.56	3,602.30	3,138.14	7,303.86	6,163.41	12,891.03
	b.Fees and Commission Expense	19.04	0.33	4.00	19.37	4.58	18.04
	c. Net Loss on De-recognition of Financial Instruments under Amortised Cost Category	(3.53)	3.97	130.00	0.44	130.02	267.71
	d.Impairment on Financial Instruments	281.47	253.33	89.39	534.80	250.34	350.35
	e.Cost of Material Consumed	0.22	0.27	0.77	0.49	1.95	4.18
	f.Employee Benefits Expenses	83.98	67.95	63.38	151.93	117.27	274.58
	g.Depreciation and amortisation expenses	12.47	10.49	2.99	22.96	5.66	11.92
	h.Other expenses	32.10	33.28	39.80	65.37	72.01	188.81
	Total Expenses	**4,127.31**	**3,971.92**	**3,468.47**	**8,099.22**	**6,745.24**	**14,006.62**
3	**Profit before Exceptional and Extraordinary Items and Tax (1-2)**	**853.28**	**844.59**	**736.66**	**1,697.89**	**1,529.25**	**3,391.75**
4	**Exceptional and Extraordinary Items**	-	-	-	-	-	-
5	**Profit before tax (3-4)**	**853.28**	**844.59**	**736.66**	**1,697.89**	**1,529.25**	**3,391.75**
6	Tax Expense	85.33	235.46	173.67	320.79	399.10	957.38
7	**Profit for the Period (5-6)**	**767.95**	**609.13**	**562.99**	**1,377.10**	**1,130.15**	**2,434.37**
8	**Other Comprehensive Income**						
	A (i) Items that will not be reclassified to profit or loss	(1.11)	(3.57)	1.69	(4.67)	3.73	(0.77)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(0.06)	1.24	(1.68)	1.18	(1.67)	0.27
	Subtotal (A)	**(1.17)**	**(2.33)**	**0.01**	**(3.49)**	**2.06**	**(0.50)**
	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)	**(1.17)**	**(2.33)**	**0.01**	**(3.49)**	**2.06**	**(0.50)**
9	**Total Comprehensive Income for the Period (before Share of Profit/(Loss) of Associates & Share of Profit attributable to Non Controlling Interest)**	**766.78**	**606.80**	**563.00**	**1,373.61**	**1,132.21**	**2,433.87**
10	Share of Profit/(Loss) of Associates	(0.06)	0.12	-	0.06	(0.96)	(0.10)
11	Share of Profit attributable to Non Controlling Interest	0.10	(0.28)	-	(0.18)	(0.20)	(0.42)
12	**Total Comprehensive Income for the Period (Comprising Profit / (Loss) Comprehensive Income for the period) (9+10+11)**	**766.82**	**606.64**	**563.00**	**1,373.49**	**1,131.05**	**2,433.35**
13	**Profit for the year attributable to:**						
	Shareholders of the Company	768.05	608.85	562.99	1,376.92	1,129.95	2,433.95
	Non-Controlling Interests	(0.10)	0.28	-	0.18	0.20	0.42
14	**Total Comprehensive Income for the year attributable to:**						
	Shareholders of the Company	766.92	606.36	563.00	1,373.31	1,130.85	2,432.93
	Non-Controlling Interests	(0.10)	0.28	-	0.18	0.20	0.42
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/Half Year is not annualised)	15.22	12.07	11.16	27.29	22.39	48.23
	Reserves excluding Revaluation Reserves as at March 31, 2019						16,229.83

M.P. CHITALE & CO. MUMBAI C.A.

CHITALE & SATHE MUMBAI FIRM No. 101264W CHARTERED ACCOUNTANTS

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

CIN No. : L65922MH1989PLC052257

Corporate Office : LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai 400 005
Tel :+ 91 22 2217 8600 Fax:+91 22 2217 8777 Email :lichousing@lichousing.com

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 Consolidated Financial Results:

1 **Statement of Consolidated Assets and Liabilities**

	Particulars	As at 30-09-2019	As at 31-03-2019
	ASSETS		
1	**Financial Assets**		
(a)	Cash and cash equivalents	822.74	2,802.85
(b)	Bank Balance other than (a) above	238.68	229.51
(c)	Derivative financial instruments	14.50	26.98
(d)	Receivables	15.55	11.99
(e)	Loans	2,00,804.01	1,92,951.84
(f)	Investments	3,686.54	3,617.34
(g)	Other Financial assets	67.11	75.86
	Sub-total - Financial Assets	**2,05,649.13**	**1,99,716.37**
2	**Non-Financial Assets**		
(a)	Current tax assets (Net)	407.05	181.66
(b)	Deferred tax Assets (Net)	668.68	561.71
(c)	Property, Plant and Equipment	160.94	164.96
(d)	Other Intangible assets	119.31	2.91
(e)	Capital Work in Progress	2.28	2.19
(f)	Goodwill on Consolidation	0.21	0.21
(g)	Other Non-Financial Assets	97.21	77.42
	Sub-total - Non-Financial Assets	**1,455.68**	**991.06**
	Total Assets	**2,07,104.81**	**2,00,707.43**
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	**Financial Liabilities**		
(a)	Derivative financial instruments	8.35	25.79
(b)	Payables		
	(I)Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises		
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	42.60	74.90
(c)	Debt Securities	1,36,669.45	1,34,615.67
(d)	Borrowings (Other than Debt Securities)	29,802.09	26,383.91
(e)	Deposits	10,511.13	7,657.56
(f)	Subordinated Liabilities	2,000.00	2,000.00
(g)	Other financial liabilities	10,597.55	13,497.87
	Sub-total - Financial Liabilities	**1,89,631.17**	**1,84,255.70**
2	**Non-Financial Liabilities**		
(a)	Provisions	115.26	118.54
(b)	Other non-financial liabilities	114.50	0.18
	Sub-total - Non-Financial Liabilities	**229.76**	**118.72**
3	**EQUITY**		
(a)	Equity Share Capital	100.99	100.99
(b)	Other Equity	17,140.67	16,229.83
(c)	Non Controlling Interest	2.22	2.19
	Sub-total - Equity	**17,243.88**	**16,333.01**
	Total Liabilities and Equity	**2,07,104.81**	**2,00,707.43**

M. P. CHITALE & CO. MUMBAI C.A.

GOKHALE & SATHE MUMBAI FIRM No. 103264W CHARTERED ACCOUNTANTS

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

CIN No. : L65922MH1989PLC052257

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2 Consolidated Cash Flow Statement for the period ended September 30, 2019

(₹ in Crore)

	Particulars	Half Year ended September 30, 2019	Half Year ended September 30, 2018
A.	**Cash Flow from Operating Activities**		
	Profit Before Tax	1,697.87	1,529.25
	Adjustments for		
	Depreciation, Amortization and Impairment	22.96	5.66
	Impairment on Financial Instruments (Expected Credit Loss)	534.80	250.34
	Loss/(Gain) on disposal of Property, Plant and Equipment	(0.10)	(0.00)
	Dividend and Interest Income classified as Investing Cash Flows	(0.29)	(6.63)
	Unwinding of discount	(197.42)	(1,378.90)
	Interest Expense	7,304.61	6,163.41
	Interest Income	(9,687.07)	(8,149.41)
	Share of Minority	(0.18)	(0.20)
	Adjustments for		
	Movements in Provisions and Gratuity	(4.67)	2.06
	(Increase) / Decrease in Other Financial Assets	9.57	(0.83)
	(Increase) / Decrease in Other Non Financial Assets	(17.76)	1,093.83
	Increase / (Decrease) in Other Financial Liabilities	(3,687.18)	(2,112.62)
	Increase / (Decrease) in Other Non Financial Liabilities	(2.89)	(17.99)
	Interest Paid	(6,535.18)	(5,696.30)
	Interest Received	9,538.01	7,958.80
	Cash generated from Operations	**(1,024.93)**	**(359.53)**
	Income Tax paid	(652.04)	(520.53)
	Net Cash Outflow from Operations	**(1,676.97)**	**(880.06)**
	Loans Disbursed (Net)	(8,076.85)	(9,590.24)
	Public Deposits (Net)	2,808.11	(202.62)
	Net Cash Outflow from Operating Activities (A)	**(6,945.71)**	**(10,672.92)**
B.	**Cash Flow from Investing Activities**		
	Payments for Property, Plant and Equipment	(2.45)	(44.23)
	Proceeds from Sale of Property, Plant and Equipment	0.13	4.40
	Payments for Purchase of Investments	(275.18)	(25.06)
	Proceeds from Sale of Investments	231.85	977.05
	Dividends Received	0.29	6.63
	Increase in Minority	0.03	0.08
	Net Cash (Outflow)/ Inflow from Investing Activities (B)	**(45.33)**	**918.87**
C.	**Cash Flow from Financing Activities**		
	Proceeds from Borrowings	69,528.39	57,906.01
	Repayment of Borrowings	(64,054.09)	(48,497.56)
	Transfer to Investor Protection Fund	(0.98)	(0.82)
	Dividends paid to Company's Shareholders	(383.54)	(343.17)
	Dividend Distribution Tax paid	(78.84)	(70.53)
	Net Cash Inflow from Financing Activities (C)	**5,010.94**	**8,993.93**
	Net Increase/ (Decrease) in Cash and Cash Equivalents (A+B+C)	**(1,980.10)**	**(760.12)**
	Cash and Cash Equivalents at the beginning of the period	2,802.85	1,915.35
	Cash and Cash Equivalents at the end of the period	**822.75**	**1,155.23**
	Cash and Cash Equivalents as per above comprise of the following		
	(i) Cash on hand	0.11	0.12
	(ii) Balances with Banks (of the nature of cash and cash equivalents)	813.59	1,146.08
	(iii) Cheques, drafts on hand	9.05	9.05
	Balances as per Statement of Cash Flows	**822.75**	**1,155.25**

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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 the recognition and measurement principles laid down in Indian Accounting Standard 34 - Interim Financial Reporting, 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 The above results for the quarter and half year ended September 30, 2019 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their respective meetings held on October 19,2019 in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

6 The Statutory Auditors of the Company have carried out a Limited Review of the consolidated financial results for the quarter and half year ended September 30, 2019 in compliance with Regulation 33 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, as amended.

7 Effective April 01, 2019, the Company has adopted IND AS 116 - Leases, which requires any lease arrangement to be recognised in the balance sheet of the lessee as a 'right-of-use' asset with a corresponding lease liability. Accordingly depreciation has been charged on such assets during the period as against lease rental expenses in the previous year. Similarly interest expense has been recognised on lease liabilities under finance costs. As permitted by the standard, the Company has applied this standard w.e.f. April 01, 2019 and comparatives for the previous period / year have not been restated. The underlying estimate are also being improved upon and the effect of this adoption is insignificant on the profit for the period.

8 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.

9 The Company had applied Ind AS 109 with respect to Expected Credit Losses (ECL) for the first time for the year ended 31st March 2019. During the current period, provisions for ECL on the loan portfolio have been made by maintaining the same set of underlying assumptions as at last quarter.

10 During August 2019, the Company has received the inspection report from NHB for the year 2017-2018, which is under examination.

11 Tax expenses for the quarter and six months ended 30th September 2019 reflect changes made vide Taxation Laws (Amendment) Ordinance 2019 as applicable to the Parent.

12 Other Financial Liabilities of the Company / Group include Temporary Book Overdraft of ₹ 3291.86 Crore (Previous Year ₹ 2992.61 Crore), which represents cheques issued towards disbursement to borrowers and cheques issued for payment of expenses, but not encashed as on September 30, 2019.

13 The Company has maintained 100% Asset Cover on its Secured Listed Non-Convertible Debentures as on September 30, 2019 based on negative lien.

14 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, 2019.

15 Figures for the previous period have been regrouped wherever necessary, in order to make them comparable.

For and behalf of the Board

19/10

Siddhartha Mohanty
Managing Director & CEO

Place : Mumbai
Date : October 19, 2019

M.P. CHITALE & CO. MUMBAI C.A.

BORKAR & MUZUMDAR MUMBAI FIRM No. 101569W CHARTERED ACCOUNTANTS

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

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 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, 2019 and for the period from April 1, 2019 to September 30, 2019 ("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. Attention is drawn to the fact that the consolidated figures for the corresponding quarter ended September 30, 2018 and for the period from April 1, 2018 to September 30, 2018 and the cash flow statement for the corresponding period from April 1, 2018 to September 30, 2018, as reported in these financial results have been approved by the Parent's Board of Directors but have not been subjected to review by us since the requirement of submission of quarterly consolidated financial results and cash flow statement has become mandatory only from April 1, 2019.

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 "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.

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

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 3 subsidiaries included in the consolidated unaudited financial results, whose interim financial statements reflect total assets of Rs.183.27 Crores as at September 30,2019 and total revenues of Rs.12.25 crores and Rs.25.51 crores, total net profit after tax of Rs.1.57 crores and Rs.4.65 crores and the total comprehensive income of Rs.1.48 crores and Rs 4.53 crores, for the quarter ended September 30, 2019 and for the period from April 01,2019 to September 30,2019, respectively, and cash flows (net) of Rs 2.88 crores for the period April 01,2019 to September 30,2019, 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.

M. P. CHITALE & CO. MUMBAI C.A.

GOKHALE & SATHE MUMBAI CHARTERED ACCOUNTANTS

M. P. Chitale & Co.
Chartered Accountants
1st Floor, Hamam House,
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Gokhale & Sathe
Chartered Accountants
304/308/309, Udyog Mandir No. 1,
7-c, Bhagoji Keer Marg, Mahim,
Mumbai – 400 016, India

7. The consolidated unaudited financial results include the interim financial statements of 1 subsidiary which have not been reviewed by its auditor, whose interim financial statements reflect total assets of Rs.46.62 Crores as at September 30, 2019 and total revenues of Rs.2.94 crores and Rs.7.16 crores, total net profit after tax of Rs.1.27 crores and Rs.3.42 crores and total comprehensive income of Rs.1.27 crores and Rs.3.42 crores, for the quarter ended September 30, 2019 and for the period from April 01, 2019 to September 30,2019, respectively, and cash flows (net) of Rs (3.18) crores for the period April 01,2019 to September 30,2019, as considered in the consolidated unaudited financial results. The consolidated unaudited financial results also include the Group's share of net loss after tax of Rs.0.58 crores and Rs.1.39 crores and total comprehensive loss of Rs.0.58 crores and Rs.1.39 crores for the quarter ended September 30, 2019 and for period from April 01,2019 to September 30,2019 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. The comparative audited consolidated financial results for the year ended 31st March 2019 and the unaudited consolidated financial results for the quarter ended 30th June 2019 included in this Statement had been reviewed / audited by Shah Gupta & Co., Chartered Accountants and Chokshi & Chokshi LLP, Chartered Accountants whose reports dated 4th May 2019 and 3rd August, 2019 respectively expressed unmodified opinion on those audited consolidated financial results the year ended 31st March 2019 and the unaudited consolidated financial results for the quarter ended 30th June 2019. These reports have been relied upon by us for the purpose of our review of the Statement. Our opinion is not modified in respect of this matter.

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

Ashutosh Pednekar
Partner
Membership No.: 041037
UDIN: 19041037AAAABZ6056

Place: Mumbai
Date: October 19, 2019

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

Rahul Joglekar
Partner
Membership No.:129389
UDIN: 19129389AAAAFE8207

Place: Mumbai
Date: October 19, 2019

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 30.09.2019

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	INE115A07833	31-May-19	NA	31-May-20	31-May-20
2	INE115A07932	10-Aug-19	NA	10-Aug-20	10-Aug-20
3	INE115A07AA5	13-Oct-18	NA	13-Oct-19	13-Oct-20
4	INE115A07AC1	23-Nov-18	NA	23-Nov-19	23-Nov-20
5	INE115A07AH0	4-Jan-19	NA	4-Jan-20	4-Jan-21
6	INE115A07AJ6	18-Jan-19	NA	18-Jan-20	18-Jan-21
7	INE115A07AL2	7-Mar-19	NA	7-Mar-20	7-Mar-21
8	INE115A07AP3	11-May-19	NA	11-May-20	11-May-21
9	INE115A07AT5	7-Jun-19	NA	7-Jun-20	7-Jun-21
10	INE115A07BH8	19-Sep-19	NA	19-Sep-20	19-Sep-21
11	INE115A07BL0	11-Nov-18	NA	11-Nov-19	11-Nov-21
12	INE115A07BY3	30-Jan-19	NA	30-Jan-20	30-Jan-22
13	INE115A07CA1	10-Feb-19	NA	10-Feb-20	10-Feb-22
14	INE115A07CT1	24-Jul-19	NA	24-Jul-20	24-Jul-22
15	INE115A07CY1	14-Sep-19	NA	14-Sep-20	14-Sep-22
16	INE115A07DA9	25-Oct-18	NA	25-Oct-19	25-Oct-22
17	INE115A07DD3	12-Nov-18	NA	12-Nov-19	12-Nov-22
18	INE115A07DG6	13-Dec-18	NA	13-Dec-19	13-Dec-22
19	INE115A07DH4	17-Dec-18	NA	17-Dec-19	17-Dec-22
20	INE115A07DI2	1-Jan-19	NA	1-Jan-20	1-Jan-23
21	INE115A07DQ5	12-Mar-19	NA	12-Mar-20	12-Mar-23
22	INE115A07DS1	9-Apr-19	NA	9-Apr-20	9-Apr-23
23	INE115A07DT9	25-Apr-19	NA	25-Apr-20	25-Apr-23
24	INE115A07DX1	21-May-19	NA	21-May-20	21-May-23
25	INE115A07FC0	19-Mar-19	NA	19-Mar-20	19-Mar-24
26	INE115A07FJ5	8-Jul-19	NA	7-Jul-20	5-Jul-24
27	INE115A07FO5	26-Aug-19	NA	25-Aug-20	23-Aug-24
28	INE115A07FP2	26-Aug-19	NA	25-Aug-20	23-Aug-24
29	INE115A07FW8	30-Sep-19	NA	30-Sep-20	30-Sep-24
30	INE115A07FY4	16-Oct-18	NA	16-Oct-19	16-Oct-24
31	INE115A07GA2	29-Oct-18	NA	29-Oct-19	29-Oct-19
32	INE115A07GB0	10-Nov-18	NA	8-Nov-19	8-Nov-19



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 30.09.2019

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*
33	INE115A07GC8	17-Nov-18	NA	18-Nov-19	18-Nov-19
34	INE115A07GH7	28-Nov-18	NA	28-Nov-19	28-Nov-19
35	INE115A07GK1	11-Dec-18	NA	11-Dec-19	11-Dec-19
36	INE115A07GL9	8-Jan-19	NA	8-Jan-20	8-Jan-25
37	INE115A07GM7	14-Jan-19	NA	14-Jan-20	14-Jan-20
38	INE115A07GN5	14-Jan-19	NA	14-Jan-20	14-Jan-20
39	INE115A07GO3	21-Jan-19	NA	21-Jan-20	21-Jan-20
40	INE115A07GP0	30-Jan-19	NA	30-Jan-20	30-Jan-25
41	INE115A07GS4	25-Feb-19	NA	24-Feb-20	24-Feb-25
42	INE115A07GT2	4-Mar-19	NA	3-Mar-20	3-Mar-25
43	INE115A07GX4	30-Mar-19	NA	30-Mar-20	30-Mar-20
44	INE115A07GY2	1-Apr-19	NA	31-Mar-20	31-Mar-25
45	INE115A07HB8	29-Apr-19	NA	28-Apr-20	28-Apr-20
46	INE115A07HG7	29-May-19	NA	29-May-20	29-May-25
47	INE115A07HH5	4-Jun-19	NA	4-Jun-20	4-Jun-25
48	INE115A07HP8	20-Jul-19	NA	20-Jul-20	18-Jul-25
49	INE115A07HQ6	22-Jul-19	NA	22-Jul-20	22-Jul-20
50	INE115A07HR4	29-Jul-19	NA	29-Jul-20	29-Jul-20
51	INE115A07HS2	29-Jul-19	NA	29-Jul-20	26-Aug-20
52	INE115A07HT0	3-Aug-19	NA	3-Aug-20	1-Aug-25
53	INE115A07HU8	17-Aug-19	NA	17-Aug-20	14-Aug-25
54	INE115A07HV6	24-Aug-19	NA	24-Aug-20	24-Sep-20
55	INE115A07HW4	31-Aug-19	NA	31-Aug-20	29-Aug-25
56	INE115A07HX2	31-Aug-19	NA	31-Aug-20	29-Aug-25
57	INE115A07HZ7	16-Sep-19	NA	15-Sep-20	15-Sep-20
58	INE115A07IA8	30-Sep-19	NA	29-Sep-20	29-Sep-20
59	INE115A07IC4	8-Oct-18	NA	8-Oct-19	8-Oct-25
60	INE115A07ID2	19-Oct-18	NA	18-Oct-19	18-Oct-19
61	INE115A07IE0	23-Oct-18	NA	23-Oct-19	23-Oct-20
62	INE115A07IF7	23-Oct-18	NA	23-Oct-19	23-Oct-25
63	INE115A07IH3	13-Nov-18	NA	13-Nov-19	13-Nov-25
64	INE115A07IN1	14-Dec-18	NA	14-Dec-19	12-Dec-25

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 30.09.2019

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*
65	INE115A07IO9	5-Jan-19	NA	6-Jan-20	5-Jan-21
66	INE115A07IP6	5-Jan-19	NA	6-Jan-20	5-Jan-21
67	INE115A07IQ4	19-Jan-19	NA	20-Jan-20	19-Jan-23
68	INE115A07IR2	28-Jan-19	NA	28-Jan-20	28-Jan-26
69	INE115A07IS0	2-Feb-19	NA	3-Feb-20	2-Feb-26
70	INE115A07IT8	8-Feb-19	NA	10-Feb-20	8-Feb-24
71	INE115A07IW2	26-Feb-19	NA	26-Feb-20	26-Feb-26
72	INE115A07IX0	4-Mar-19	NA	3-Mar-20	3-Mar-26
73	INE115A07IY8	8-Mar-19	NA	9-Mar-20	8-Mar-21
74	INE115A07JB4	14-Mar-19	NA	16-Mar-20	12-Feb-21
75	INE115A07JC2	21-Mar-19	NA	21-Mar-20	21-Dec-20
76	INE115A07JF5	28-Mar-19	NA	30-Mar-20	26-Feb-21
77	INE115A07JG3	28-Mar-19	NA	30-Mar-20	28-Dec-20
78	INE115A07JI9	29-Apr-19	NA	27-Apr-20	27-Apr-26
79	INE115A07JJ7	2-May-19	NA	3-Oct-19	3-Oct-19
80	INE115A07JK5	10-May-19	NA	11-May-20	10-May-21
81	INE115A07JM1	23-May-19	NA	23-May-19	22-May-26
82	INE115A07JN9	23-May-19	NA	25-May-20	21-May-21
83	INE115A07JO7	10-Jun-19	NA	10-Jun-20	9-Jun-23
84	INE115A07JP4	10/06/2019 & 28/06/2019	28-Jun-19	10-Jun-20	10-Jun-26
85	INE115A07JQ2	15-Jun-19	NA	15-Jun-20	15-Jun-26
86	INE115A07JS8	29-Jun-19	NA	29-Jun-20	29-Jun-26
87	INE115A07JT6	29/06/2019 & 29/08/2019	29-Aug-19	29-Jun-20	29-Jun-26
88	INE115A07JU4	1-Jul-19	NA	14-Feb-20	14-Feb-20
89	INE115A07JV2	8-Jul-19	NA	7-Jul-20	7-Jul-20
90	INE115A07JW0	12-Jul-19	NA	13-Jul-20	10-Jul-26
91	INE115A07JY6	15-Jul-19	NA	15-Jul-20	15-Jul-21
92	INE115A07KB2	29-Jul-19	NA	27-Jul-20	27-Jul-21
93	INE115A07KC0	18-Feb-19	NA	18-Feb-20	18-Feb-20
94	INE115A07KD8	18-Dec-18	NA	18-Dec-19	18-Dec-19
95	INE115A07KE6	19-Aug-19	NA	18-Aug-20	18-Aug-26
96	INE115A07KF3	31-Aug-19	NA	12-Dec-19	12-Dec-19
97	INE115A07KH9	15-May-19	NA	15-May-20	15-May-20

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 30.09.2019

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*
98	INE115A07KG1	31-Aug-19	NA	11-Feb-20	11-Feb-20
99	INE115A07KI7	19-Jun-19	NA	19-Jun-20	19-Jun-20
100	INE115A07KJ5	19-Sep-19	NA	19-Sep-20	19-Sep-23
101	INE115A07KK3	19-Sep-19	NA	19-Sep-20	19-Oct-21
102	INE115A07KL1	26-Apr-19	NA	27-Apr-20	27-Apr-20
103	INE115A07KM9	26-Sep-19	NA	28-Sep-20	25-Sep-26
104	INE115A07KN7	30-Sep-19	NA	29-Sep-20	27-Aug-21
105	INE115A07KO5	8-Oct-18	NA	7-Oct-19	7-Oct-20
106	INE115A07KQ0	15-Oct-18	NA	14-Oct-19	14-Oct-21
107	INE115A07KR8	22-Oct-18	NA	21-Oct-19	21-Oct-21
108	INE115A07KS6	25-Oct-18	NA	25-Oct-19	23-Oct-26
109	INE115A07KT4	17-Nov-18	NA	18-Nov-19	11-Jun-20
110	INE115A07KV0	26-Nov-18	NA	25-Nov-19	24-Apr-20
111	INE115A07KY4	17-Dec-18	NA	16-Dec-19	16-Dec-26
112	INE115A07KZ1	24-Dec-18	NA	23-Dec-19	22-Dec-23
113	INE115A07LB0	11-Jan-19	NA	11-Jan-20	11-May-20
114	INE115A07LC8	14-Jan-19	NA	13-Jan-20	13-Jan-22
115	INE115A07LD6	31-Jan-19	NA	31-Jan-20	28-Feb-20
116	INE115A07LF1	17-Feb-19	NA	17-Feb-20	17-Nov-20
117	INE115A07LI5	16-Mar-19	NA	16-Mar-20	17-Mar-20
118	INE115A07LJ3	16-Mar-19	NA	16-Mar-20	18-Mar-20
119	INE115A07LK1	16-Mar-19	NA	16-Mar-20	19-Mar-20
120	INE115A07LL9	23-Mar-19	NA	21-Feb-20	21-Feb-20
121	INE115A07LM7	24-Mar-19	NA	24-Mar-20	24-Mar-22
122	INE115A07LN5	24-Jun-19	NA	24-Jun-20	24-Jun-20
123	INE115A07LO3	27-Mar-19	NA	27-Mar-20	26-Mar-27
124	INE115A07LQ8	3-May-19	NA	3-May-20	3-May-22
125	INE115A07LR6	8-May-19	NA	8-May-20	5-Jun-20
126	INE115A07LS4	8-May-19	NA	8-May-20	8-May-24
127	INE115A07LT2	16-May-19	NA	16-May-20	22-May-20
128	INE115A07LU0	17-May-19	NA	17-May-20	17-May-27

LIC HOUSING FINANCE LTD. CORPORATE 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 30.09.2019

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*
129	INE115A07LW6	23-May-19	NA	23-May-20	23-May-22
130	INE115A07LX4	29-Jul-19	NA	29-Jul-20	29-Jul-21
131	INE115A07LZ9	12-Jun-19	NA	12-Jun-20	10-Jun-22
132	INE115A07MA0	14-Jun-19	NA	14-Jun-20	14-Aug-20
133	INE115A07MB8	14-Jun-19	NA	14-Jun-20	18-Aug-20
134	INE115A07MC6	14-Jun-19	NA	14-Jun-20	14-Jun-27
135	INE115A07ME2	30-Jun-19	NA	30-Jun-20	13-Jul-20
136	INE115A07MG7	21-Jul-19	NA	21-Jul-20	15-Jul-22
137	INE115A07MJ1	30-Aug-19	NA	30-Aug-20	30-Aug-22
138	INE115A07ML7	7-Sep-19	NA	7-Sep-20	6-Sep-24
139	INE115A07MO1	17-Oct-18	NA	17-Oct-19	17-Oct-22
140	INE115A07MQ6	23-Nov-18	NA	23-Nov-19	23-Nov-27
141	INE115A07MR4	18-Feb-19	NA	18-Feb-20	18-Feb-21
142	INE115A07MS2	18-Dec-18	NA	18-Dec-19	16-Dec-22
143	INE115A07MT0	12-Jan-19	NA	12-Jan-20	28-Jan-21
145	INE115A07MV6	NA	NA	NA	23-Jan-20
146	INE115A07MW4	29-Jan-19	NA	29-Jan-20	29-Jan-28
147	INE115A07MX2	NA	NA	NA	25-Mar-21
148	INE115A07NA8	22-Nov-18	NA	22-Nov-19	22-Nov-19
149	INE115A07NB6	NA	NA	NA	25-Feb-20
150	INE115A07ND2	NA	NA	10-Oct-19	10-Oct-28
151	INE115A07NE0	NA	NA	17-Oct-19	17-Oct-23
152	INE115A07NF7	NA	NA	24-Oct-19	24-Mar-22
153	INE115A07NG5	NA	NA	24-Oct-19	24-Sep-20
154	INE115A07NH3	NA	NA	24-Oct-19	24-Sep-28
155	INE115A07NI1	NA	NA	6-Nov-19	6-Jun-23
156	INE115A07NJ9	6-Dec-18	NA	6-Dec-19	6-Dec-19
157	INE115A07NK7	19-Jun-19	NA	19-Jun-20	19-Jun-20
158	INE115A07NL5	NA	NA	19-Nov-19	17-Nov-28
159	INE115A07NM3	NA	NA	NA	25-Feb-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 30.09.2019

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*
160	INE115A07NN1	NA	NA	3-Dec-19	3-Dec-20
161	INE115A07NO9	NA	NA	10-Dec-19	8-Dec-23
162	INE115A07NP6	NA	NA	10-Dec-19	8-Dec-28
163	INE115A07NQ4	NA	NA	24-Dec-19	24-Dec-20
164	INE115A07NR2	NA	NA	24-Dec-19	24-Dec-25
165	INE115A07NS0	NA	NA	11-Jan-20	19-Apr-22
166	INE115A07NT8	NA	NA	NA	18-May-20
167	INE115A07NU6	NA	NA	28-Jan-20	25-Jan-29
168	INE115A07NV4	NA	NA	13-Feb-20	13-Jul-20
169	INE115A07NW2	NA	NA	NA	4-May-22
170	INE115A07NX0	22-Mar-19	NA	12-Mar-20	12-Mar-20
171	INE115A07NY8	NA	NA	5-Mar-20	5-Mar-24
172	INE115A07NZ5	NA	NA	14-Jan-20	14-Jan-22
173	INE115A07OA6	17-Sep-19	NA	17-Sep-20	17-Sep-21
174	INE115A07OB4	NA	NA	25-Mar-20	23-Mar-29
175	INE115A07OC2	NA	NA	12-Oct-19	12-Oct-20
176	INE115A07OD0	20-Jun-19	NA	20-Jun-20	20-Jun-22
177	INE115A07OE8	NA	NA	31-May-20	31-May-24
178	INE115A07OF5	NA	NA	12-Jul-20	12-Jul-29
179	INE115A07OG3	23-Sep-19	NA	23-Sep-20	23-Sep-22
180	INE115A07OH1	NA	NA	22-Nov-19	22-Nov-22
181	INE115A07OI9	NA	NA	29-Aug-20	29-Aug-24
182	INE115A07OJ7	NA	NA	13-Jan-20	13-Jan-23
183	INE115A07OK5	NA	NA	23-Aug-20	23-Aug-21
184	INE115A07OL3	NA	NA	23-Jul-20	23-Jul-24
185	INE115A08336	15-Sep-19	NA	15-Sep-20	15-Sep-20
186	INE115A08328	31-Mar-19	NA	31-Mar-20	31-Mar-25
187	INE115A08344	26-Oct-18	NA	26-Oct-19	26-Oct-25
188	INE115A08351	29-Nov-18	NA	29-Nov-19	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.

Managing Director & CEO

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI