

30th January, 2026

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

Re.:- Investor Presentation for Third Quarter Ended December 31, 2025.

With respect to the captioned subject the Investor Presentation pertaining to the Third Quarter ended December 31, 2025 has been uploaded on the official website of LIC Housing Finance Limited and may be accessed on the following web link.

Link:- <https://www.lichousing.com/investors/investor-update>

Please take the above information on record and arrange for dissemination.

Yours faithfully,

For LIC Housing Finance Limited

VARSHA

CHANDAR

HARDASANI

Varsha Hardasani

Company Secretary and Compliance Officer

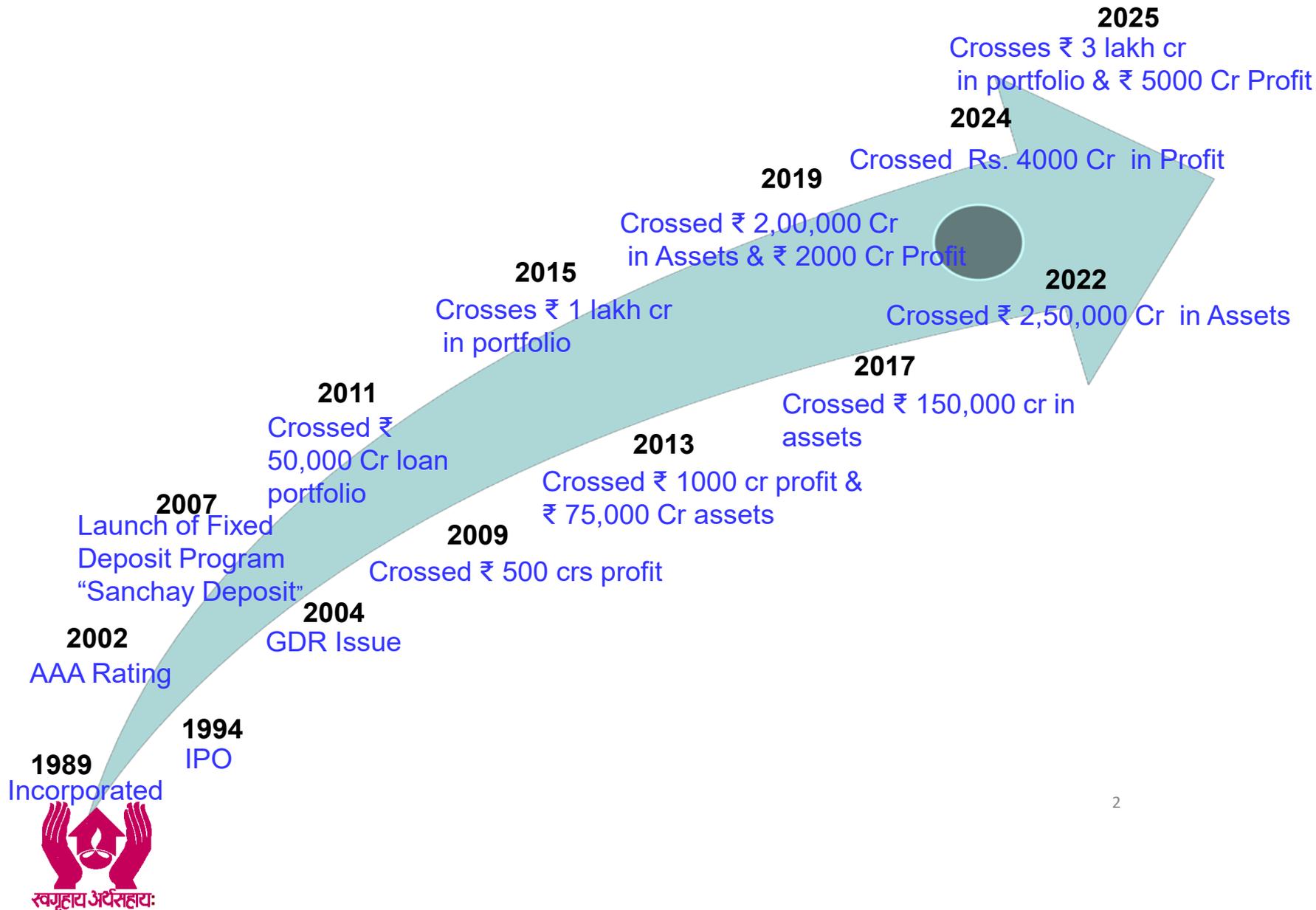
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VARSHA CHANDAR
HARDASANI
Date: 2026.01.30
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Investor Update
Q3 FY 2026

LICHFL: A Journey of 36 Years.....



Awards & Achievements

2016



Outlook Money-Best HFC
Best HFC by ABP News
Asia Pacific
Entrepreneurship Award
Power Brands Awards
by Franchise India

2017



Outlook Money-Best HFC'
Business Today BFSI
Best CEO
NSE for highest Debt
Issuance

2019



Voted as the 'Brand of
the Decade 2019' by
BARC Asia
NSE for Best Issuer
on EBP

2022



"Best Organisation for
Women 2022" award by
'The Economic Times'
"BEST CSR" Award in
the 11th Edition of Global
CSR Excellence &
Leadership Awards

2023



"Winner of Indian
Chamber of Commerce
Social Impact Awards
2023 under 'Empowering
the Rural Population'
category

2024



"Best CSR Team of
the Year and Best Use of
CSR Practices in Various
Sectors" in UBS Forums'
10th Edition CSR
Summit and
Awards 2024

2024



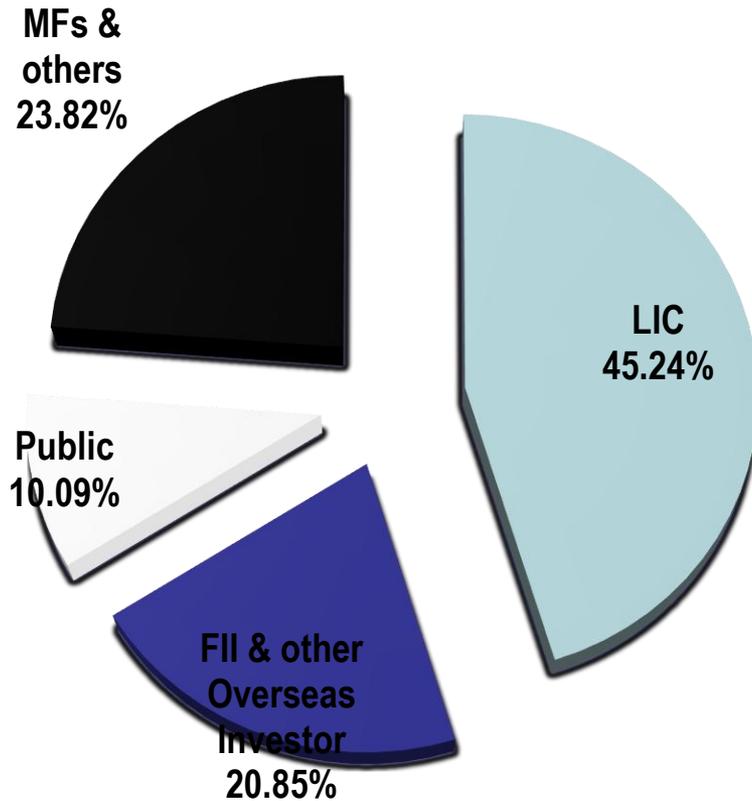
"Winner of the
Corporate Bond Private
Placement- Private
Issuer of the Year" by
"Assocham"

2025



Awarded as Best
Housing Finance Company
at the Excellence awards
2024-25 by NHB

December 2025

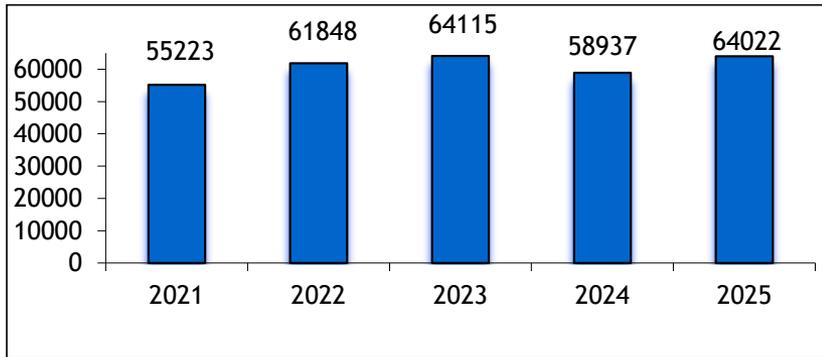


Top 10 Shareholders

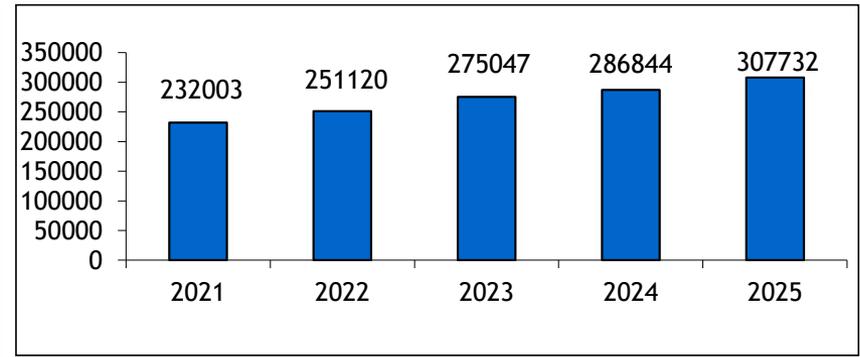
Shareholder	%
Life Insurance Corporation of India	45.24%
ICICI Prudential Asset Management Co. Ltd.	5.22%
Mirae Asset Global Investments (India) Pvt. Ltd.	2.96%
Kotak Mahindra Asset Management Company Limited	2.51%
Norges Bank Investment Management (NBIM)	2.36%
Bank Muscat SAOG	2.09%
The Vanguard Group, Inc.	1.70%
Quant Money Managers Ltd	1.47%
Tata Asset Management Ltd.	1.34%
HDFC Life Insurance Company Limited	1.26%

- Q3 FY26 PAT at Rs.1383.95 cr as against Rs 1431.96 cr
- Q3 FY26 Total Revenue from operations Rs.7187 cr as against Rs.7057 cr, up by 2%
- Outstanding Loan portfolio up by 5% to Rs.314268 cr
 - Individual Home Loan Portfolio up by 4% to Rs. 265890 Cr
- Q3FY 26 Total Disbursements at Rs.16096 cr against Rs.15475 cr, up by 4%
 - Individual Home Loan Disbursements at Rs.13094 cr against Rs.12248 cr, up by 7%
 - Non-Housing Individual Loan Disbursement at Rs. 2304 cr against Rs. 2094 cr, up by 10%
- Net Interest Income Rs.2102 cr as against Rs. 2000 cr , up by 5%
- Net Interest Margins 2.69 % for Q3 FY26 as against 2.62 % for Q2 FY26 and 2.70% for Q3 FY25
- **Stage 3 EAD at 2.45% as on 31.12.2025 against 2.51% as on 30.09.2025 and 2.75 % as on 31.12.2024**
- Total ECL provision stood at Rs.5105 Cr as on 31.12.2025

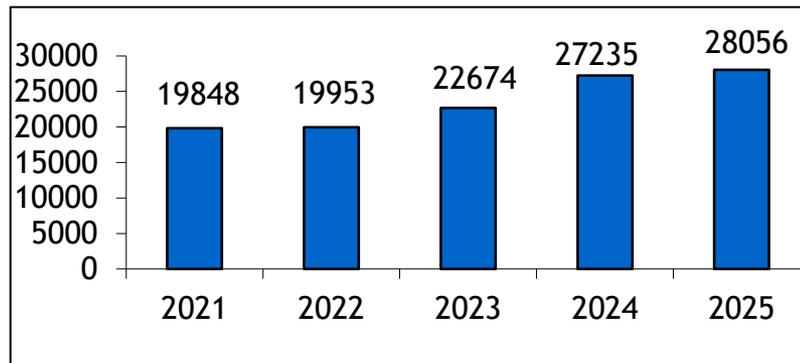
Disbursement (Rs. Cr) CAGR 4%



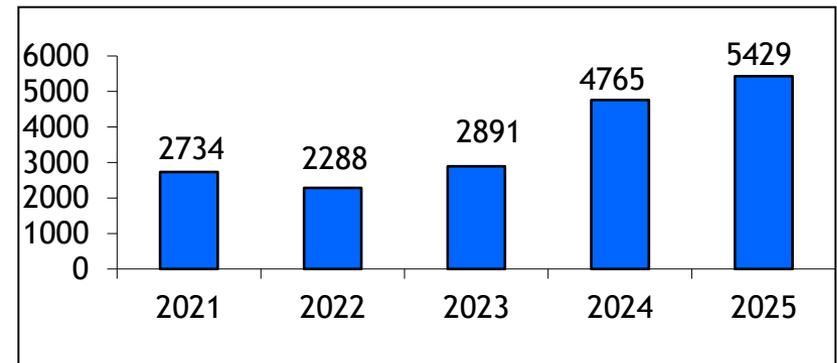
Loan Portfolio (Rs.cr) CAGR 7%



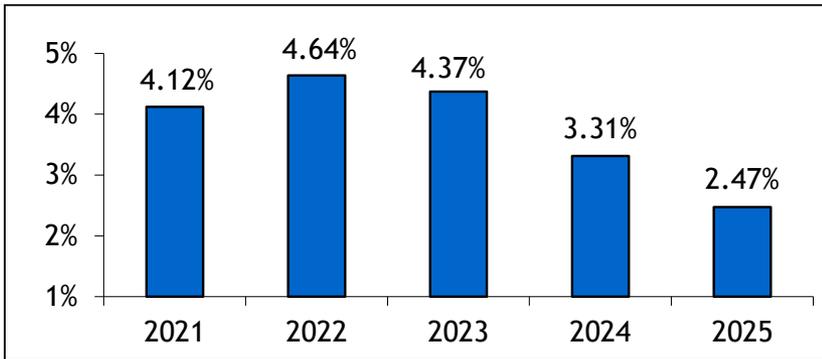
Income (Rs. cr) CAGR 9%



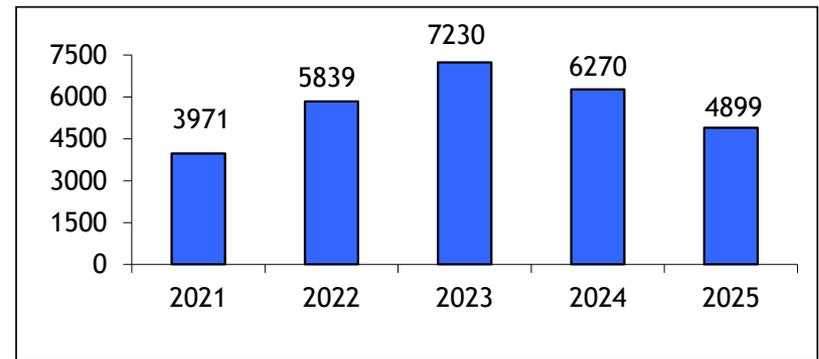
Profit After Tax (Rs. cr) CAGR 19%



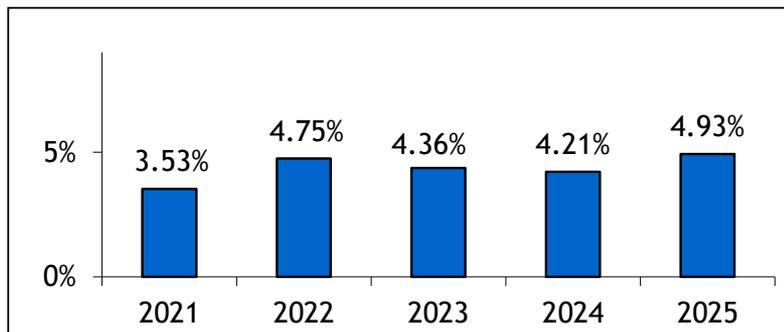
Stage 3- EAD%



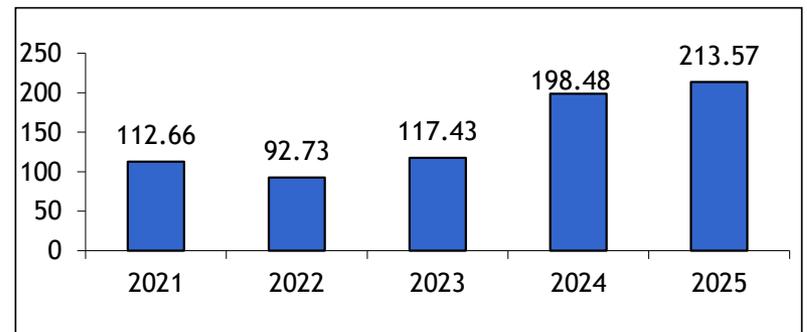
Total Provisions* (Rs cr)



Operating Expense to Total Income

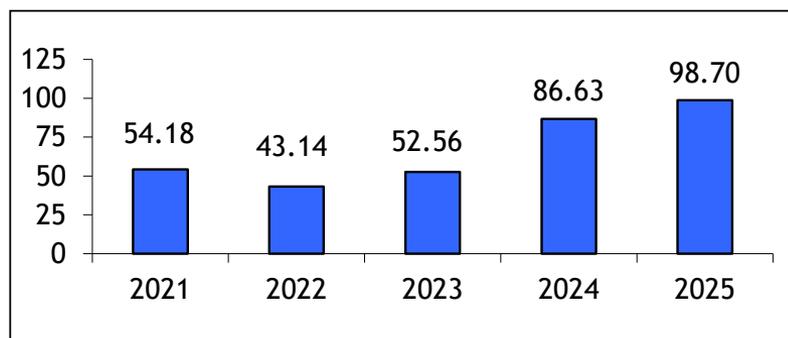


Profit per employee (Rs. lacs)

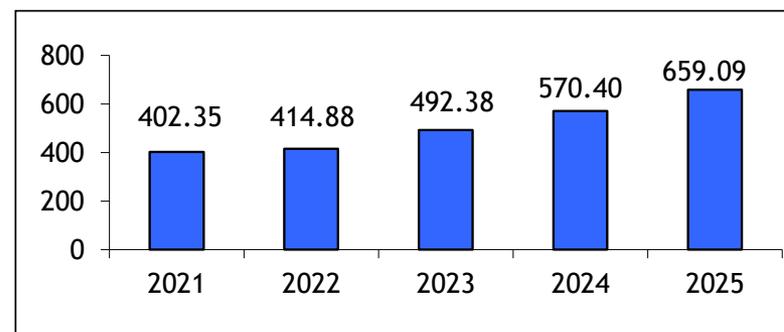


*ECL Provisions of Stage 1,2 and 3

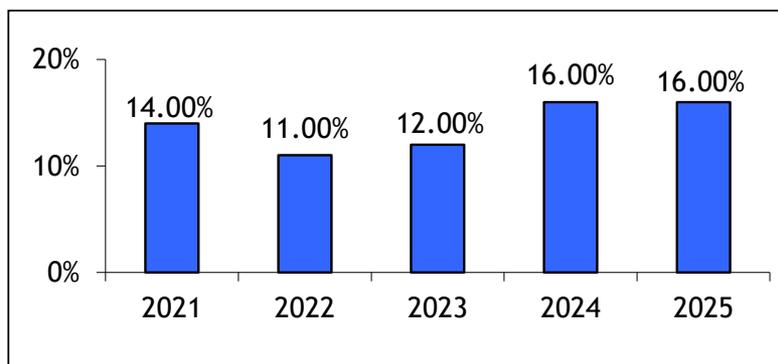
EPS (Rs) (Rs 2/- pd up)



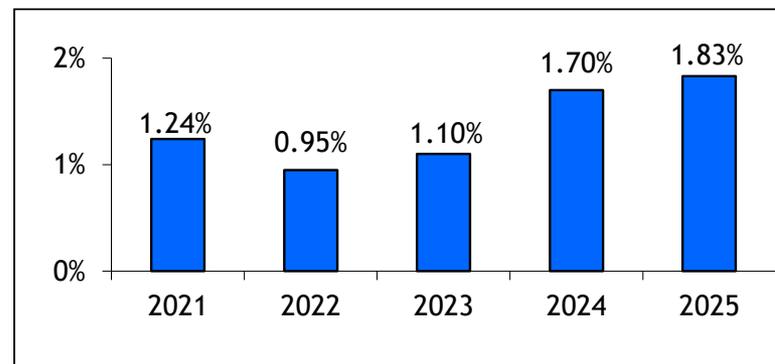
Book Value (Rs)(Rs 2/- pd up)



Return on Avg Equity



Return on Avg Loan Assets



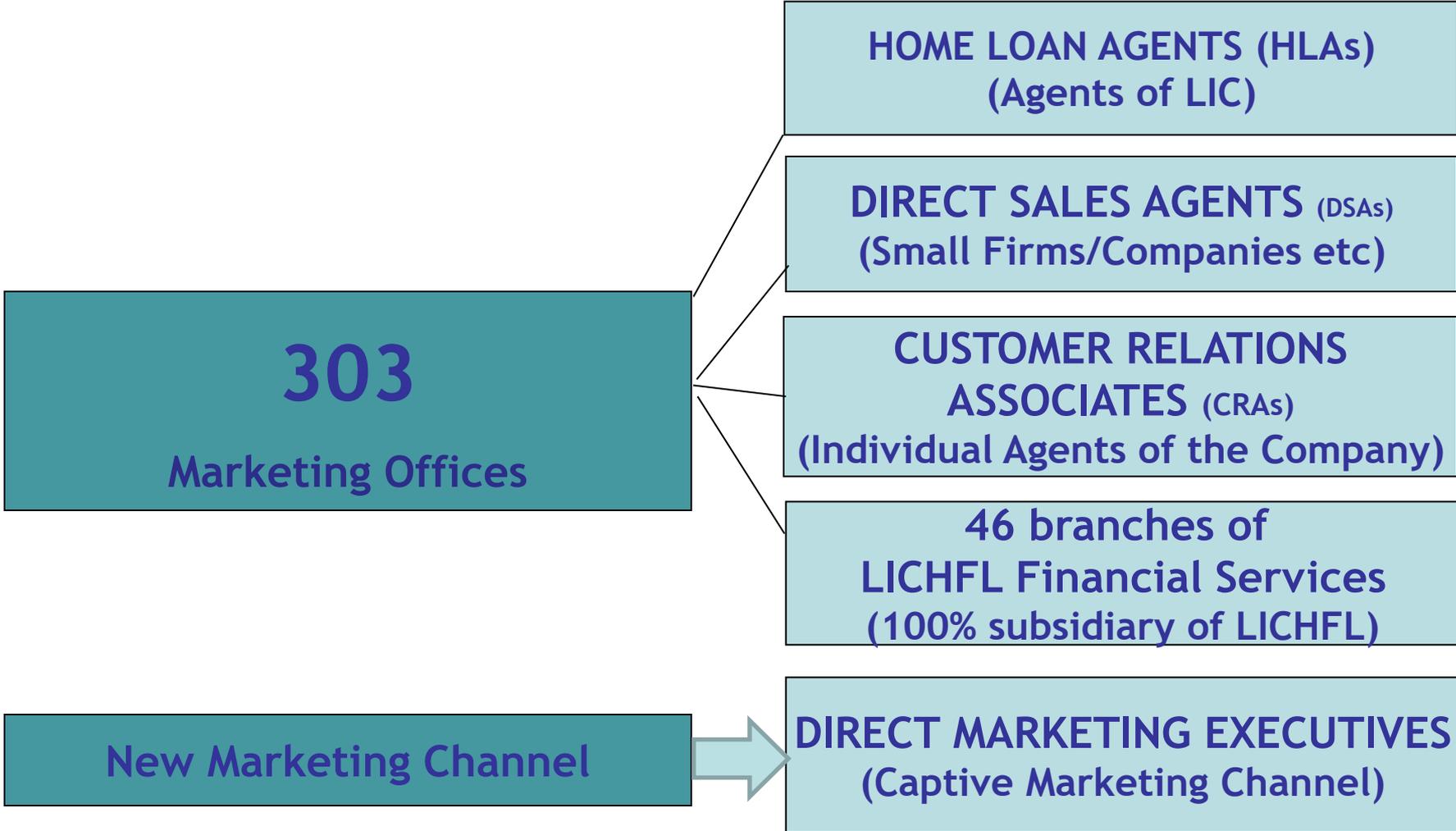
Large Geographic Presence



- 10 Regional Offices
- 23 Back Offices
- 39 Cluster Offices
- 303 Area Offices
- Rep office in Dubai
- 2424 Employees

Widening footprint...improved efficiencies

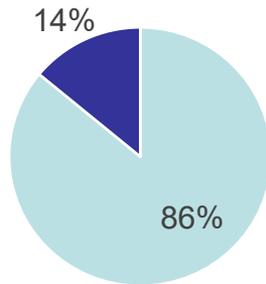
Year	No of Marketing Offices	No of Back offices	No of Regional Offices	No of Employees	Lon Portfolio Rs cr
2008	125	14	6	985	21936
2013	194	16	7	1446	77812
2020	282	24	9	2392	210578
2025	307	23	9	2542	307732



*Online Loan approvals during 9MFY26 were Rs.5229 Cr

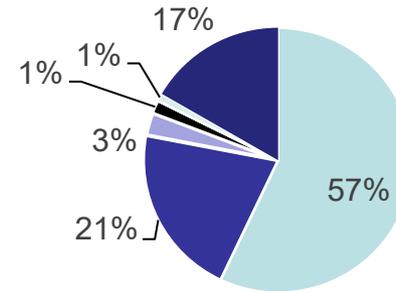
Origination Pattern & Average Ticket Size

Customer Type (No.)



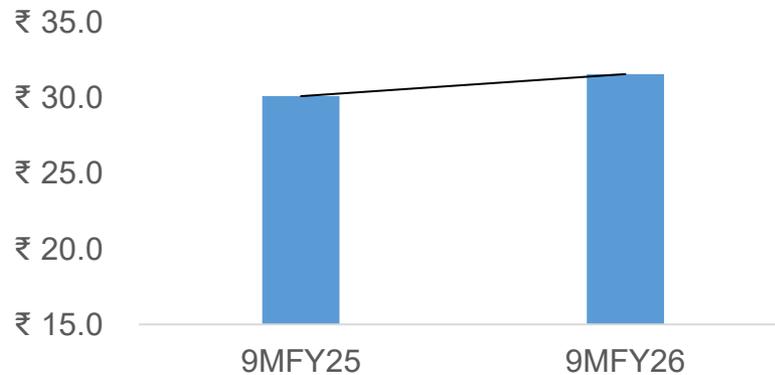
■ Salaried ■ Self Employed

Originations by source

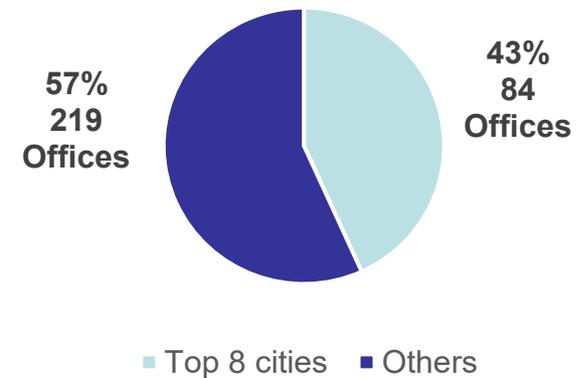


■ HLA ■ DSA ■ CRA ■ DIRECT ■ DME ■ Corporate Agent

Incremental Ticket Size (Rs lacs)

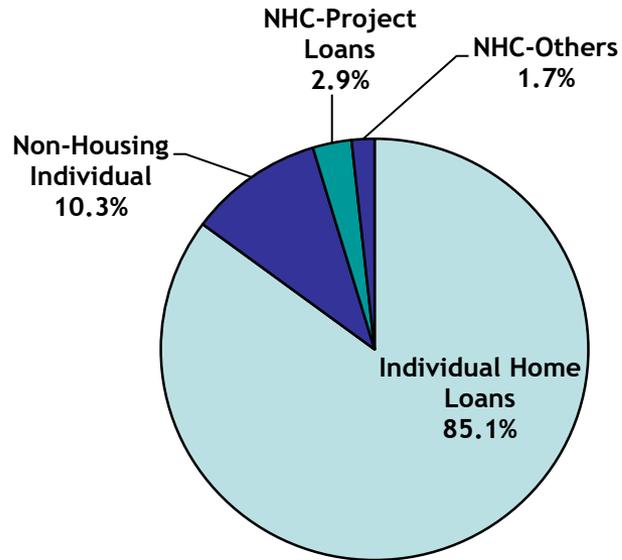


Top 8 cities & Others

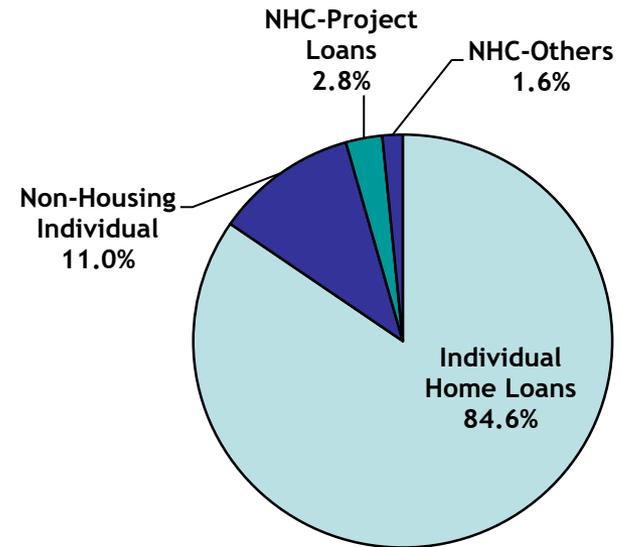


■ Top 8 cities ■ Others

Loan Book Composition



31.12.2024
O/s Portfolio Rs. 299144 cr



31.12.2025
O/s Portfolio Rs. 314268 cr

Pure Floating Rate Loans To Outstanding Portfolio

As of FY24	99%
As of FY25	99%
As of 9MFY26	99%

Loan To Value Ratio On Incremental Sanctions

For FY24	52%
For FY25	50%
For 9MFY26	48%

Prepayment Lump Sum/ opening book

For FY24	10.4%
For FY25	9.4%
For 9MFY26	11.7%

Installment to Net Income Ratio On Incremental Sanctions

For FY24	31%
For FY25	43%
For 9MFY26	42%

	Q3FY2026	Q3FY2025
Return on Average Equity (%)	14.5%	17%
Return on Average Assets (%)	1.77%	1.93%
Earnings per share (on Rs 2 pd up)	25.16	26.03
Capital Adequacy Ratio	Sept 2025	Sept 2024
Tier I	22.79	20.00
Tier II	1.43	1.49
Total	24.22	21.49

Executive Summary – Q3/FY2026

Rs. cr

Particulars	Var	Q3 FY26	Q3 FY25	Var	9M FY26	9M FY25
Revenue from Operations	2%	7186.98	7057.33	4%	21583.43	20766.81
Finance cost	-0.2%	4942.13	4951.48	3%	14984.49	14581.11
Net Interest Income	5%	2101.72	2000.13	4%	6205.96	5963.07
Impairment on Financial Instruments and Net Loss on De-recognition of Financial Instruments	449%	153.57	(43.98)	192%	514.60	176.45
<u>Profit before Tax</u>	-3%	1742.51	1793.44	1%	5146.38	5086.23
Tax Expense	-1%	358.56	361.48	2%	1048.64	1025.17
<u>Net Profit</u>	-3%	1383.95	1431.96	1%	4097.74	4061.06

Executive Summary – Q3/FY2026

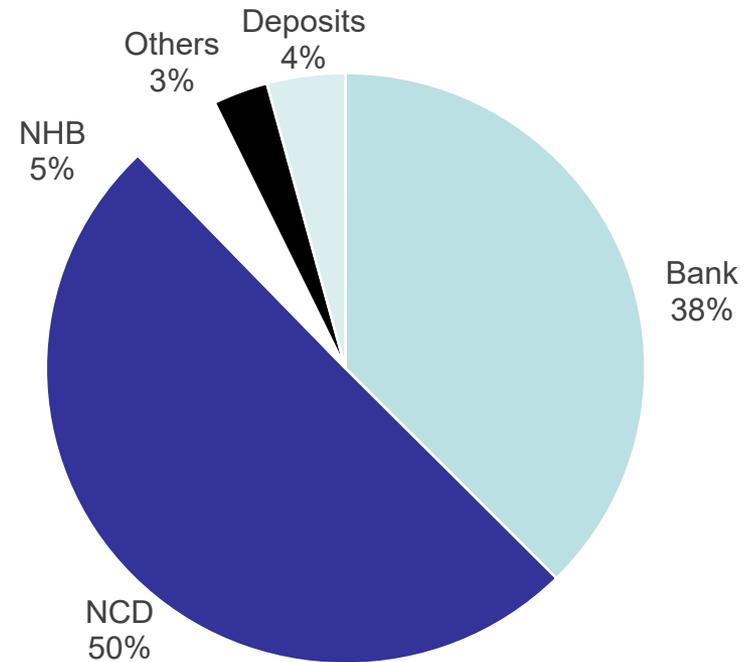
Rs. cr

Particulars	Var	Q3 FY26	Q3 FY25	Var	9MFY26	9MFY25
Disbursements						
Individual Housing Loan (IHL)	7%	13094	12248	4%	37831	36231
Non-Housing Individual (NHI)	10%	2304	2094	17%	6288	5384
Non-Housing Corporate (NHC)	-23%	115	150	-17%	289	350
Project Finance (PF)	-41%	583	983	-61%	1117	2901
Total	4%	16096	15475	1%	45525	44866
Outstanding Portfolio						
Individual	5%	305441	290368			
Project	0.6%	8827	8776			
Total	5%	314268	299144			
Net Interest Margins(%)		2.69%	2.70%		2.66%	2.71%
Weighted average cost of funds					7.28%	7.78%
Yield on advances annualised					9.33%	9.73%
Spreads					2.05%	1.95%

as on 31.12.2025

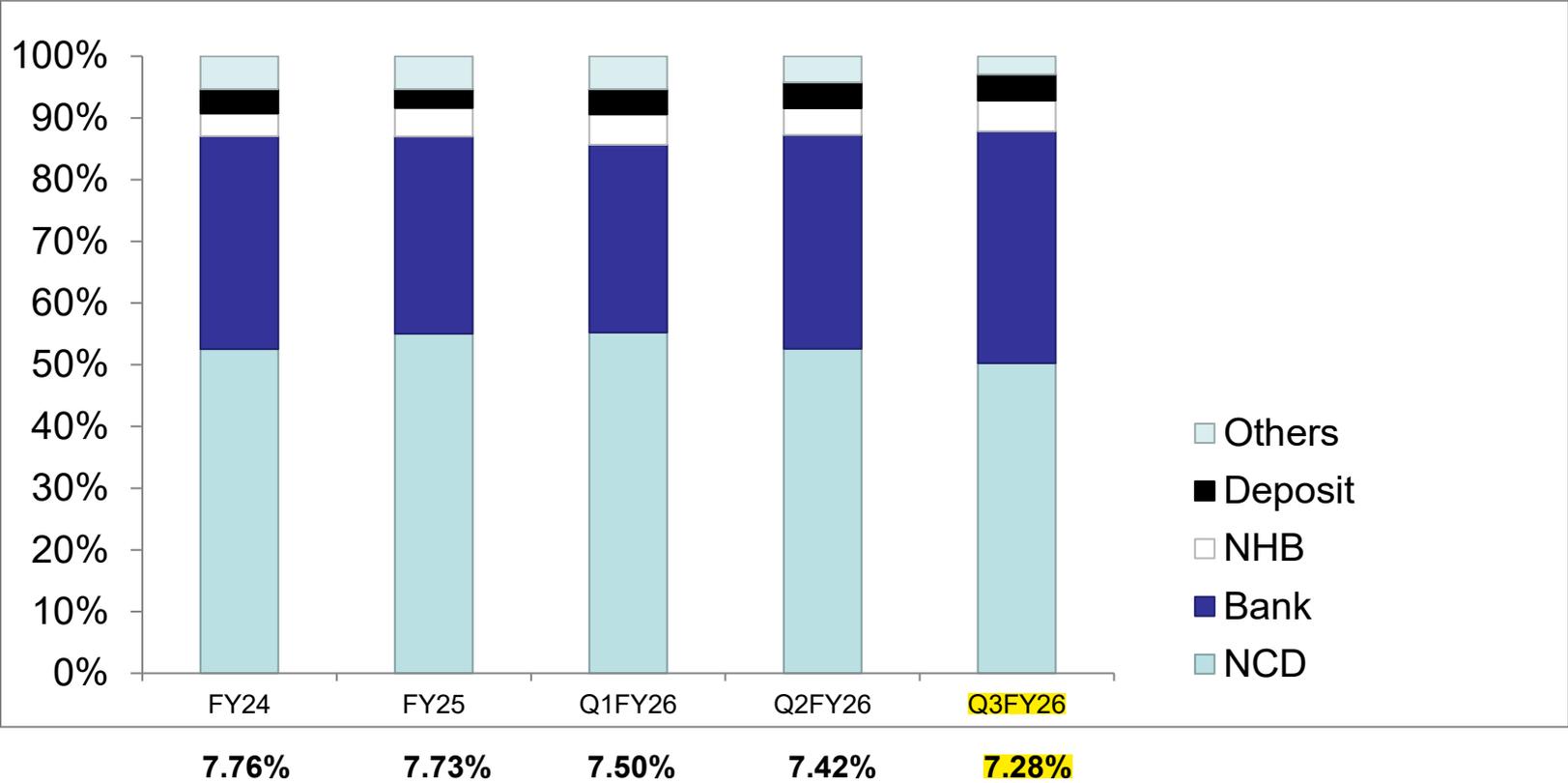
Source	Wtd Avg Cost (%)
Bank (including NHB)	6.69%
Non Convertible Debenture	7.73%
Tier II	7.30%
Commercial Paper	7.68%
Deposits	7.41%
PTC	7.51%
Total	7.28%

Outstanding Borrowings – Rs. 272052 cr



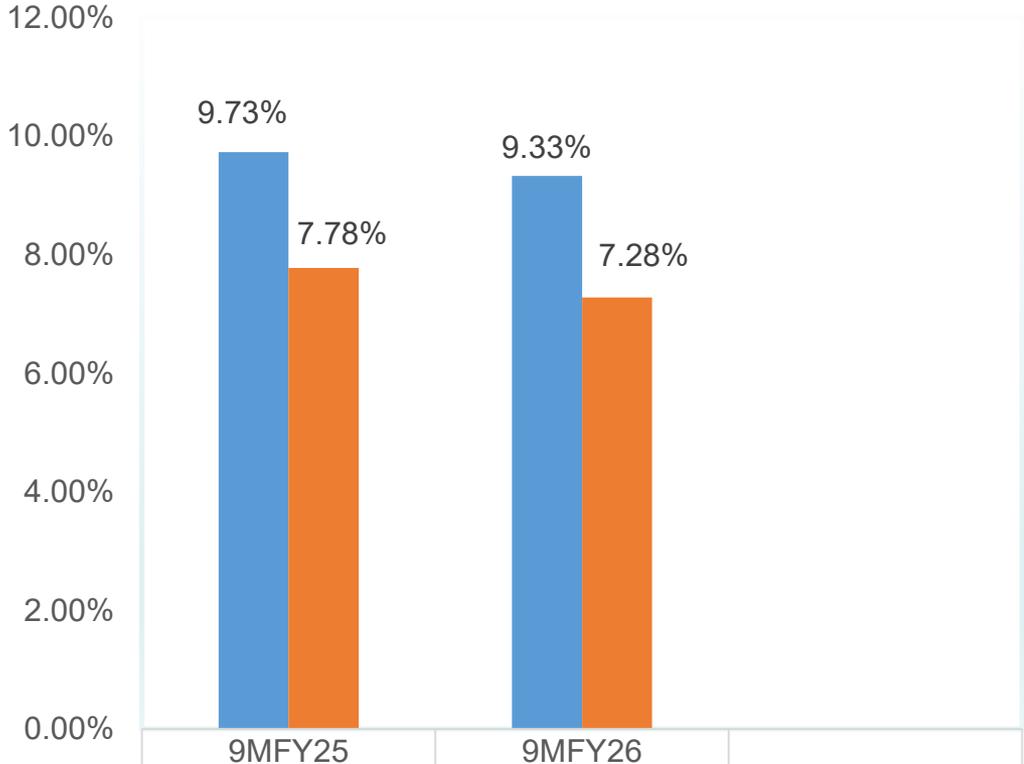
During Q3 FY26, Incremental Cost of Funds was 6.59%

Change in Liability Mix

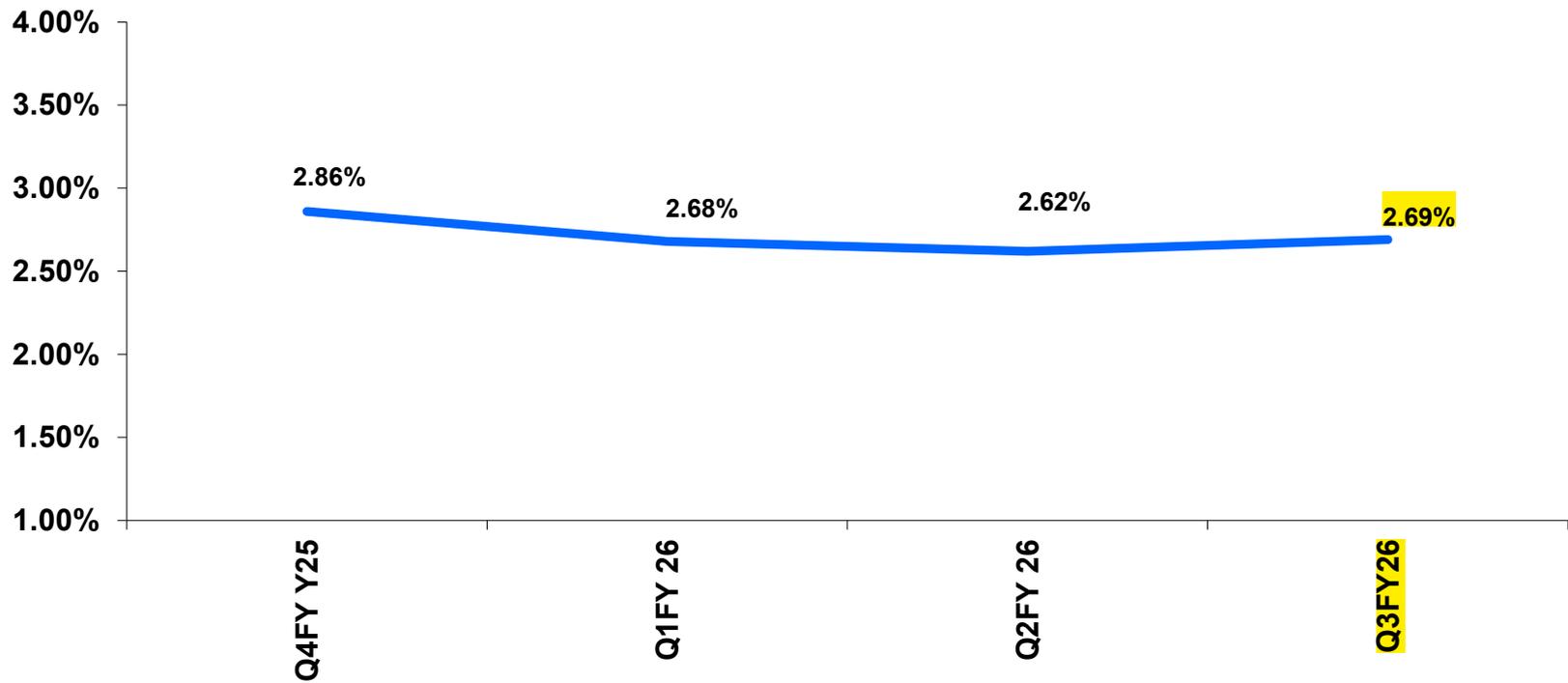


Wtd. Avg. cost of Funds

Yield & Cost of Funds on portfolio



■ Yield on Advances on Portfolio	9.73%	9.33%	
■ Wtd Avg cost of funds on Total Borrowed Funds	7.78%	7.28%	



Classification of Assets

Exposure At Default %	Dec-25	Dec-24
Stage 1	94.47%	93.25%
Stage 2	3.08%	4.00%
Stage 3	2.45%	2.75%
Total	100 %	100%
ECL Provision	Dec-25	Dec-24
Stage 1	Rs. 598 cr	Rs. 509 cr
Stage 2	Rs. 308 cr	Rs. 560 cr
Stage 3	Rs. 4199 cr	Rs. 3905 cr
Stage 3-PCR	54 %	48 %

Thank you

DISCLAIMER

This presentation is made purely for information. We have attempted to provide relevant information which we believe will help in knowing the Company. The users may use their own judgment and are advised to make their own calculations before deciding on any matter based on the information given herein.

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