

30th July, 2026

The Manager, Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, 5 th 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, 25 th Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001. Scrip Code : 500253 Email: corp.relations@bseindia.com
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Dear Sir/Madam,

Re.:- Investor Presentation for First Quarter Ended June 30, 2026.

With respect to the captioned subject the Investor Presentation pertaining to the First Quarter ended June 30, 2026 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
Digitally signed by
VARSHA CHANDAR
HARDASANI
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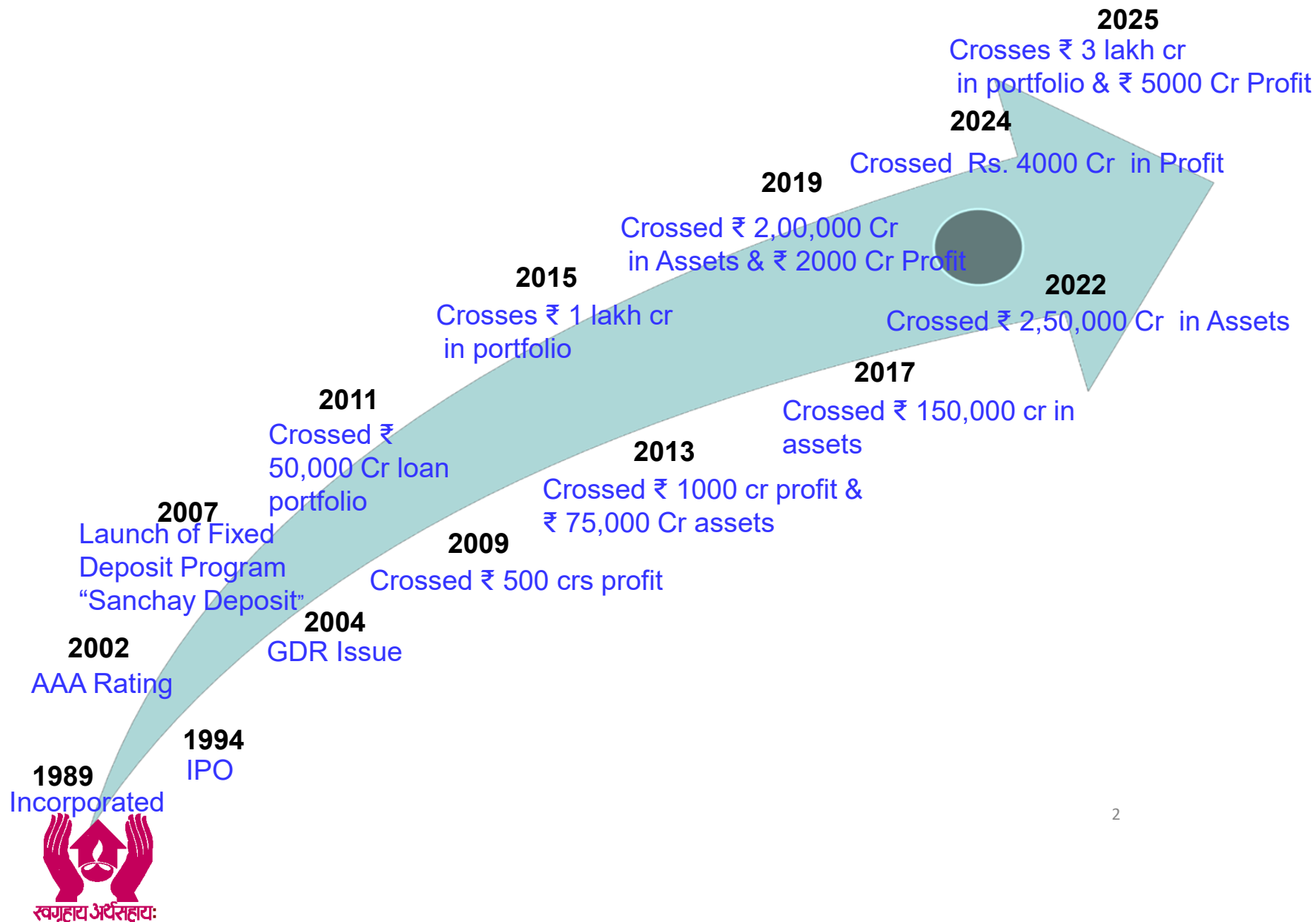
Varsha Hardasani
Company Secretary and Compliance Officer





Investor Update
Q1 FY 2027

LICHFL: A Journey of 37 Years.....



Awards & Achievements

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



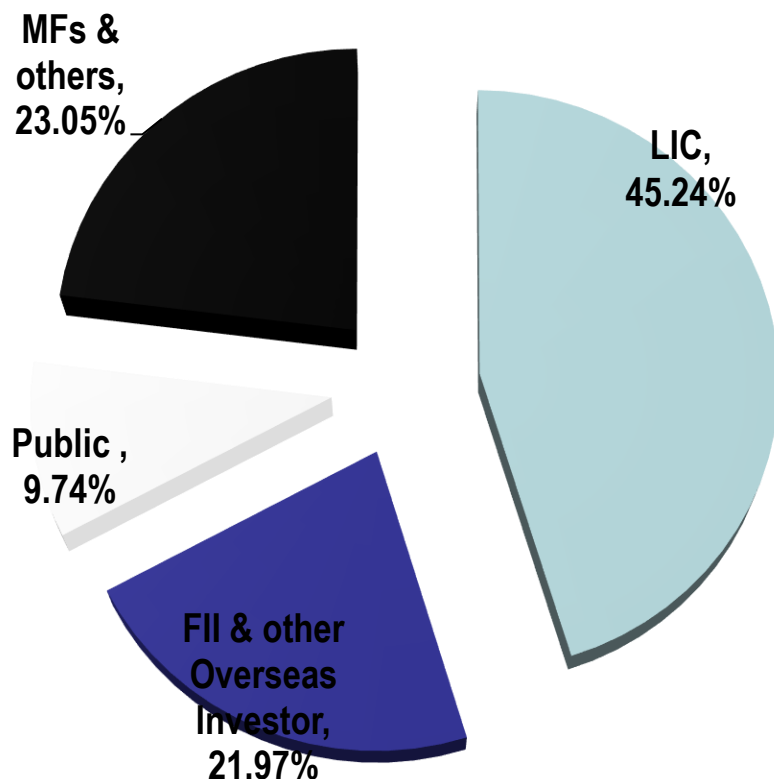
Awarded as Best
Housing Finance
Company at the
Excellence awards
2024-25 by NHB

2026



Awarded the "Best
Housing Finance
Company" for the
second consecutive
year by NHB

June 2026

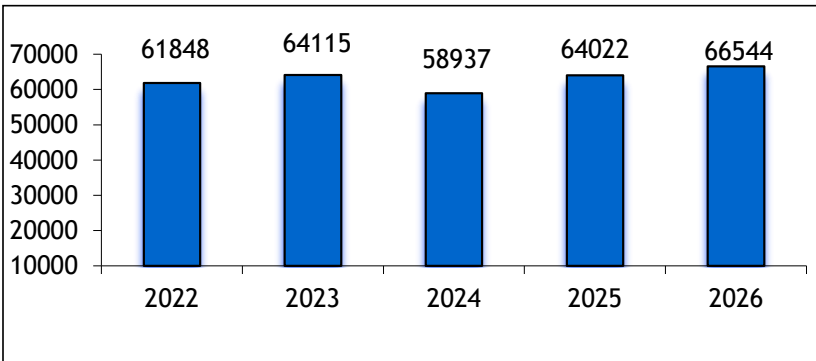


Top 10 Shareholders

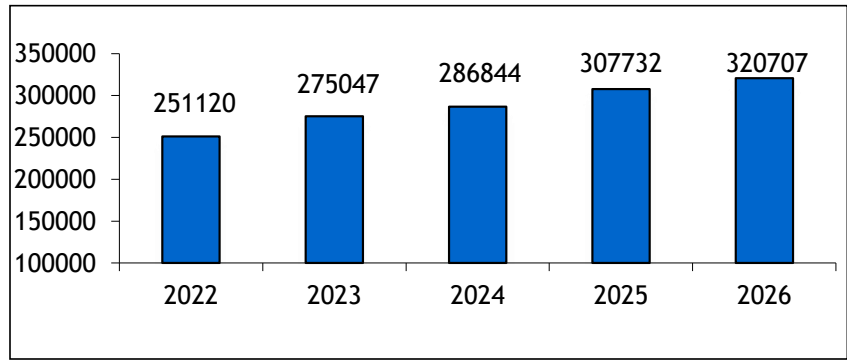
Shareholder	%
Life Insurance Corporation Of India	45.24%
ICICI Prudential Asset Management Co. Ltd.	6.70%
Norges Bank Investment Management (NBIM)	2.31%
Bank Muscat SAOG	2.09%
Bandhan Asset Management Company Limited	2.08%
Vanguard Capital Management, LLC	1.67%
Nippon Life India Asset Management Limited	1.62%
HDFC Asset Management Co., Ltd.	1.27%
Tata Asset Management Ltd.	1.20%
Quant Money Managers Ltd	1.06%

- Q1 FY27 PAT at Rs. 1488.32 cr as against Rs 1359.92 cr, up by 9.4%
- Q1 FY27 Total Revenue from operations Rs.7062 cr as against Rs.7169 cr
- Outstanding Loan portfolio up by 4% to Rs. 322098 cr
 - Individual Home Loan Portfolio up by 4% to Rs. 271979 Cr
- Q1FY 27 Loan Disbursements Rs.15014 cr against Rs. 13116 cr, up by 14.5%
 - Individual Housing Loan Disbursements Rs.12119 cr as against Rs.11247 cr, up by 8%
 - Non-Housing Individual Loan Disbursements Rs. 1975 cr against Rs. 1647 cr, up by 20%
- Net Interest Income Rs.2075.52 cr for Q1 FY27 as against Rs.2064.71 cr for Q1 FY26
- Net Interest Margins 2.58 % for Q1 FY27 as against 2.68% for Q1 FY26
- **Stage 3 EAD at 2.14 % as on 30.06.2026 as against 2.62 % as on 30.06.2025**
- Total ECL provision stood at Rs. 4398 Cr as on 30.06.2026 against Rs.5051 Cr as on 30.06.2025
- PCR (Stage III) stands at 48%

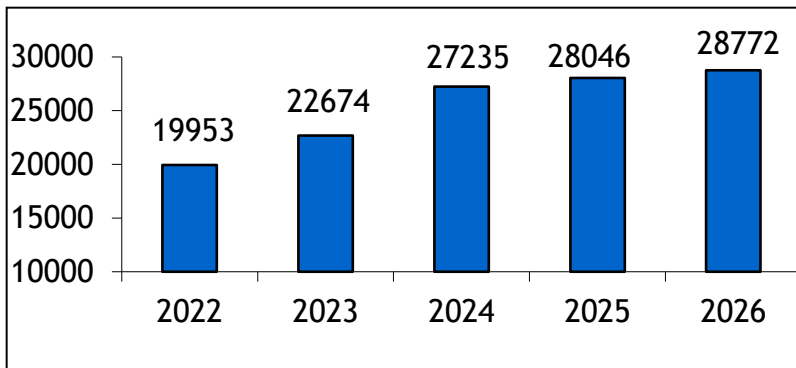
Disbursement (Rs. Cr) CAGR 2%



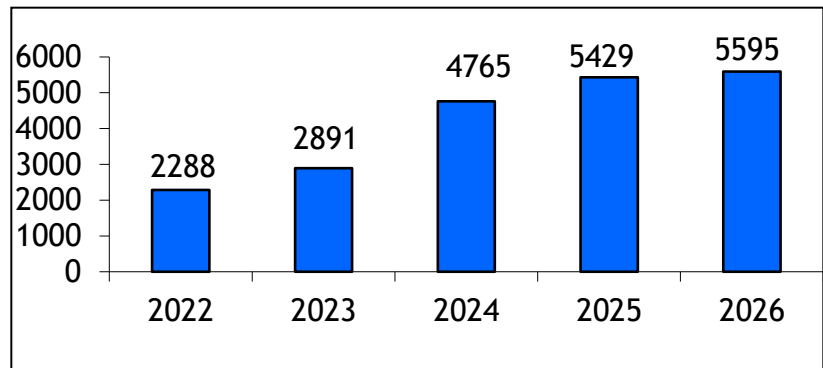
Loan Portfolio (Rs.cr) CAGR 6%



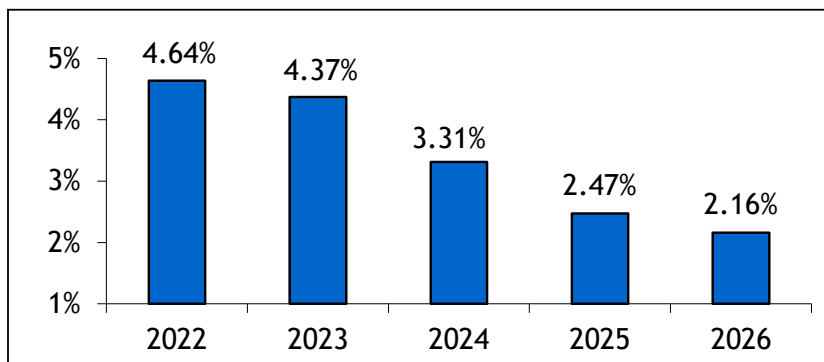
Income (Rs. cr) CAGR 10%



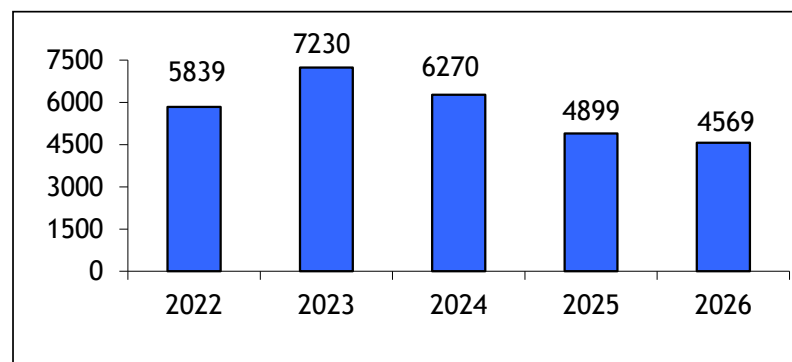
Profit After Tax (Rs. cr) CAGR 25%



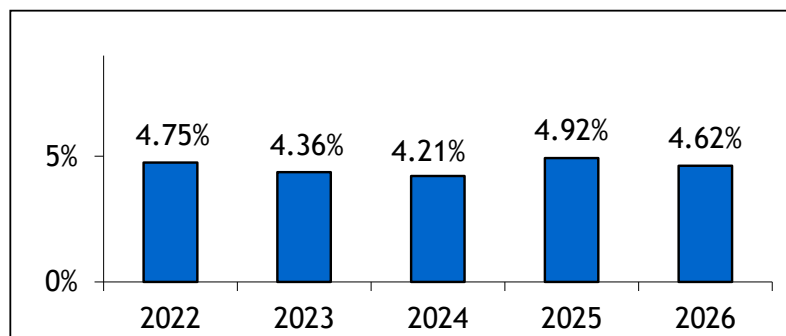
Stage 3- EAD%



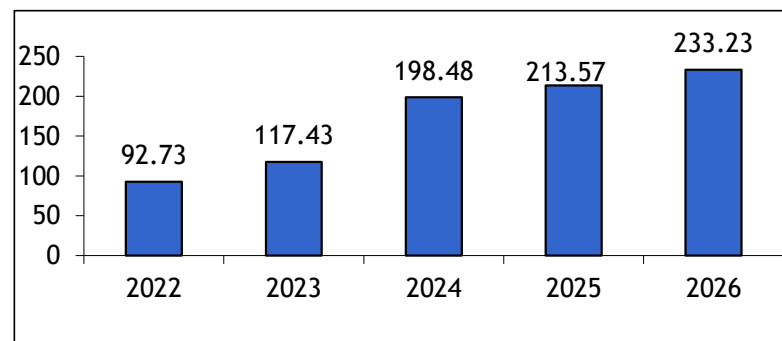
Total Provisions* (Rs cr)



Operating Expense to Total Income



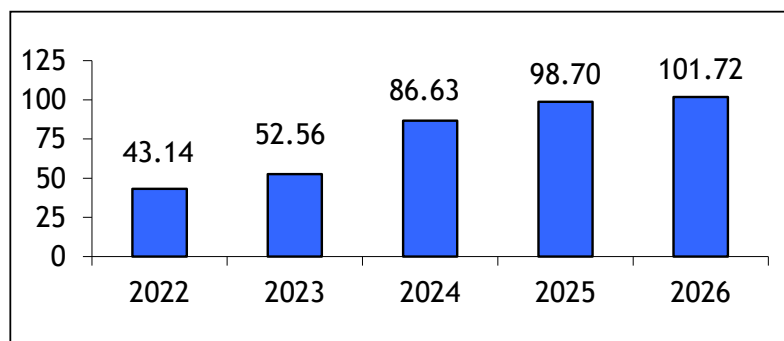
Profit per employee (Rs. lacs)



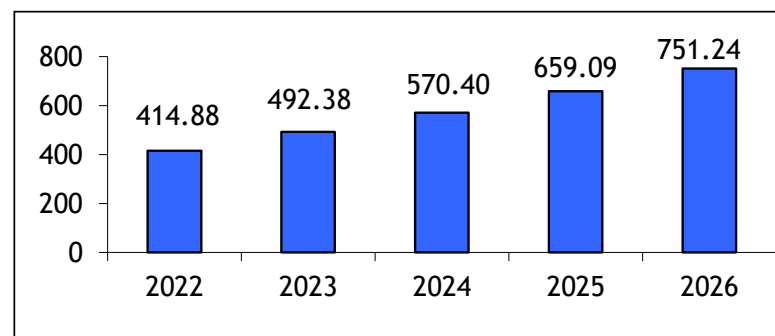
*ECL Provisions of Stage 1,2 and 3

Update- Last 5 Years

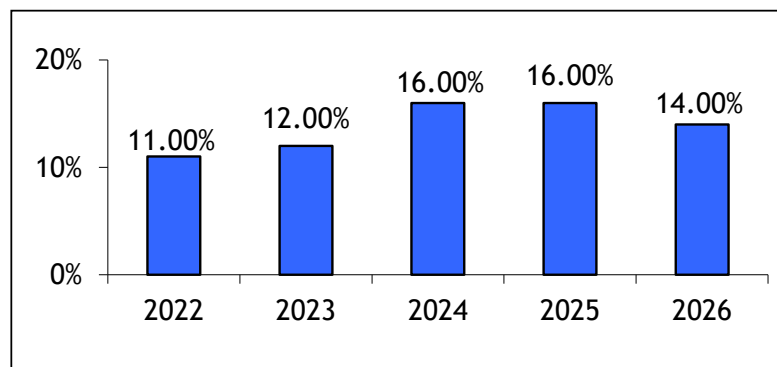
EPS (Rs) (Rs 2/- pd up)



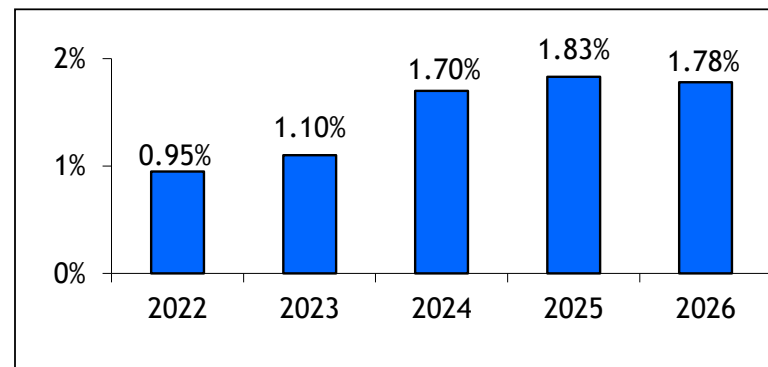
Book Value (Rs)(Rs 2/- pd up)



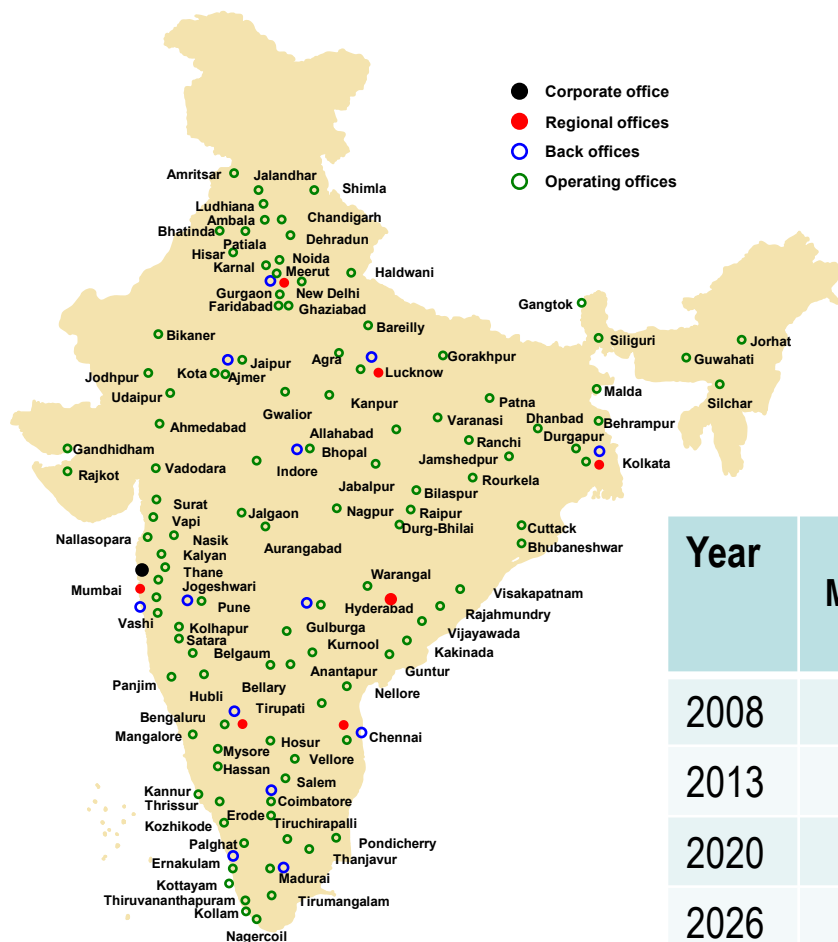
Return on Avg Equity



Return on Avg Loan Assets



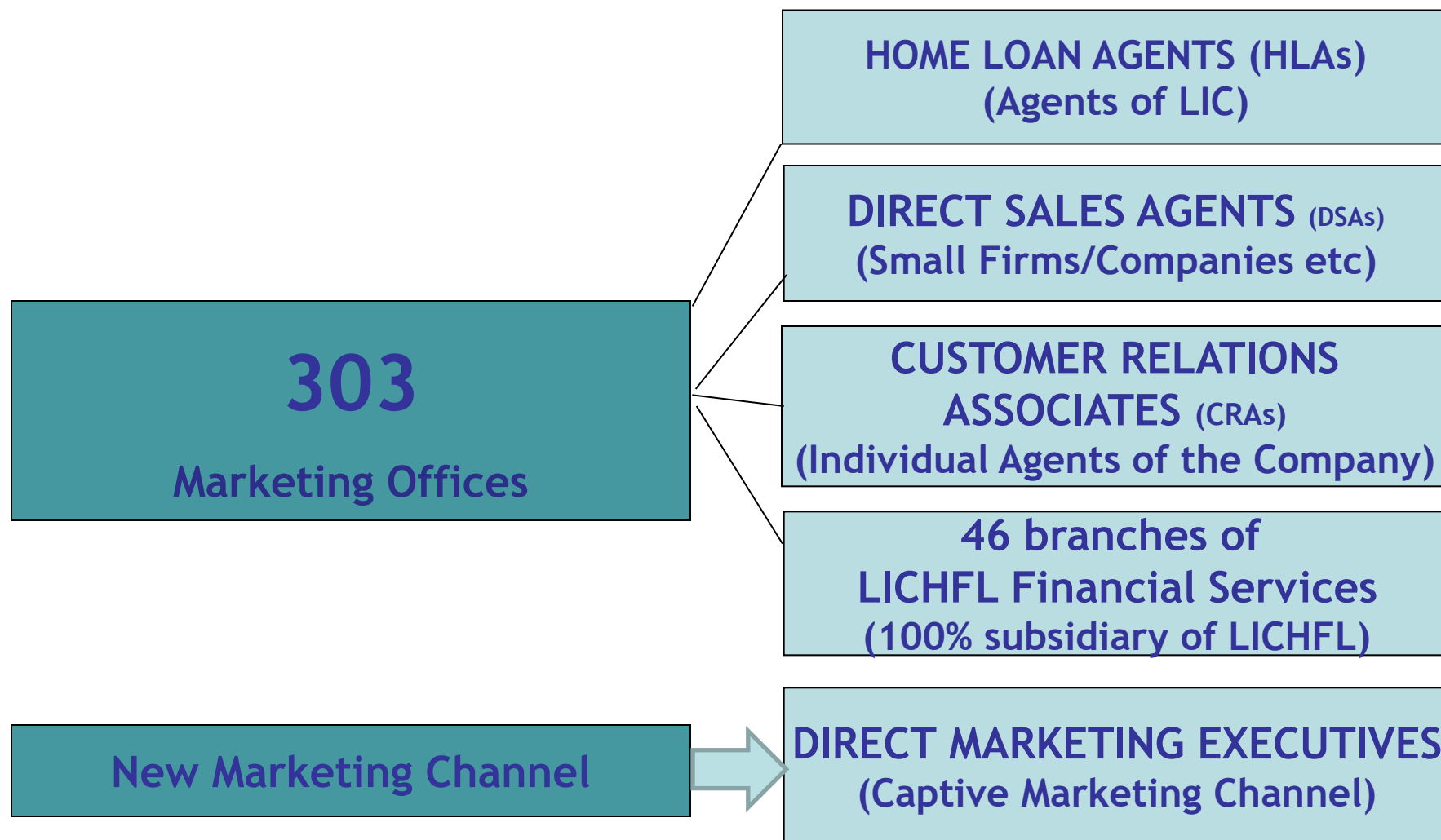
Large Geographic Presence



- 10 Regional Offices
- 23 Back Offices
- 39 Cluster Offices
- 303 Area Offices
- Rep office in Dubai
- 2400 Employees

Widening footprint...improved efficiencies

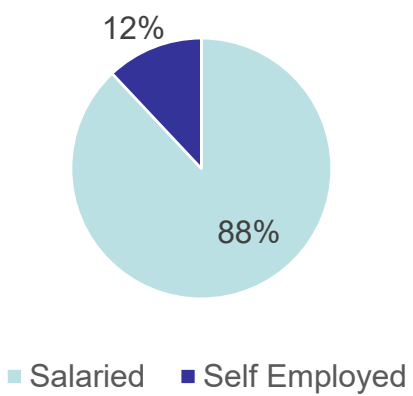
Year	No of Marketing Offices	No of Back offices	No of Regional Offices	No of Employees	Lon Portfolio Rs cr
2008	125	14	6	985	21936
2013	194	16	7	1446	77812
2020	282	24	9	2392	210578
2026	303	23	10	2399	320707



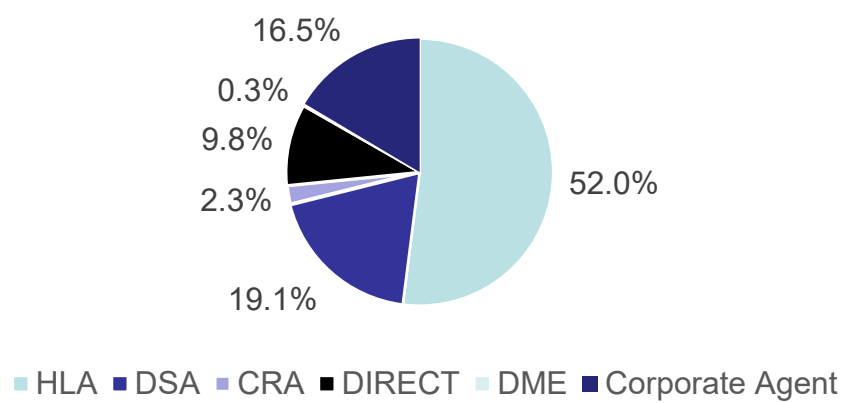
*Online Loan approvals during Q1FY27 were Rs.782 Cr

Origination Pattern & Average Ticket Size

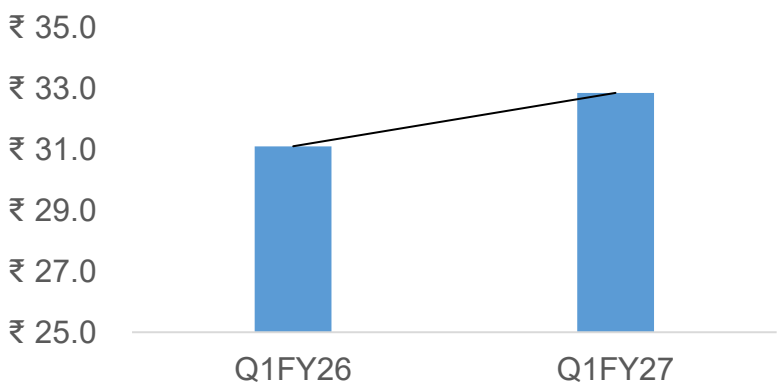
Customer Type (No.)



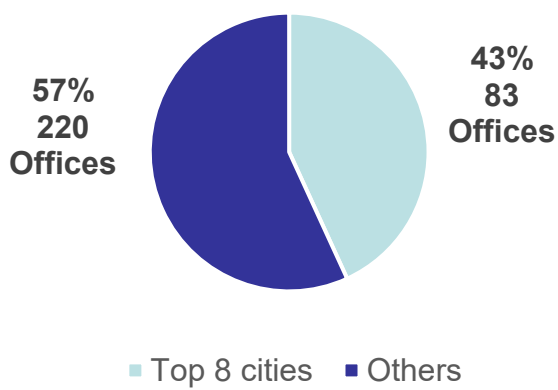
Originations by source



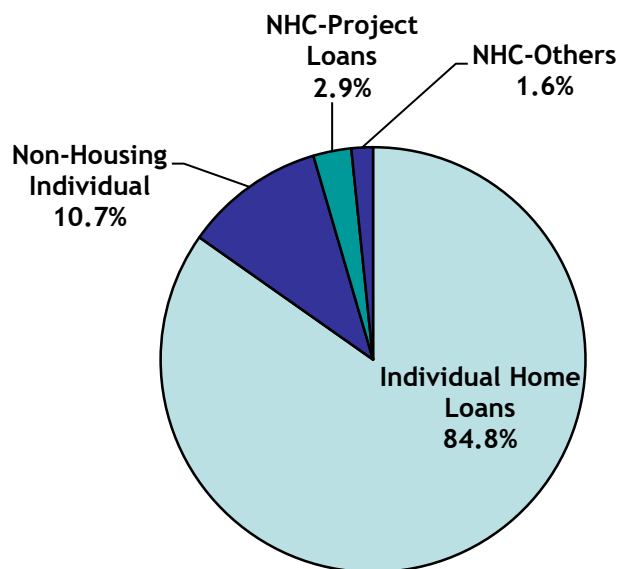
Incremental Ticket Size (Rs lacs)



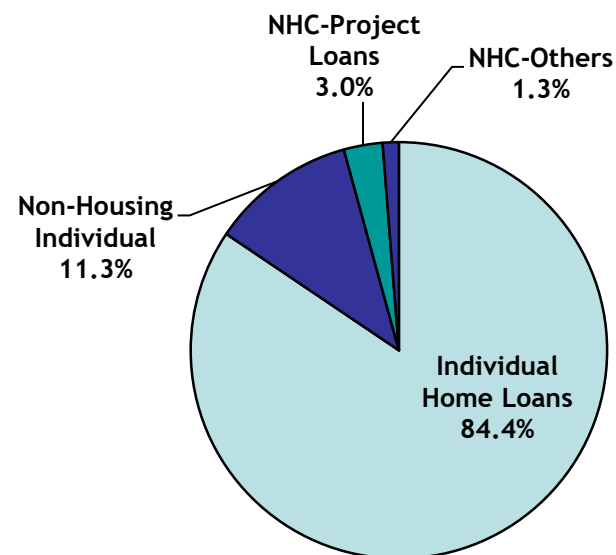
Top 8 cities & Others



Loan Book Composition



30.06.2025
O/s Portfolio Rs. 309587 cr



30.06.2026
O/s Portfolio Rs. 322098 cr

Pure Floating Rate Loans To Outstanding Portfolio

As of FY25	99%
As of FY26	99%
As of Q1FY27	99%

Loan To Value Ratio On Incremental Sanctions

For FY25	50%
For FY26	48%
For Q1FY27	48%

Prepayment Lump Sum/ opening book

For FY25	9.4%
For FY26	12.0%
For Q1FY27	11.7%

Installment to Net Income Ratio On Incremental Sanctions

For FY25	43%
For FY26	42%
For Q1FY27	42%

Financial Highlights

	Q1FY2027	Q1FY2026
Return on Average Equity (%)	14%	15%
Return on Average Assets (%)	1.85%	1.76%
Earnings per share (on Rs 2 pd up)	27.06	24.72
Capital Adequacy Ratio	March 2026	March 2025
Tier I	24.20	21.70
Tier II	1.29	1.50
Total	25.48	23.20

Executive Summary – Q1/FY27

Particulars	Var	Q1 FY2027 (Rs. Cr)	Q1 FY2026 (Rs. Cr)
Revenue from Operations	-1%	7062.45	7169.32
Finance cost	-2%	4948.05	5048.35
Net Interest Income	1%	2075.52	2064.71
Impairment on Financial Instruments	-235%	(164.23)	121.67
Profit before Tax	11%	1888.43	1699.16
Tax Expense	18%	400.11	339.24
Net Profit	9.4%	1488.32	1359.92

Executive Summary – Q1/FY27

Rs. cr

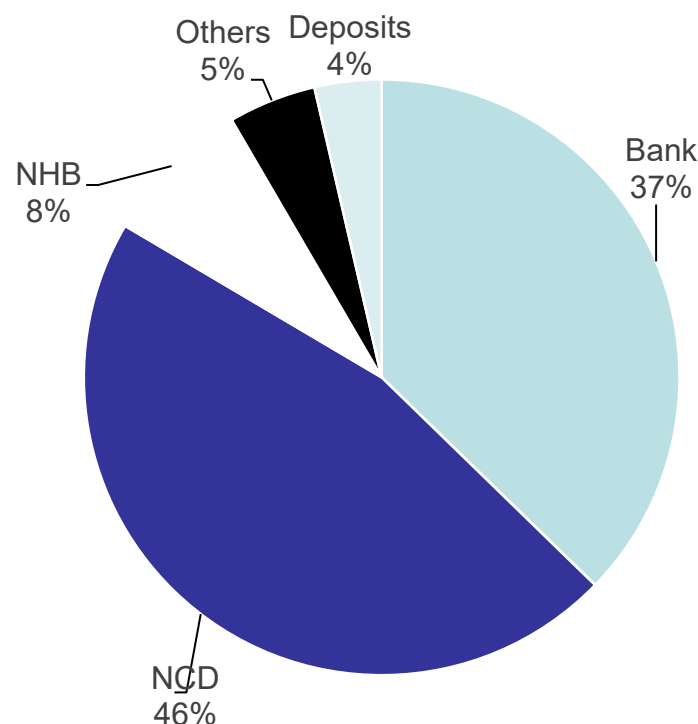
Particulars	Var	Q1 FY2027	Q1 FY2026
Disbursements			
Individual Housing Loan (IHL)	8%	12119	11247
Non-Housing Individual (NHI)	20%	1975	1647
Non-Housing Commercial (NHC)	-27%	48	66
Project Finance (PF)	459%	872	156
<u>Total</u>	14.5%	15014	13116
Outstanding Portfolio			
Individual	4%	312411	300637
Project	8%	9687	8950
<u>Total</u>	4%	322098	309587
Net Interest Margins(%)		2.58%	2.68%
Weighted average cost of funds		7.28%	7.50%
Yield on advances annualised		9.12%	9.60%
Spreads		1.84%	2.10%

Liability Profile

as on 30.06.2026

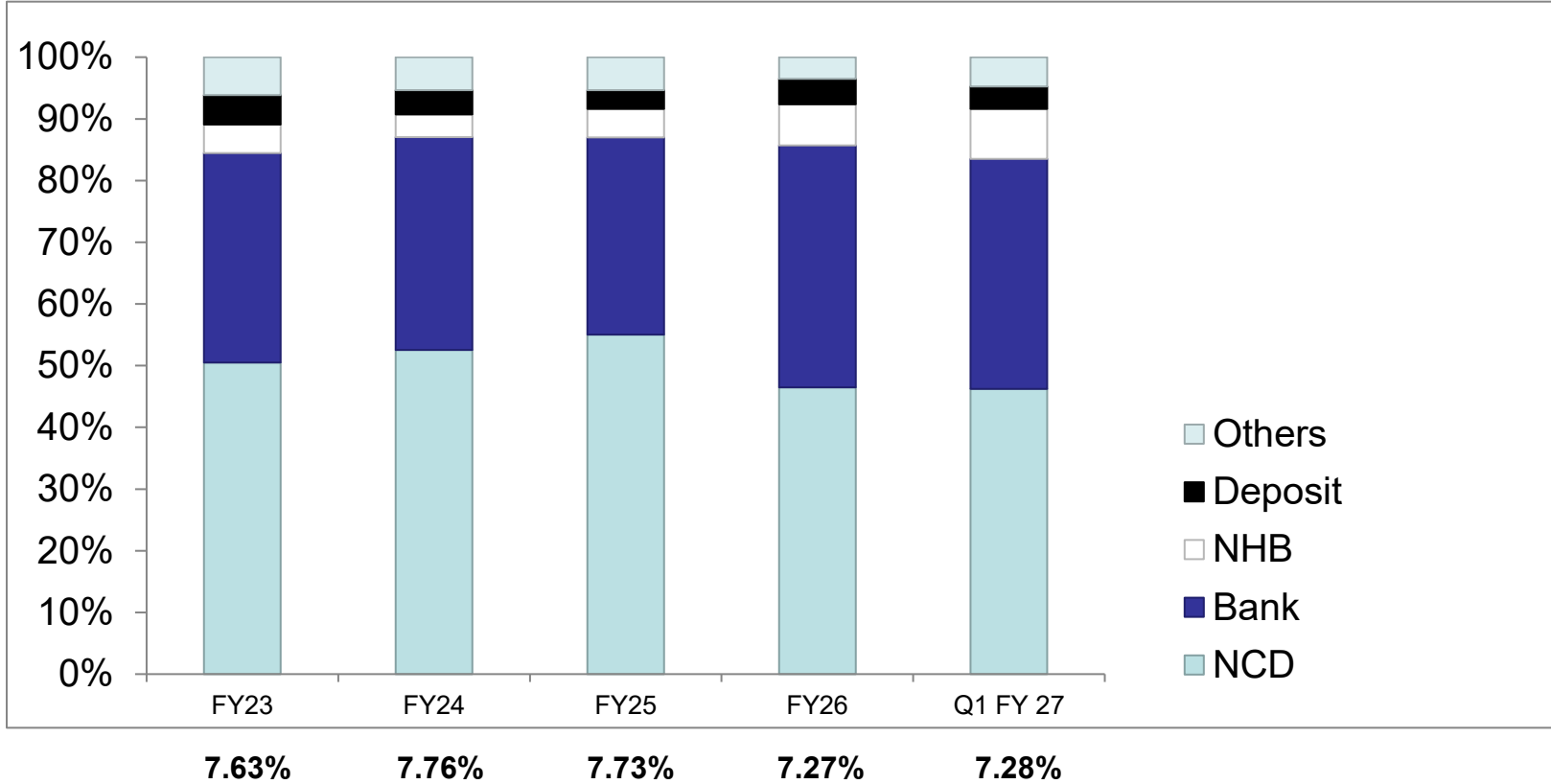
Source	Wtd Avg Cost (%)
Bank / NHB	6.85%
Non Convertible Debenture	7.70%
Tier II	7.30%
Commercial Paper	7.20%
Deposits	7.35%
PTC	7.51%
Total	7.28%

Outstanding Borrowings – Rs. 276801 cr



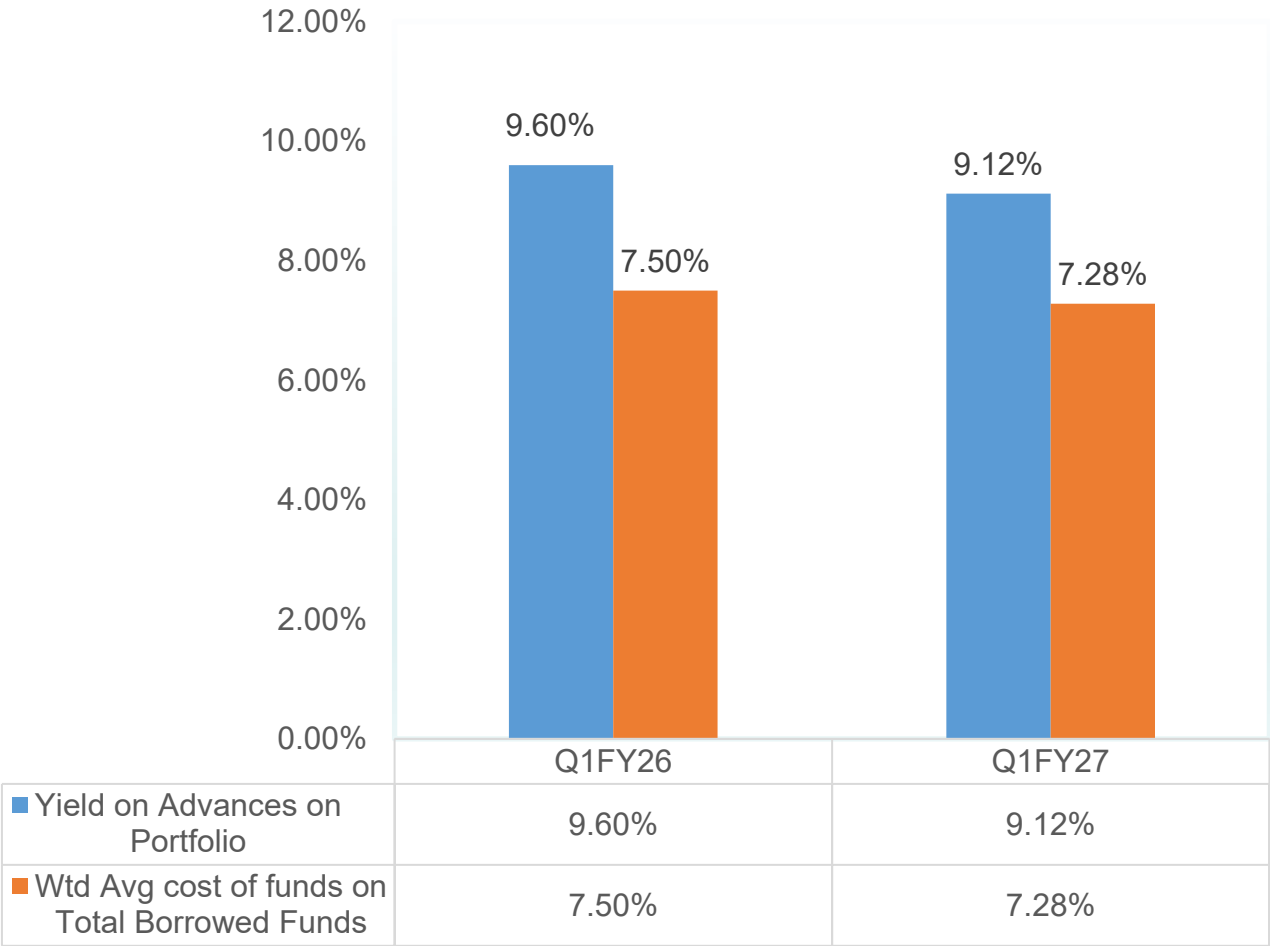
During Q1 FY27, Incremental Cost of Funds was 7.06%

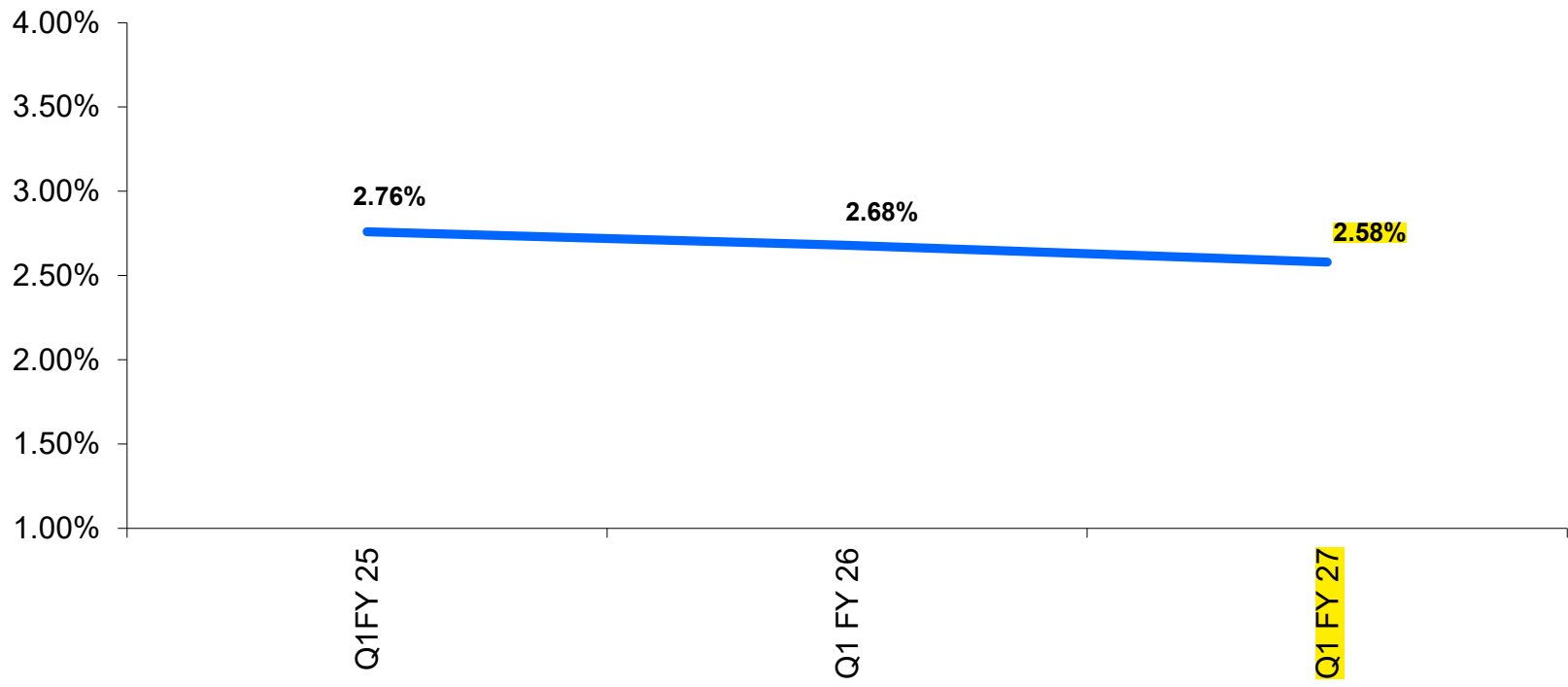
Change in Liability Mix- last 5 yrs



**Wtd. Avg. cost
of Funds**

Yield & Cost of Funds on portfolio





Classification of Assets

Exposure At Default %	June-26	June-25
Stage 1	95.26%	93.80%
Stage 2	2.60%	3.58%
Stage 3	2.14%	2.62%
Total	100%	100%
ECL Provision	June-26	June-25
Stage 1	Rs. 670.83 Cr	Rs. 514.19 Cr
Stage 2	Rs. 408.59 Cr	Rs. 414.09 Cr
Stage 3	Rs. 3319.01Cr	Rs. 4122.99 Cr
Stage 3-PCR	48%	51%

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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