

13<sup>th</sup> May, 2026

<p>The Manager, Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, 5<sup>th</sup> Floor, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051</p> <p>Scrip ID: <b>LICHSGFIN EQ</b> Email: <a href="mailto:cmlist@nse.co.in">cmlist@nse.co.in</a></p>	<p>The General Manager, Department of Corporate Services-Listing Dept., BSE Limited, 25<sup>th</sup> Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400 001.</p> <p>Scrip Code : <b>500253</b> Email: <a href="mailto:corp.relations@bseindia.com">corp.relations@bseindia.com</a></p>
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Dear Sir/Madam,

**Re:- Investor Presentation for Fourth Quarter Ended March 31, 2026.**

With respect to the captioned subject the Investor Presentation pertaining to the Fourth Quarter ended March 31, 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**

Varsha Hardasani

Company Secretary and Compliance Officer

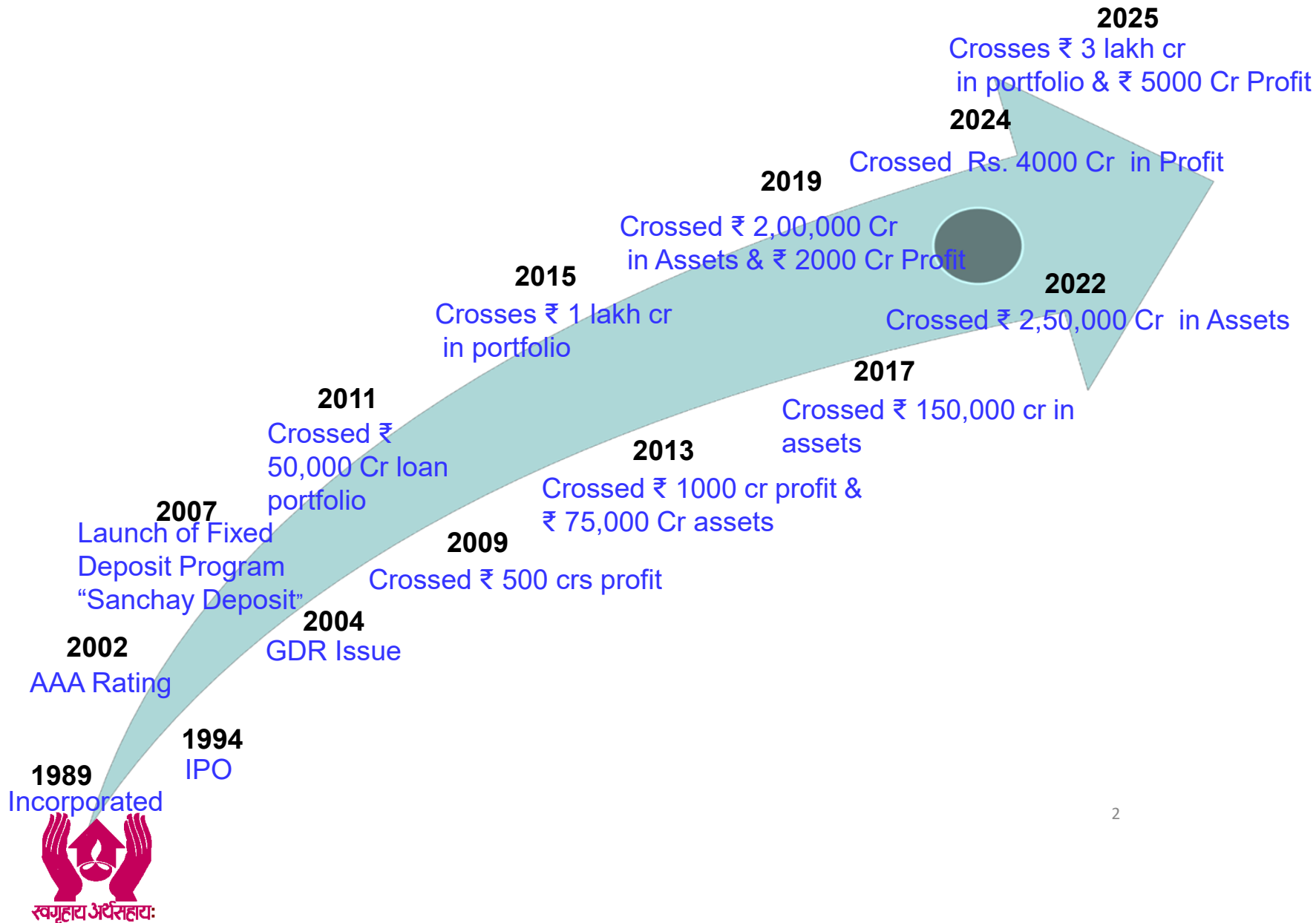
Digitally signed by  
VARSHA CHANDAR  
HARDASANI  
Date: 2026.05.13 23:02:56  
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**Investor Update**  
**Q4 FY 2026**

# 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 11<sup>th</sup> 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'  
10<sup>th</sup> Edition CSR  
Summit and  
Awards 2024

2024



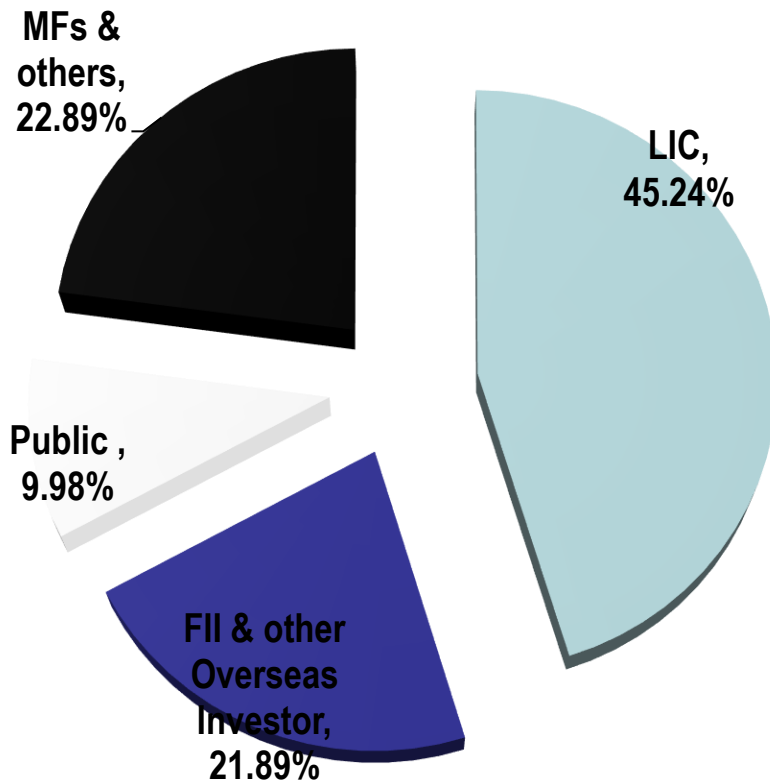
"Winner of the  
Corporate Bond Private  
Placement- Private  
Issuer of the Year" by  
"Assocham"

2025



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

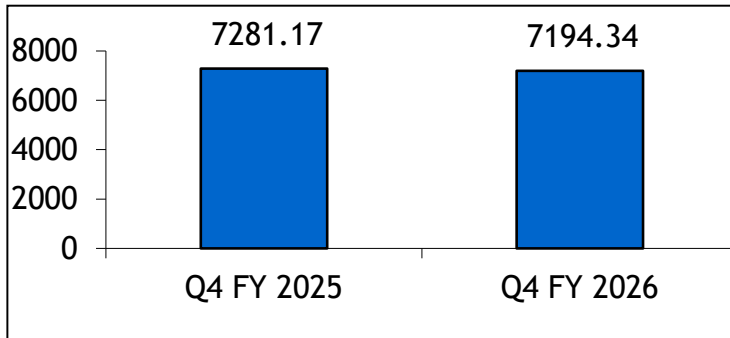
## March 2026



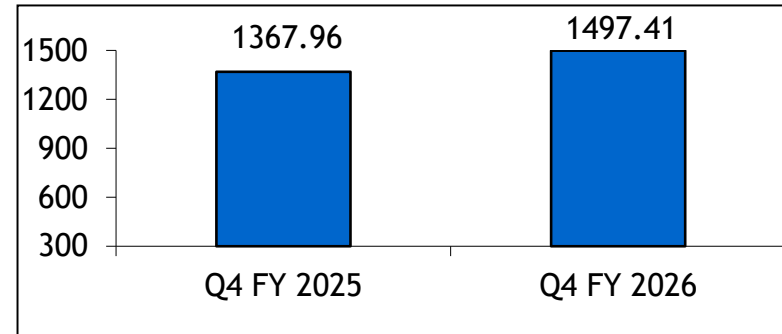
## Top 10 Shareholders

Shareholder	%
Life Insurance Corporation Of India	45.24%
ICICI Prudential Asset Management Co. Ltd.	6.70%
Mirae Asset Global Investments (India) Pvt. Ltd.	2.39%
Norges Bank Investment Management (NBIM)	2.31%
Bank Muscat SAOG	2.09%
Bandhan Asset Management Company Limited	2.07%
The Vanguard Group, Inc.	1.71%
Tata Asset Management Ltd.	1.29%
HDFC Asset Management Co., Ltd.	1.27%
Kotak Mahindra Asset Management Company Limited	1.13%

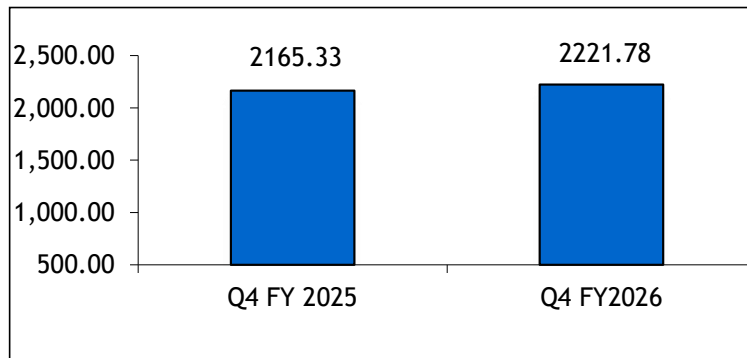
## Revenue from Operations



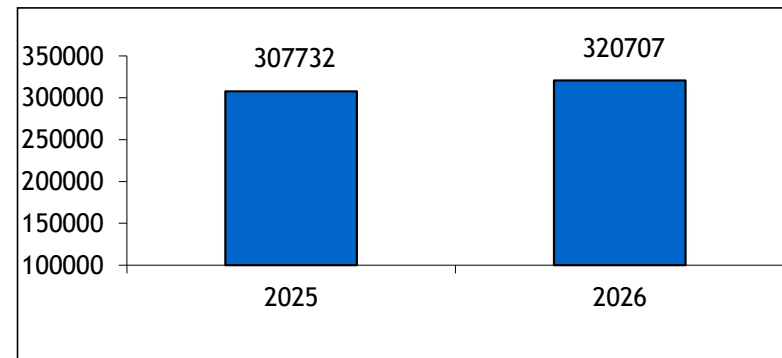
## Profit After Tax



## Net Interest Income

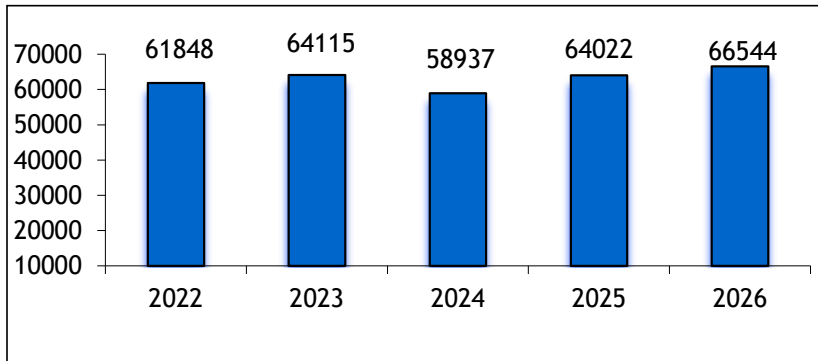


## Outstanding Portfolio

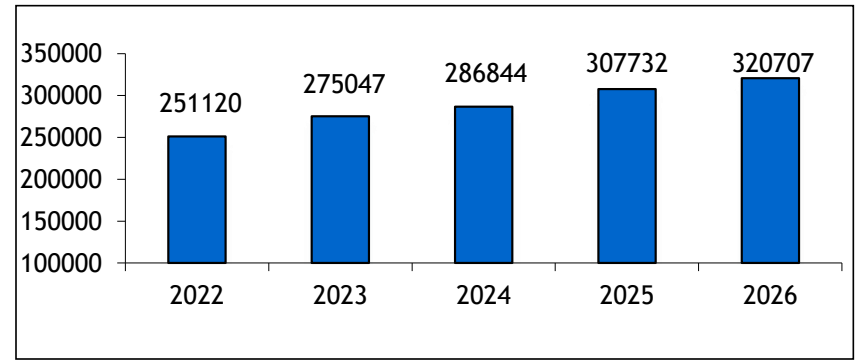


- Profit After Tax for the year stood at Rs.5595.15 crs up by 3%
  - Q4 FY26 PAT at Rs. 1497.41 Cr, up by 9%
- Q4FY 26 Loan Disbursements Rs.21019 cr against Rs. 19156 cr, up by 10%
  - Individual Home Loan Disbursements Rs.16672 cr as against Rs.15383 cr, up by 8%
  - Non-Housing Individual Loan Disbursement Rs. 3348 cr against R. 2676 cr, up by 25%
  - FY26 Total Disbursement Rs.66544 cr as against Rs. 64022 Cr, up by 4%
- Net Interest Margins 2.80% for Q4 FY26 as against 2.85 % for Q4 FY25
  - Net Interest Margins 2.68% for FY26 as against 2.73 % for FY25
- Stage 3 EAD at 2.16 % as on 31.03.2026 as against 2.47 % as on 31.03.2025
- Total ECL provision stood at Rs. 4569 Cr as on 31.03.2026 as against Rs. 4899 Cr as on 31.03.2025
- Board proposed a dividend of 500 % i.e. Rs. 10.00 per share

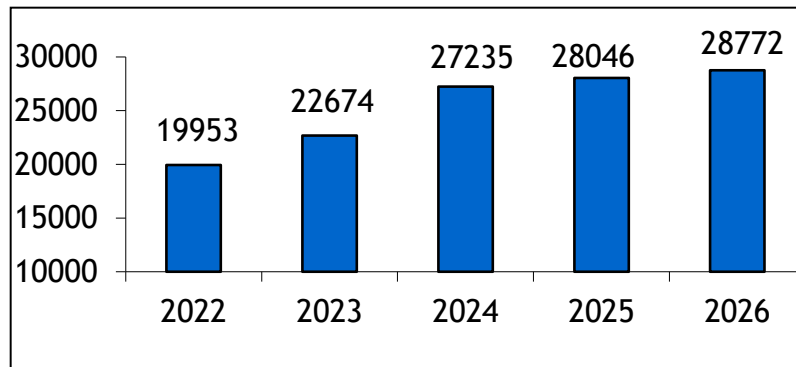
## Disbursement (Rs. Cr) CAGR 2%



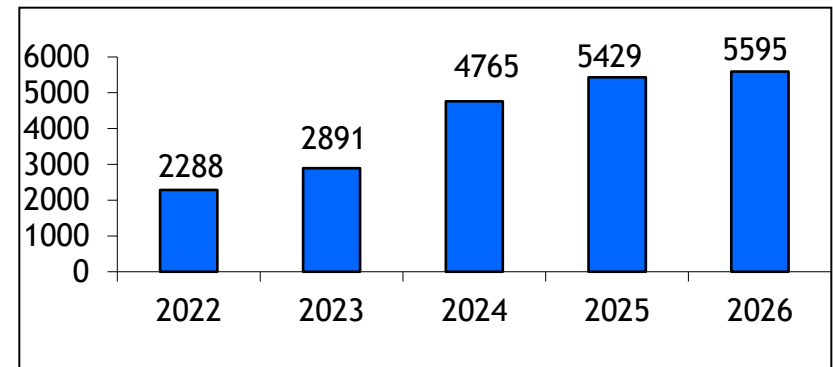
## Loan Portfolio (Rs.cr) CAGR 6%



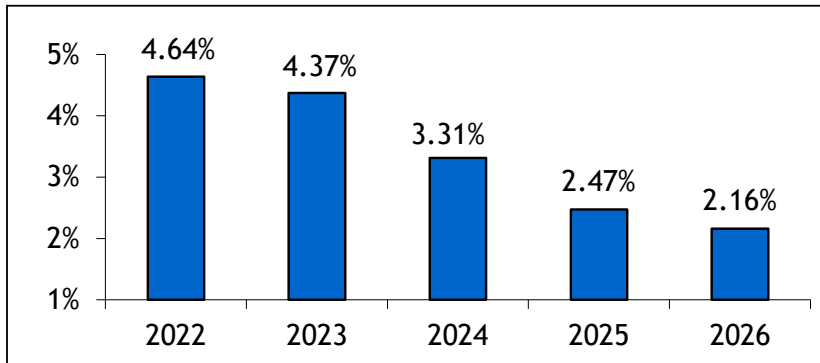
## Income (Rs. cr) CAGR 10%



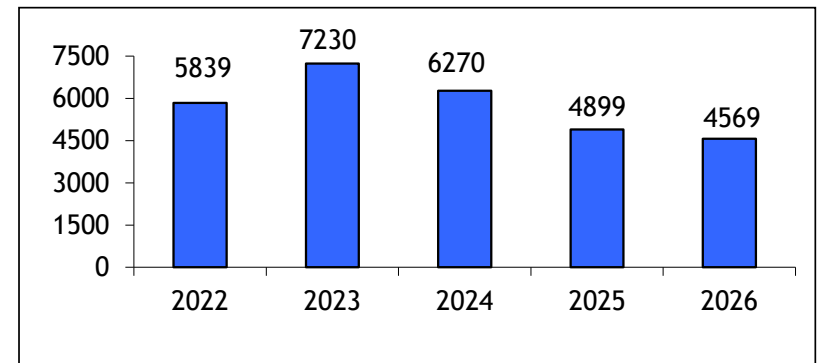
## Profit After Tax (Rs. cr) CAGR 25%



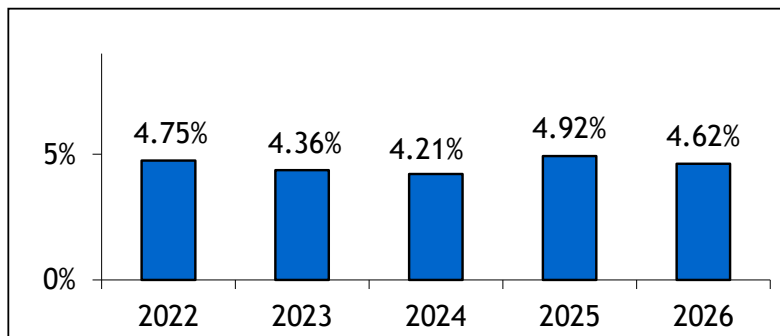
## Stage 3- EAD%



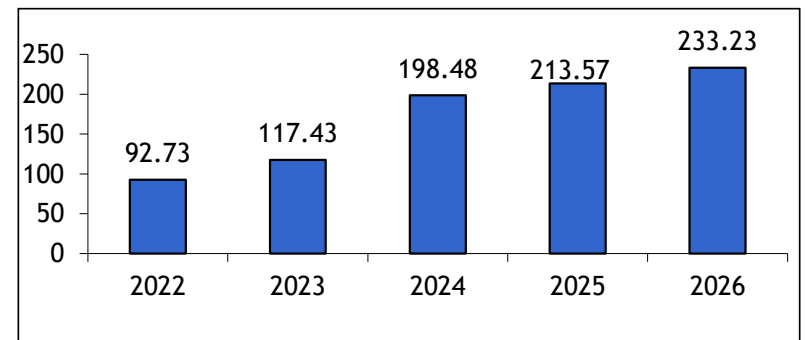
## Total Provisions\* (Rs cr)



## Operating Expense to Total Income

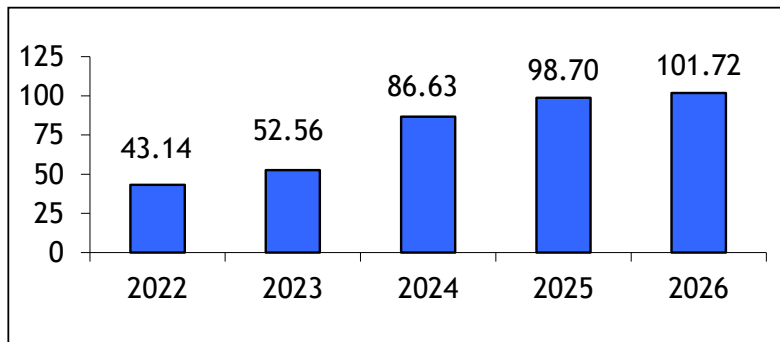


## Profit per employee (Rs. lacs)

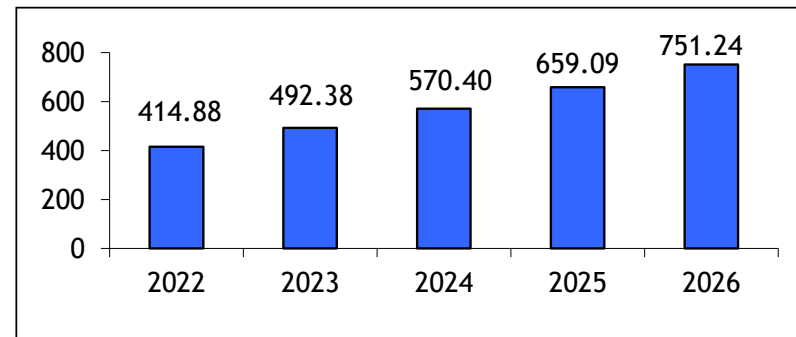


\*ECL Provisions of Stage 1,2 and 3

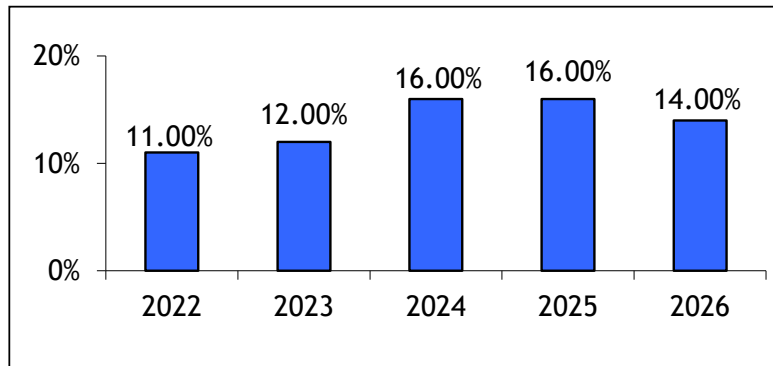
## EPS (Rs) (Rs 2/- pd up)



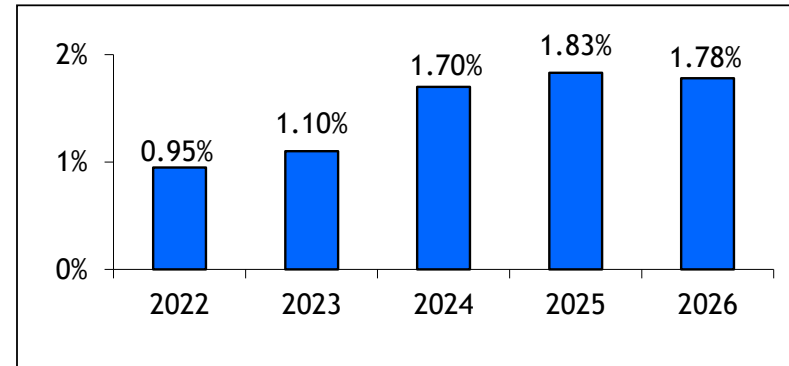
## Book Value (Rs)(Rs 2/- pd up)



## Return on Avg Equity



## Return on Avg Loan Assets



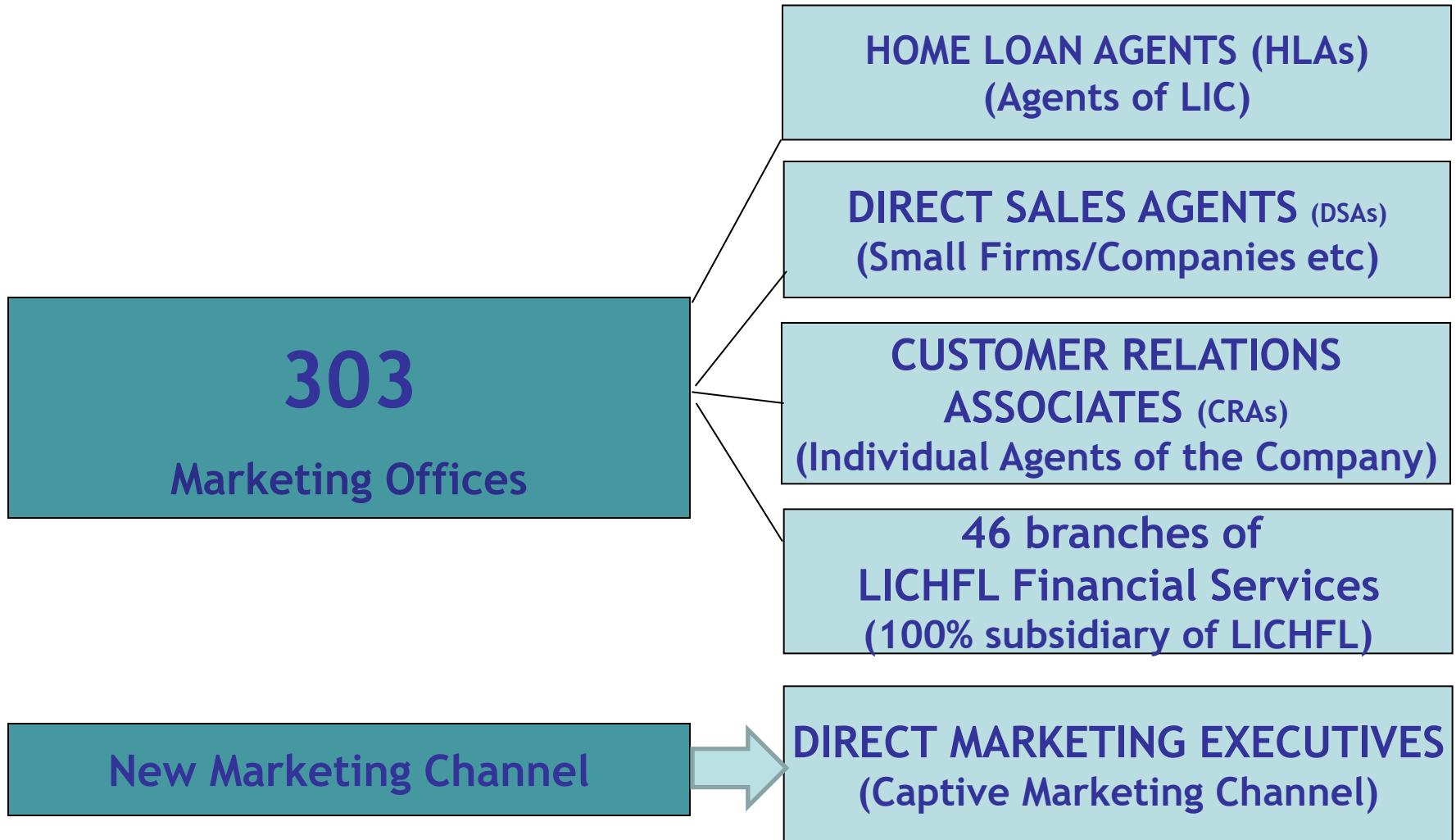
# Large Geographic Presence



- 10 Regional Offices
- 23 Back Offices
- 39 Cluster Offices
- 303 Area Offices
- Rep office in Dubai
- 2399 Employees

Widening footprint...improved efficiencies

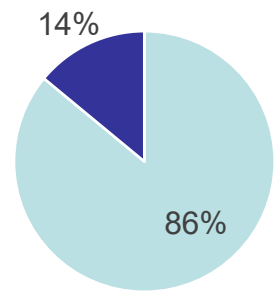
Year	No of Marketing Offices	No of Back offices	No of Regional Offices	No of Employees	Lon Portfolio Rs cr
2008	125	14	6	985	21936
2013	194	16	7	1446	77812
2020	282	24	9	2392	210578
2026	303	23	10	2399	320707



\*Online Loan approvals during FY26 were Rs.6530 Cr

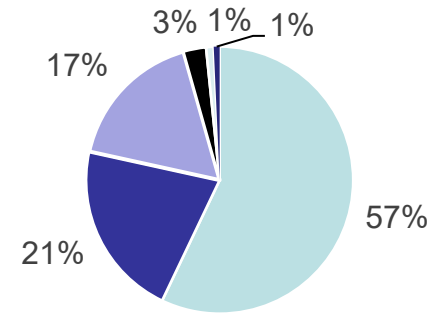
# Origination Pattern & Average Ticket Size

Customer Type (No.)



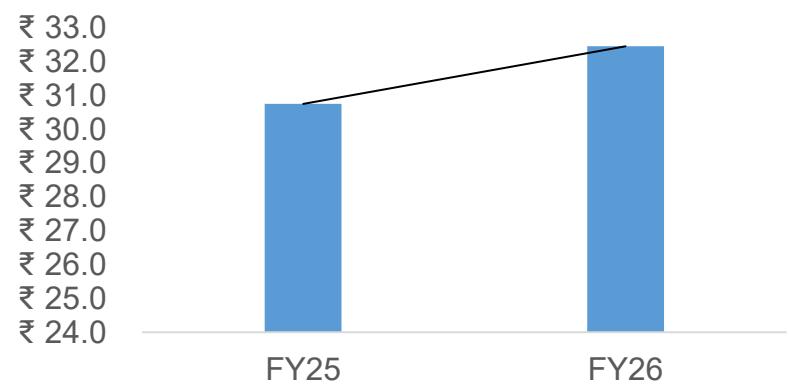
■ Salaried ■ Self Employed

Originations by source

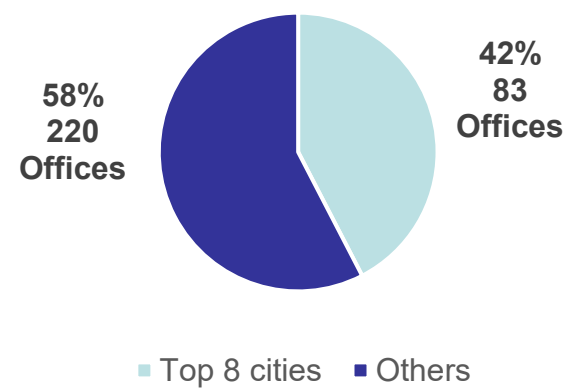


■ HLA ■ DSA ■ Corporate Agent ■ CRA ■ DIRECT ■ DME

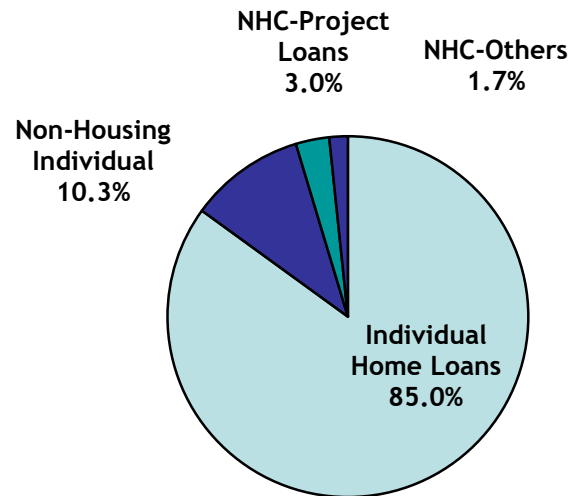
Incremental Ticket Size (Rs lacs)



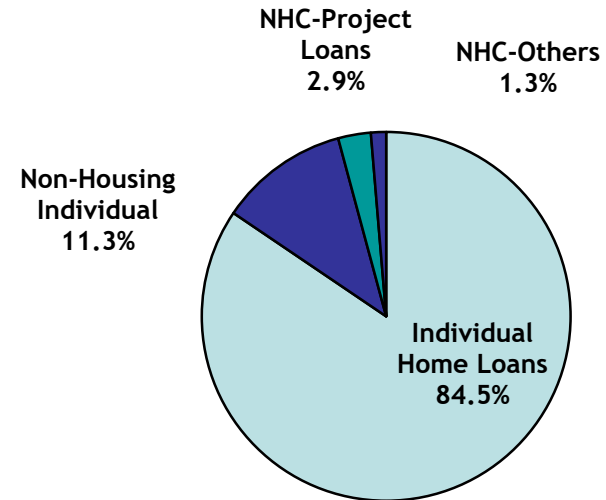
Top 8 cities & Others



# Loan Book Composition



**31.03.2025**  
O/s Portfolio Rs. 307732 cr



**31.03.2026**  
O/s Portfolio Rs. 320707 cr

# Individual Loans – Portfolio Stats

<b>Pure Floating Rate Loans To Outstanding Portfolio</b>	
As of FY24	<b>99%</b>
As of FY25	<b>99%</b>
As of FY26	<b>99%</b>

<b>Loan To Value Ratio On Incremental Sanctions</b>	
For FY24	<b>52%</b>
For FY25	<b>50%</b>
For FY26	<b>48%</b>

<b>Prepayment Lump Sum/ opening book</b>	
For FY24	<b>10.4%</b>
For FY25	<b>9.4%</b>
For FY26	<b>12.0%</b>

<b>Installment to Net Income Ratio On Incremental Sanctions</b>	
For FY24	<b>31%</b>
For FY25	<b>43%</b>
For FY26	<b>42%</b>

	FY2026	FY2025
Return on Average Equity (%)	14%	16%
Return on Average Assets (%)	1.78%	1.83%
Earnings per share (on Rs 2 pd up)	101.72	98.70
Dividend per Share (on Rs 2 pd up)	10.00	10.00
Capital Adequacy Ratio	Sept 2025	March 2025
Tier I	22.79	21.70
Tier II	1.43	1.50
Total	24.22	23.20

# Executive Summary – Q4/FY26

Particulars	Var	Q4 FY26 (Rs. Cr)	Q4 FY25 (Rs. Cr)	Var	FY26 (Rs. Cr)	FY25 (Rs. Cr)
Revenue from Operations	-1%	7194.34	7281.17	3%	28764.63	28037.23
Finance cost	-3%	4787.48	4951.95	1%	19775.19	19535.82
Net Interest Income	3%	2221.78	2165.33	4%	8424.52	8125.64
Impairment on Financial Instruments	-28%	74.12	102.90	112%	554.03	261.10
<u>Profit before Tax</u>	9%	1934.24	1769.58	3%	7080.62	6855.81
Tax Expense	9%	436.83	401.62	4%	1485.47	1426.79
<u>Net Profit</u>	9%	1497.41	1367.96	3%	5595.15	5429.02

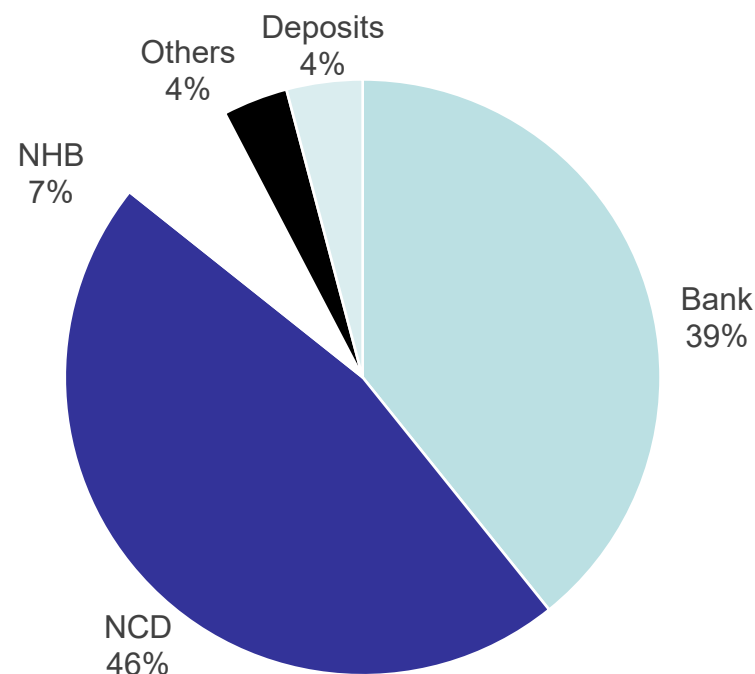
# Executive Summary – Q4/FY26

Particulars	Var	Q4 FY26	Q4 FY25	Var	FY26	FY25
Disbursements						
Individual Housing Loan (IHL)	8%	16672	15383	6%	54503	51614
Non-Housing Individual (NHI)	25%	3348	2676	20%	9636	8060
Non-Housing Commercial (NHC)	-32%	152	222	-23%	441	572
Project Finance (PF)	-3%	847	875	-48%	1964	3776
<b>Total</b>	<b>10%</b>	<b>21019</b>	<b>19156</b>	<b>4%</b>	<b>66544</b>	<b>64022</b>
Outstanding Portfolio						
Individual	4%	311517	298519			
Project	-0.2%	9190	9213			
<b>Total</b>	<b>4%</b>	<b>320707</b>	<b>307732</b>			
Net Interest Margins(%)		2.80%	2.85%		2.68%	2.73%
Weighted average cost of funds					7.27%	7.73%
Yield on advances annualised					9.21%	9.79%
Spreads					1.94%	2.06%

as on 31.03.2026

Source	Wtd Avg Cost (%)
Bank (including NHB)	6.80%
Non Convertible Debenture	7.71%
Tier II	7.30%
Commercial Paper	7.34%
Deposits	7.39%
PTC	7.51%
<b>Total</b>	<b>7.27%</b>

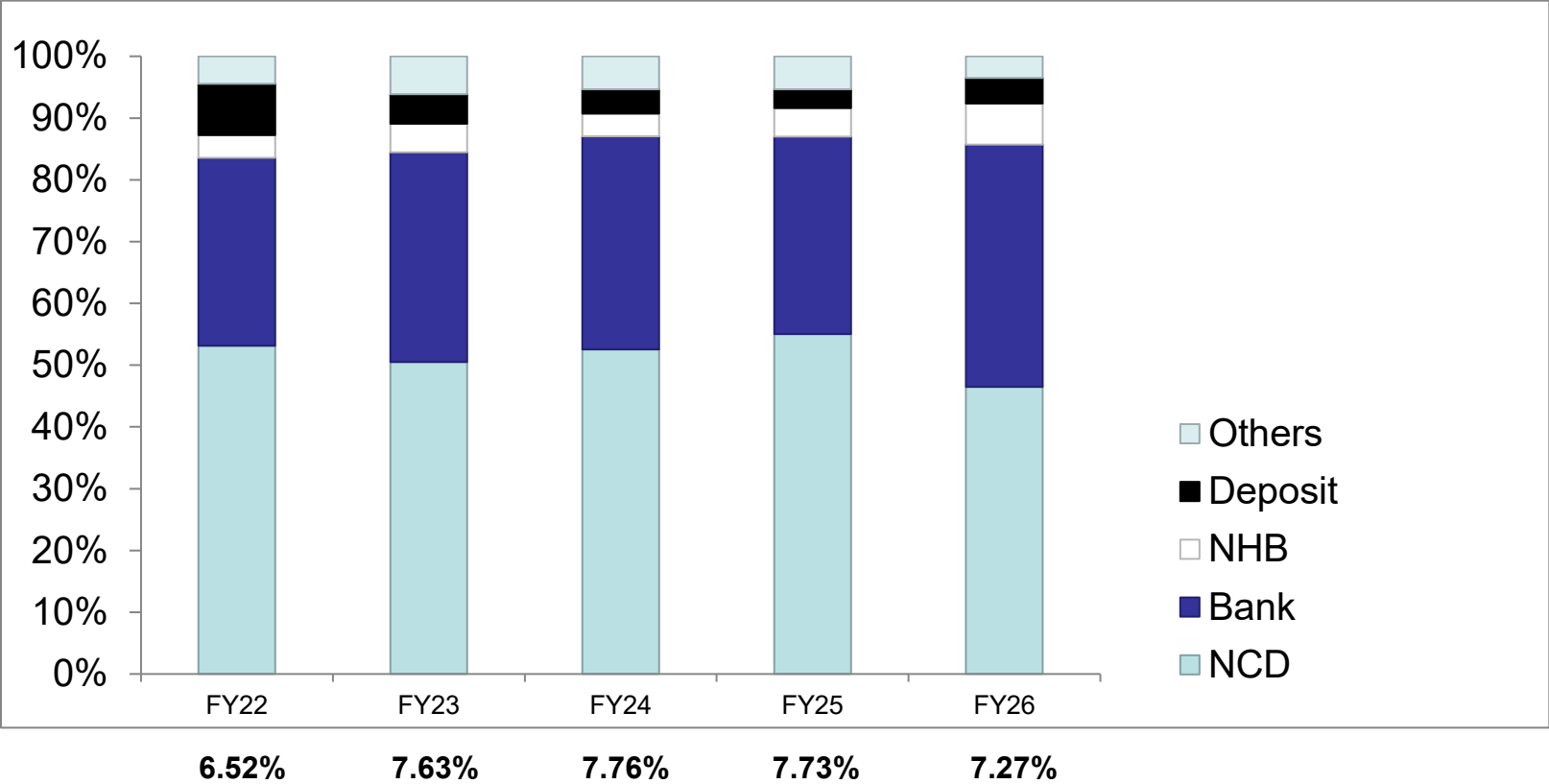
Outstanding Borrowings – Rs. 277470 cr



During FY26, Incremental Cost of funds was 6.94%

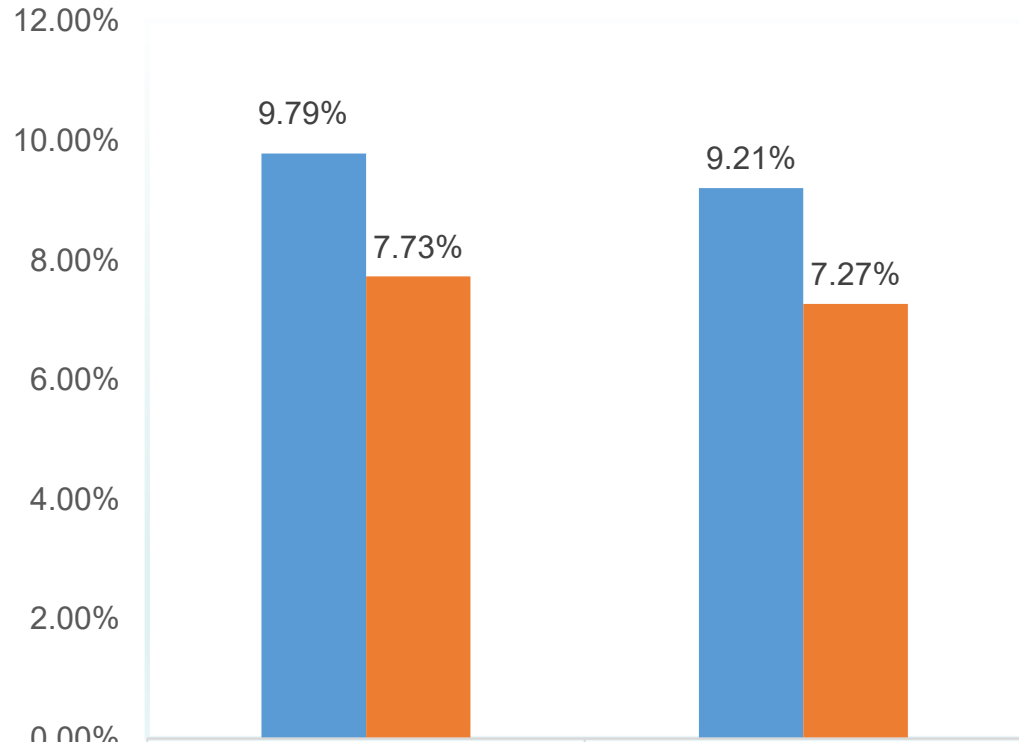
During Q4 FY26, Incremental Cost of Funds was 6.86%

# Change in Liability Mix- last 5 yrs



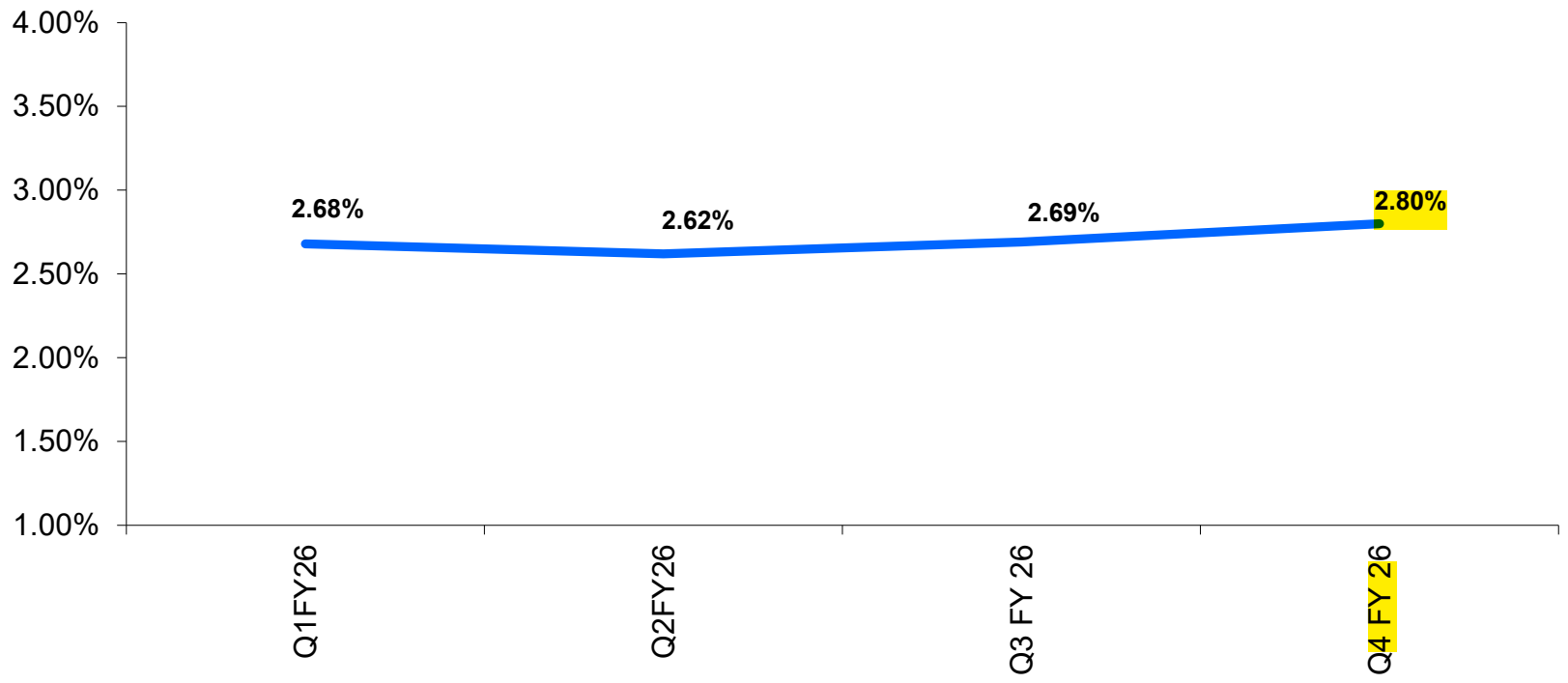
**Wtd. Avg. cost of Funds**

# Yield & Cost of Funds on portfolio

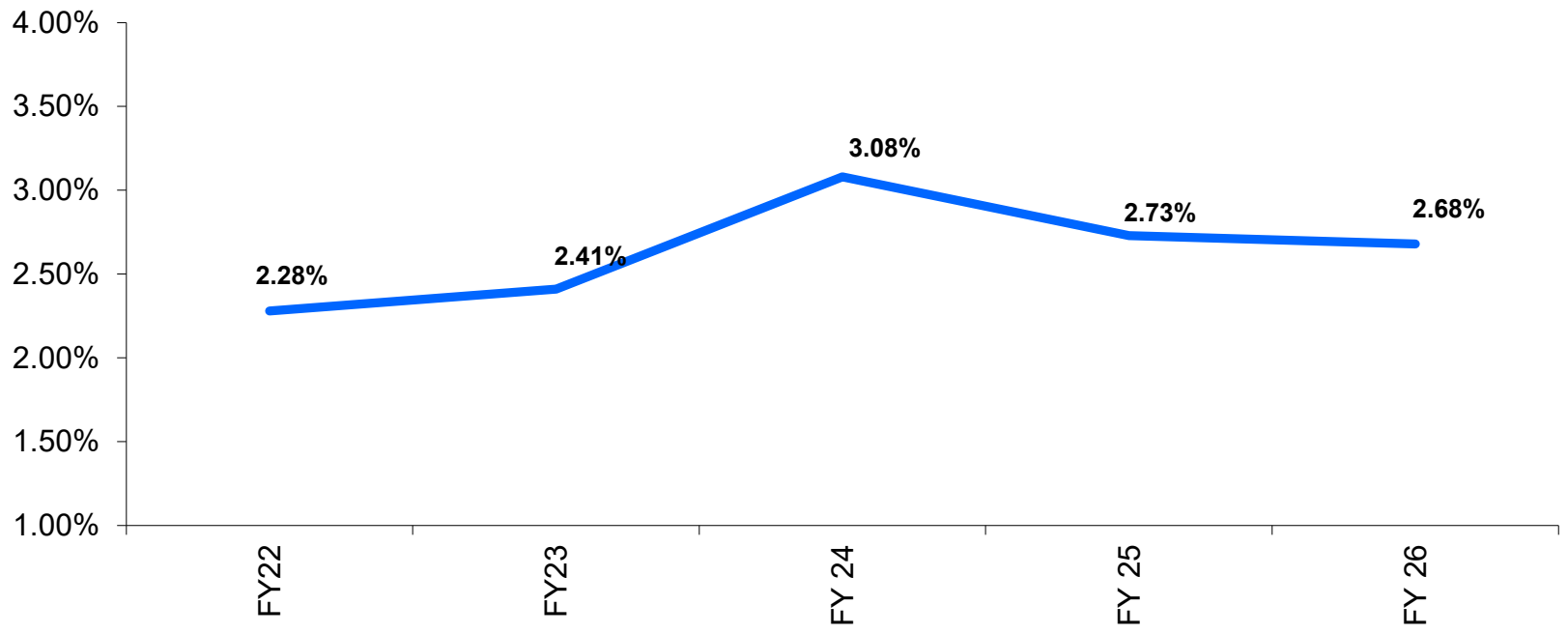


	FY25	FY26
■ Yield on Advances on Portfolio	9.79%	9.21%
■ Wtd Avg cost of funds on Total Borrowed Funds	7.73%	7.27%

# NIM's Q-o-Q



# NIM's for the Year



# Classification of Assets

<b>Exposure At Default %</b>	<b>March-26</b>	<b>March-25</b>
Stage 1	95.06%	94.10%
Stage 2	2.78%	3.43%
Stage 3	2.16%	2.47%
Total	100%	100%
<b>ECL Provision</b>	<b>March-26</b>	<b>March-25</b>
Stage 1	Rs 656.52 Cr	Rs 583.36 Cr
Stage 2	Rs 449.69 Cr	Rs 421.74 Cr
Stage 3	Rs 3462.41 Cr	Rs 3893.93 Cr
Stage 3-PCR	50 %	51 %

# Thank you

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