

<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 Fourth Quarter and year ended March 31, 2025.

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

Investor Update: <https://www.lichousing.com/investor-update>

We request you to kindly take the same on record.

Thanking you,

Yours faithfully,
For LIC Housing Finance Limited

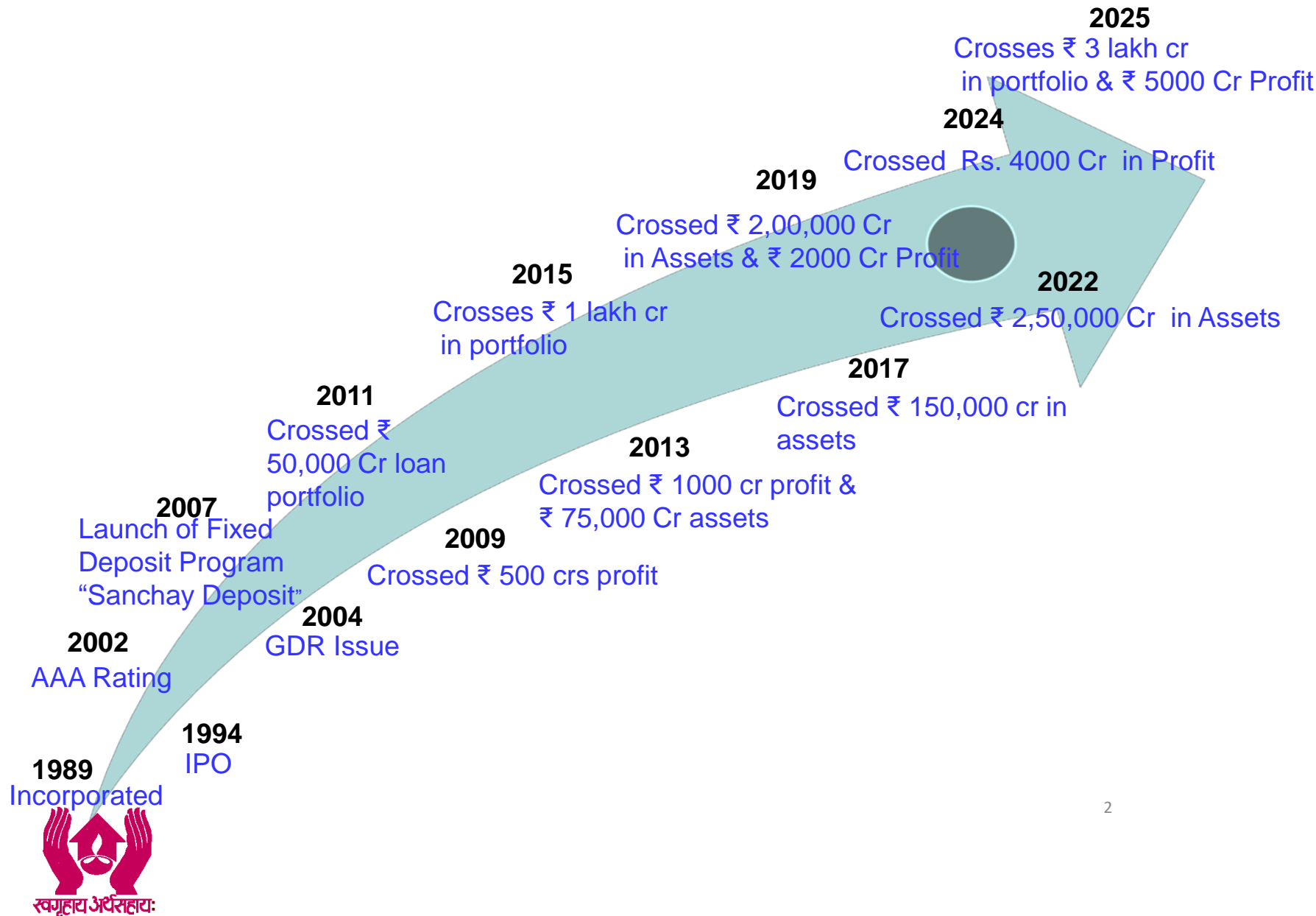
Varsha Hardasani
Company Secretary and
Compliance Officer





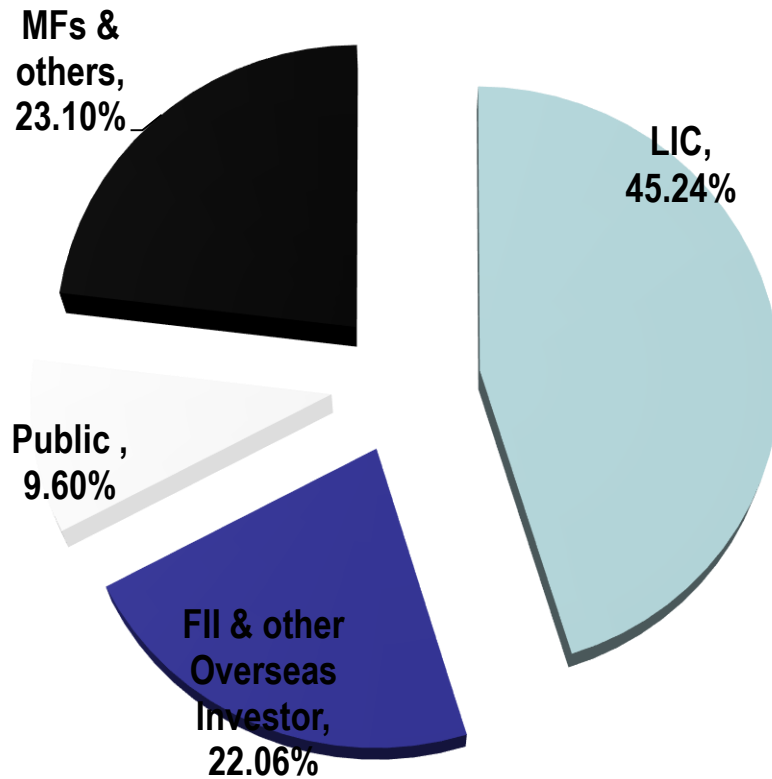
Investor Update
Q4 FY 2025

LICHFL: A Journey of 35 Years.....





March 2025

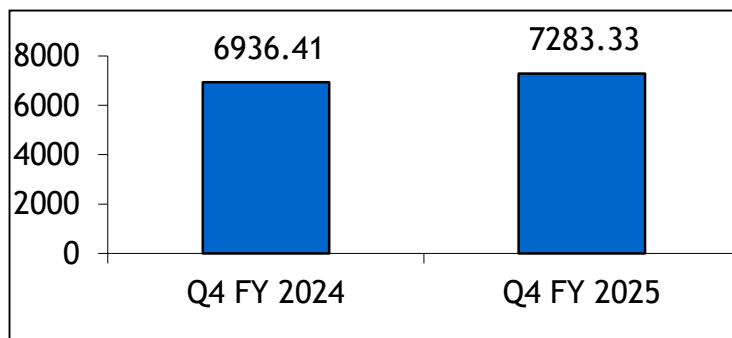


Top 10 Shareholders

Shareholder	%
Life Insurance Corporation Of India	45.24%
Kotak Mahindra Asset Management Company Limited	3.90%
Mirae Asset Global Investments (India) Pvt. Ltd.	3.31%
Norges Bank Investment Management (NBIM)	2.34%
Bank Muscat SAOG	2.09%
The Vanguard Group, Inc.	1.69%
ICICI Prudential Asset Management Co. Ltd.	1.69%
Tata Asset Management Ltd.	1.39%
Aditya Birla Sun Life AMC Limited	1.39%
HDFC Asset Management Co., Ltd.	1.39%

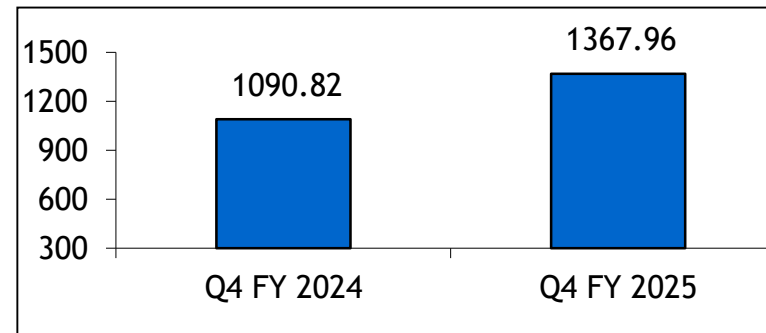
Revenue from Operations

Up by 5%



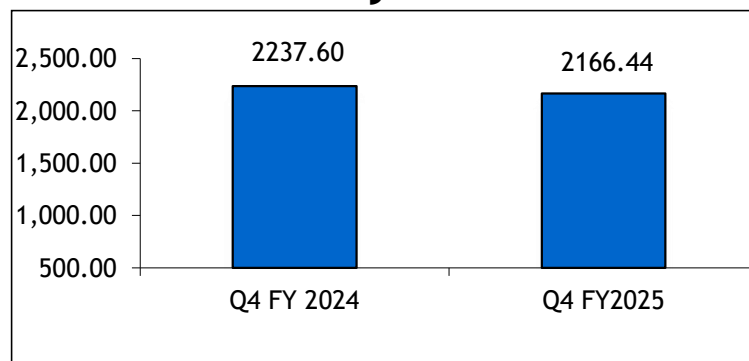
Profit After Tax

up by 25%



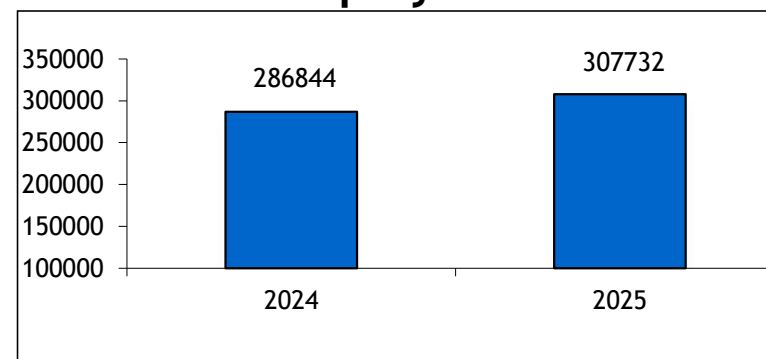
Net Interest Income

Down by 3%



Outstanding Portfolio

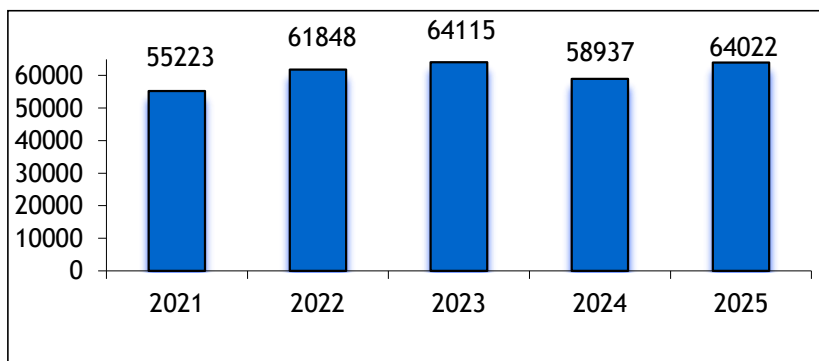
Up by 7%



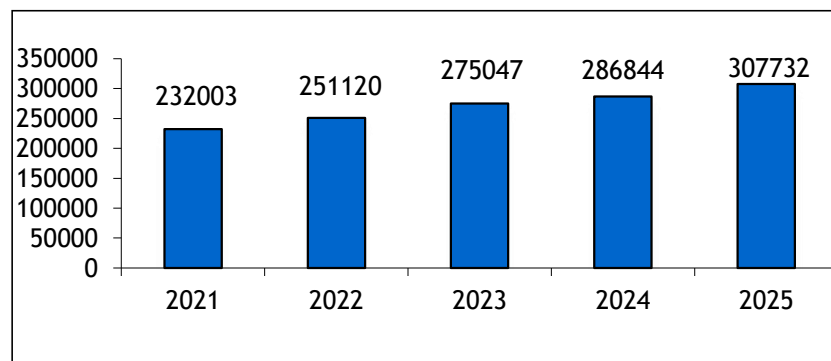
- Profit After Tax for the year stood at Rs. 5429.02 crs up by 14%.
- Q4FY 25 Loan Disbursements Rs.19156 cr against Rs. 18232 cr, Up By 5%
 - Individual Home Loan Disbursements Rs.15383 cr as against Rs.14300 cr, up by 8%.
 - FY25 Total Disbursement Rs. 64022 cr as against Rs. 58937 Cr, up by 9%.
- Net Interest Margins 2.86 % for Q4 FY25 as against 3.15 % for Q4 FY24.
 - Net Interest Margins 2.73 % for FY25 as against 3.08 % for FY24.
- Stage 3 EAD at 2.47 % as against 3.31 % as on 31.03.2024.
- Total ECL provision stood at Rs. 4899 Cr as on 31.03.2025.
- Board proposed a dividend of 500 % i.e. Rs. 10.00 per share.

Update- Last 5 Years

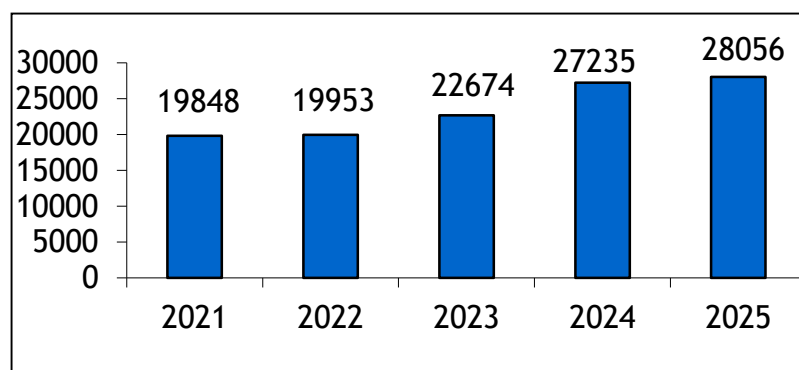
Disbursement (Rs. Cr) CAGR 4%



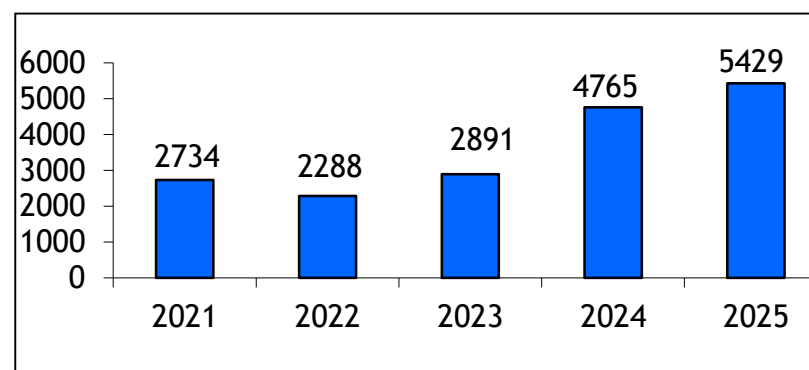
Loan Portfolio (Rs.cr) CAGR 7%



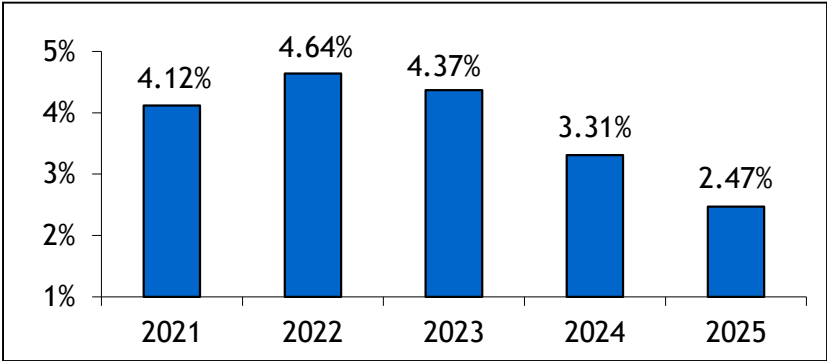
Income (Rs. cr) CAGR 9%



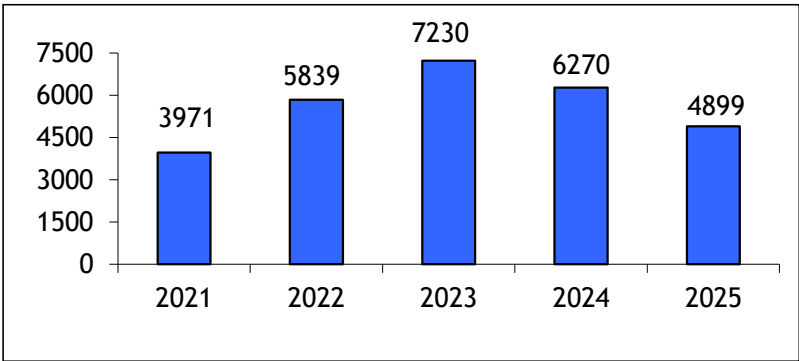
Profit After Tax (Rs. cr) CAGR 19%



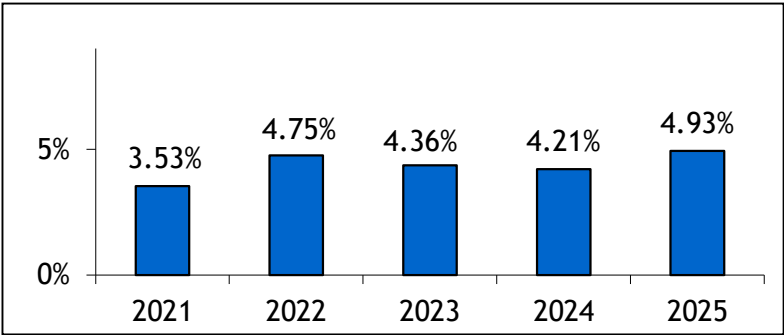
Stage 3- EAD%



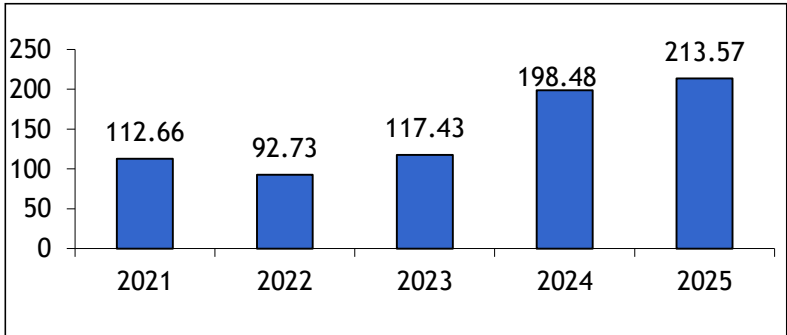
Total Provisions* (Rs cr)



Operating Expense to Total Income

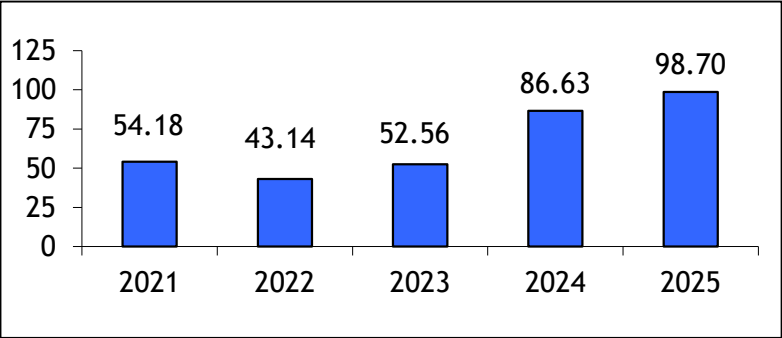


Profit per employee (Rs. lacs)

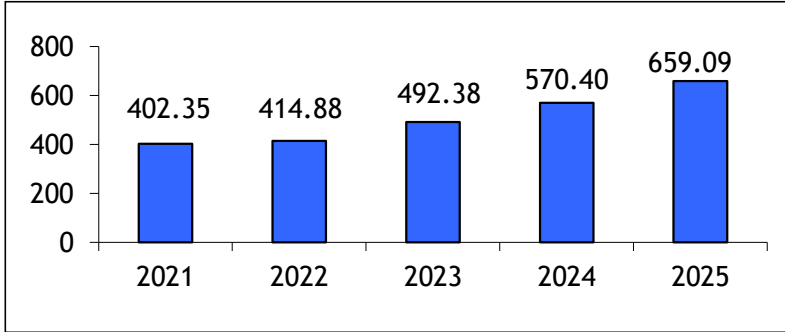


*ECL Provisions of Stage 1,2 and 3

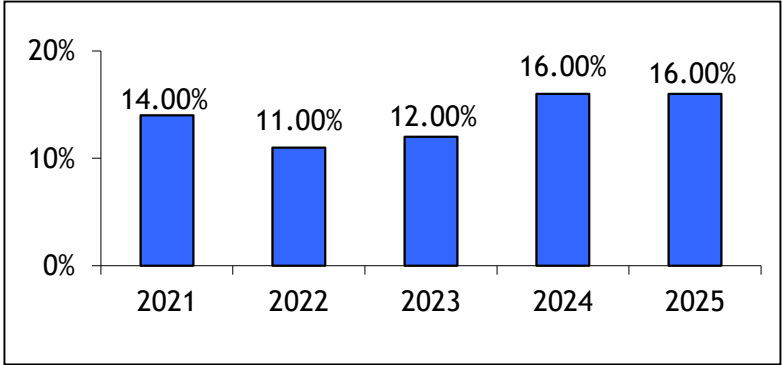
EPS (Rs) (Rs 2/- pd up)



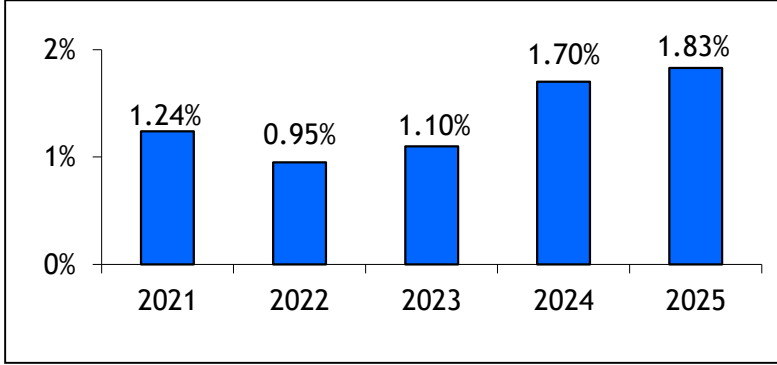
Book Value (Rs)(Rs 2/- pd up)



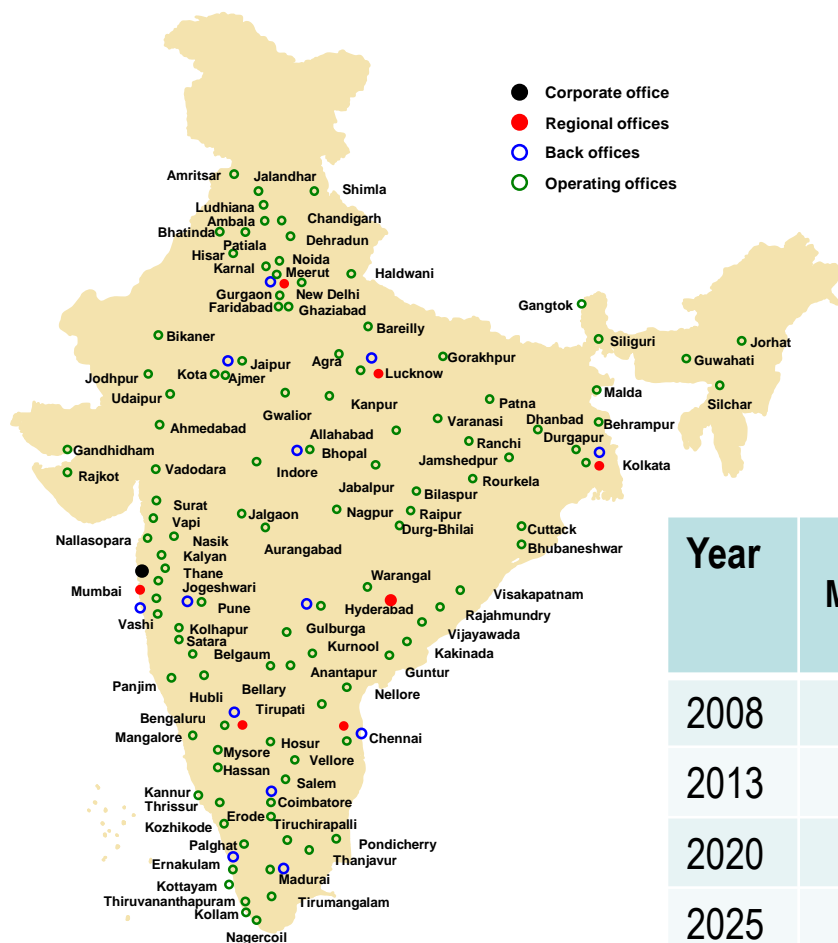
Return on Avg Equity



Return on Avg Loan Assets



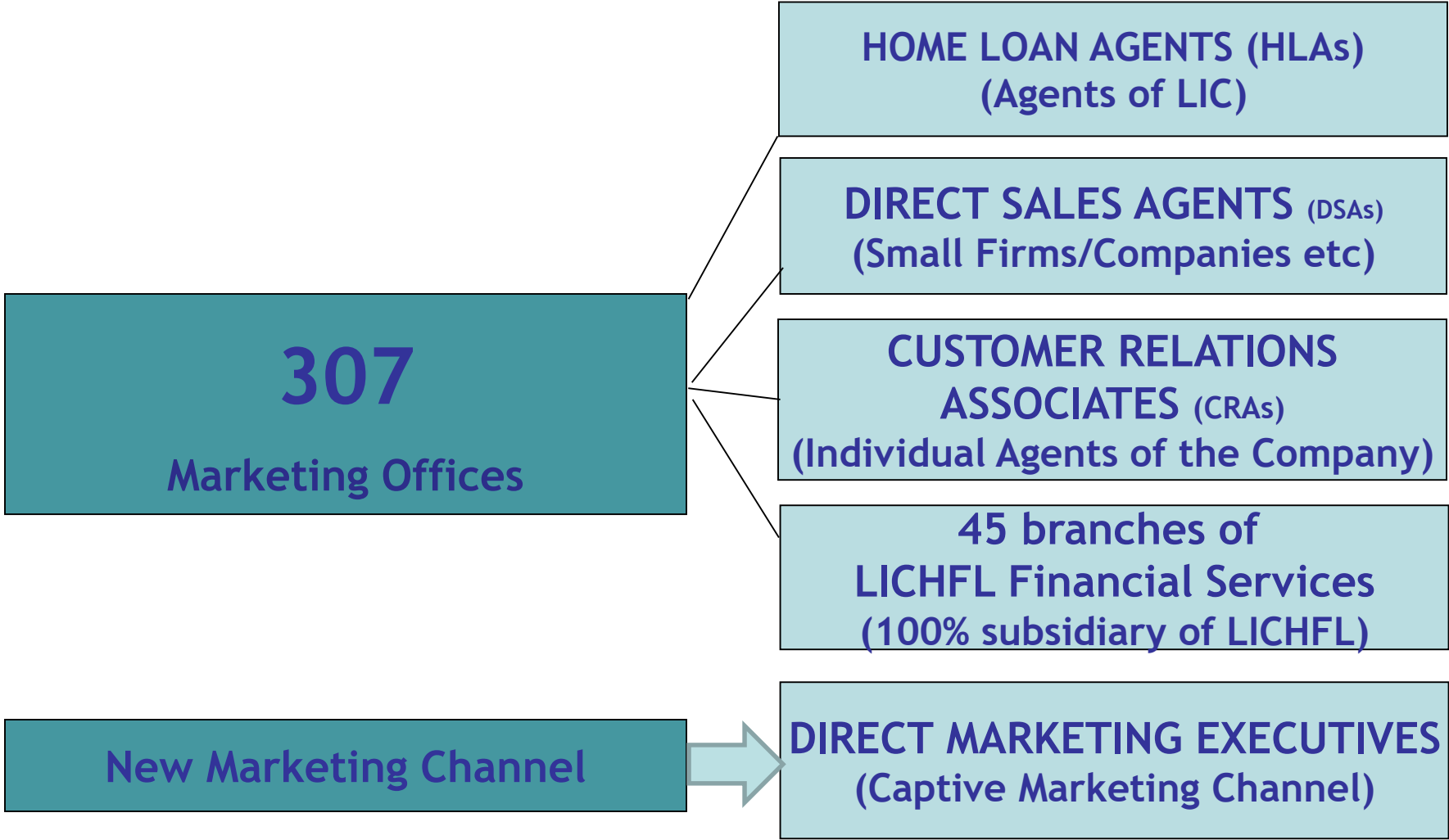
Large geographic presence



- 9 Regional Offices
- 23 Back Offices
- 44 Cluster Offices
- 307 Area Offices
- Rep office in Dubai
- 2542 Employees

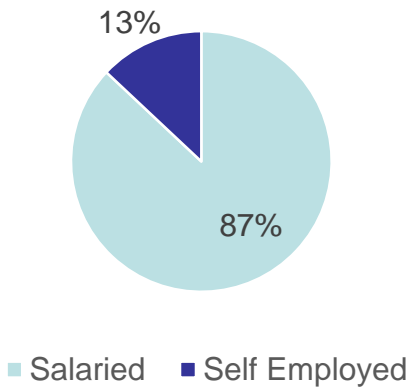
Widening footprint...improved efficiencies

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

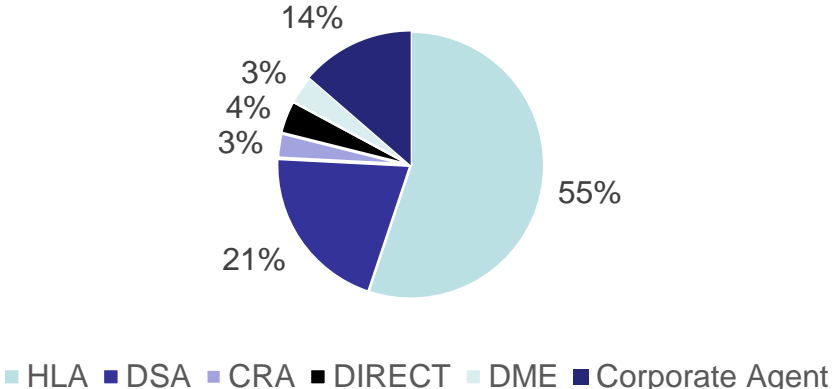


*Online Loan approvals during FY25 were Rs.3643 Cr

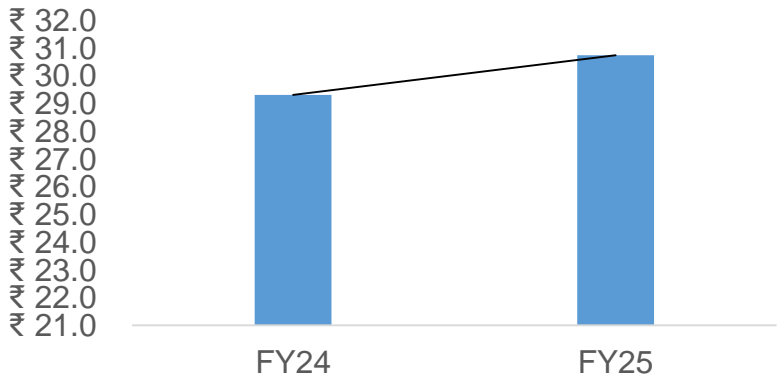
Customer Type (No.)



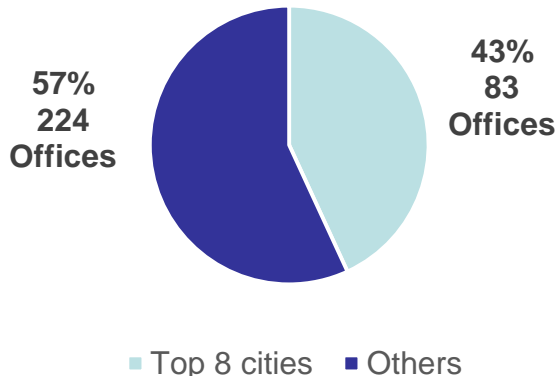
Originations by source



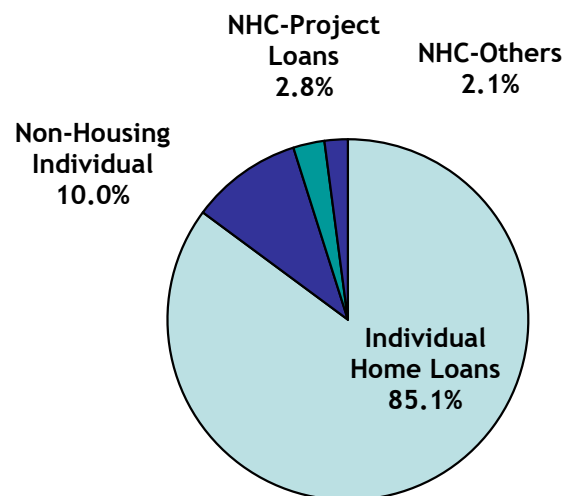
Incremental Ticket Size (Rs lacs)



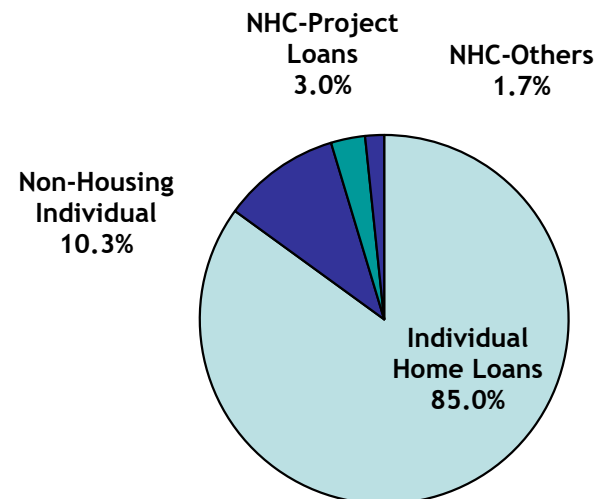
Top 8 cities & Others



Loan Book Composition



31.03.2024
O/s Portfolio Rs. 286844 cr



31.03.2025
O/s Portfolio Rs. 307732 cr

Pure Floating Rate Loans To Outstanding Portfolio

As of FY23	97%
As of FY24	99%
As of FY25	99%

Loan To Value Ratio On Incremental Sanctions

For FY23	47%
For FY24	52%
For FY25	50%

Prepayment Lump Sum/ opening book

For FY23	9.0%
For FY24	10.4%
For FY25	9.4%

Installment to Net Income Ratio On Incremental Sanctions

For FY23	30%
For FY24	31%
For FY25	43%

	FY2025	FY2024
Return on Average Equity (%)	16%	16%
Return on Average Assets (%)	1.83%	1.70%
Earnings per share (on Rs 2 pd up)	98.70	86.63
Dividend per Share (on Rs 2 pd up)	10.00	9.00
Capital Adequacy Ratio	Sept 2024	March 2024
Tier I	20.00	19.19
Tier II	1.49	1.59
Total	21.49	20.78

Particulars	Var	Q4 FY25 (Rs. Cr)	Q4 FY24 (Rs. Cr)	Var	FY25 (Rs. Cr)	FY24 (Rs. Cr)
Revenue from Operations	5%	7283.33	6936.41	3%	28050.14	27228.22
Finance cost	6%	4950.84	4649.91	6%	19531.95	18390.66
Net Interest Income	-3%	2166.44	2237.60	-6%	8129.51	8650.89
Impairment on Financial Instruments	-74%	109.38	427.87	-83%	285.83	1643.72
<u>Profit before Tax</u>	20%	1769.58	1476.18	13%	6855.81	6053.92
Tax Expense	4%	401.62	385.36	11%	1426.79	1288.51
<u>Net Profit</u>	25%	1367.96	1090.82	14%	5429.02	4765.41

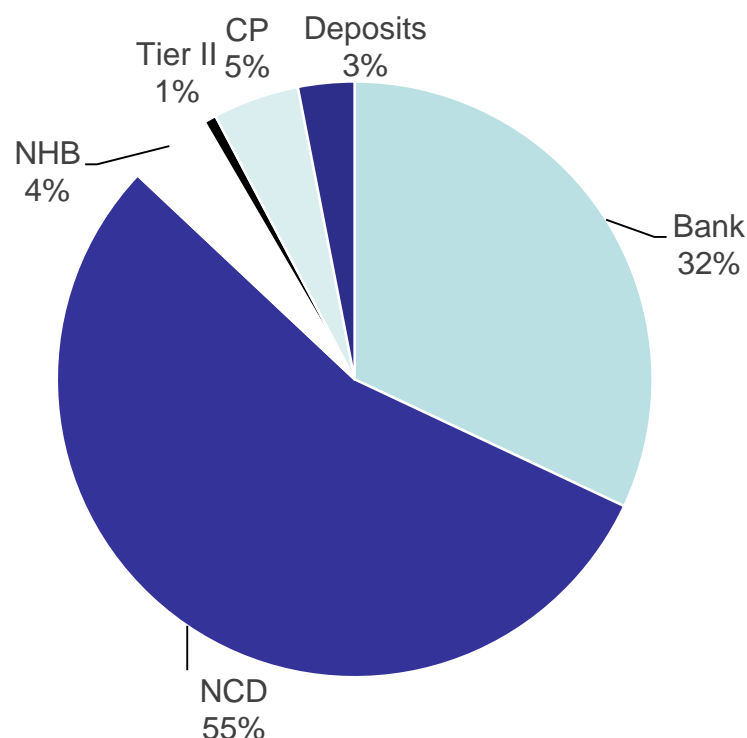
Executive Summary – Q4/FY25

Particulars	Var	Q4 FY25	Q4 FY24	Var	FY25	FY24
Disbursements						
Individual Housing Loan (IHL)	8%	15383	14300	5%	51614	49103
Non-Housing Individual (NHI)	21%	2676	2210	21%	8060	6671
Non-Housing Commercial (NHC)	0.5%	222	221	-5%	572	603
Project Finance (PF)	-42%	875	1501	48%	3776	2560
<u>Total</u>	5%	19156	18232	9%	64022	58937
Outstanding Portfolio						
Individual	7%	298519	278808			
Project	15%	9213	8036			
<u>Total</u>	7%	307732	286844			
Net Interest Margins(%)		2.86%	3.15%		2.73%	3.08%
Weighted average cost of funds					7.73%	7.76%
Yield on advances annualised					9.79%	9.89%
Spreads					2.06%	2.13%

as on 31.03.2025

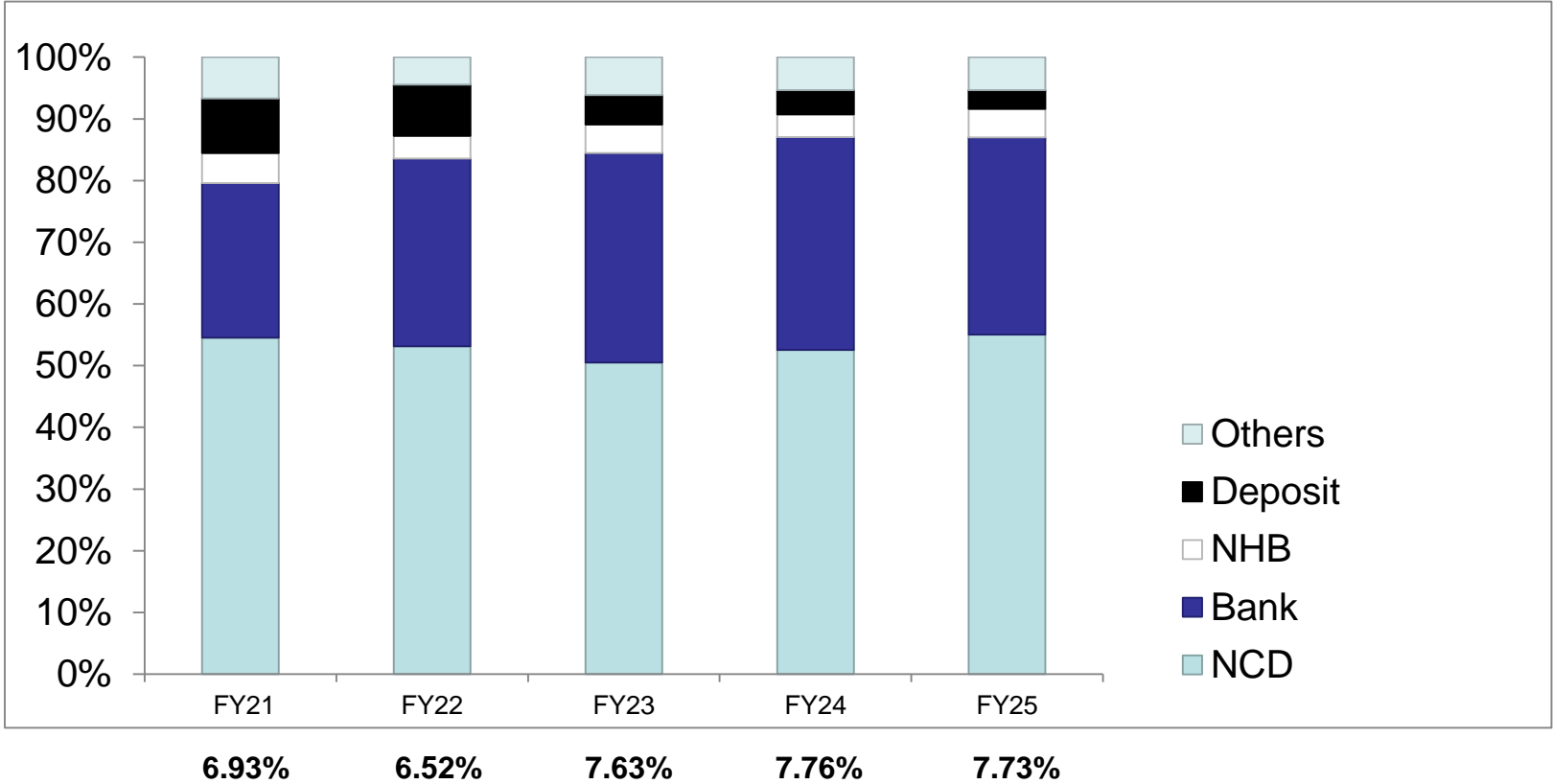
Source	Wtd Avg Cost (%)
Banks/NHB	7.75%
Non Convertible Debenture	7.74%
Tier II	7.30%
Commercial Paper	7.66%
Deposits	7.64%
Total	7.73%

Outstanding Borrowings – Rs. 270627 cr



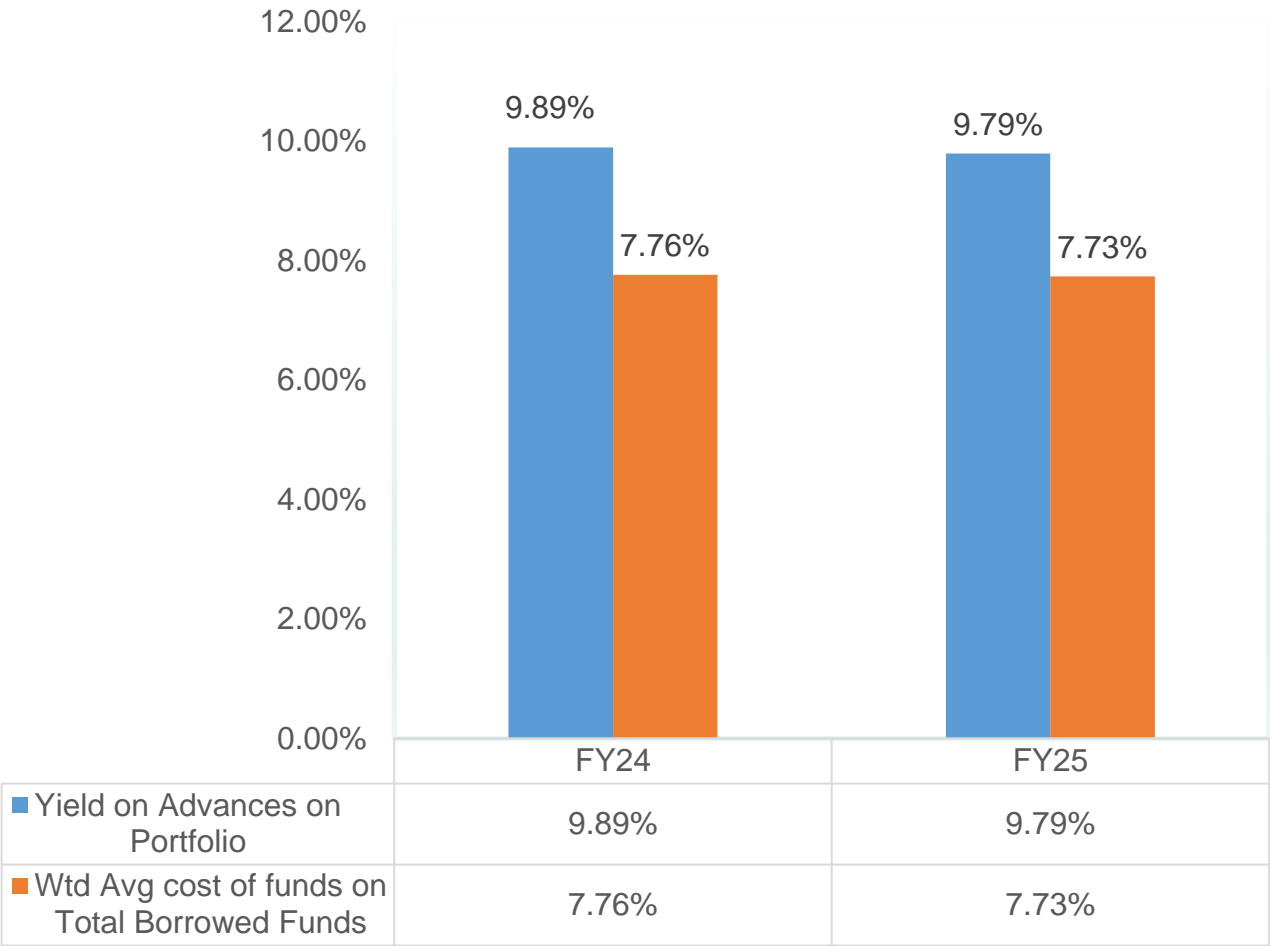
During FY25, Incremental Cost of funds was 7.73%
 During Q4 FY25, Incremental Cost of Funds was 7.66%

Change in Liability Mix- last 5 yrs

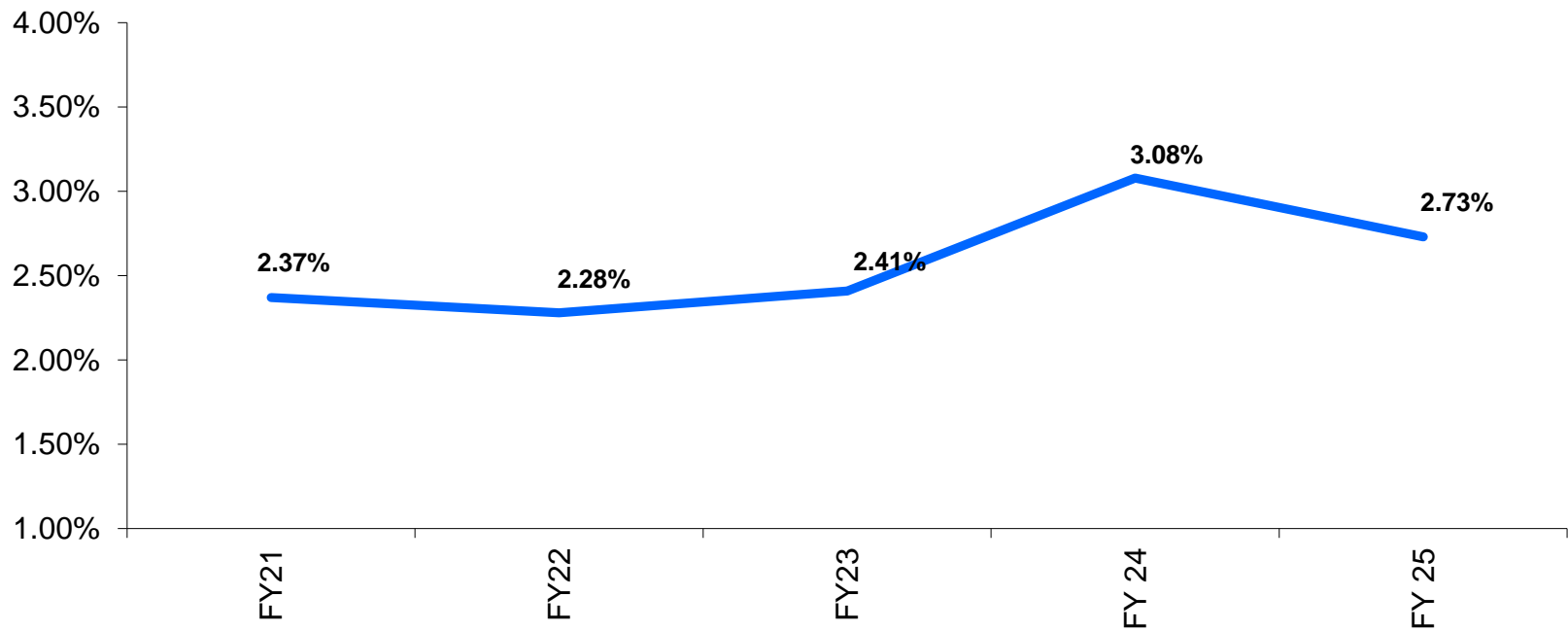


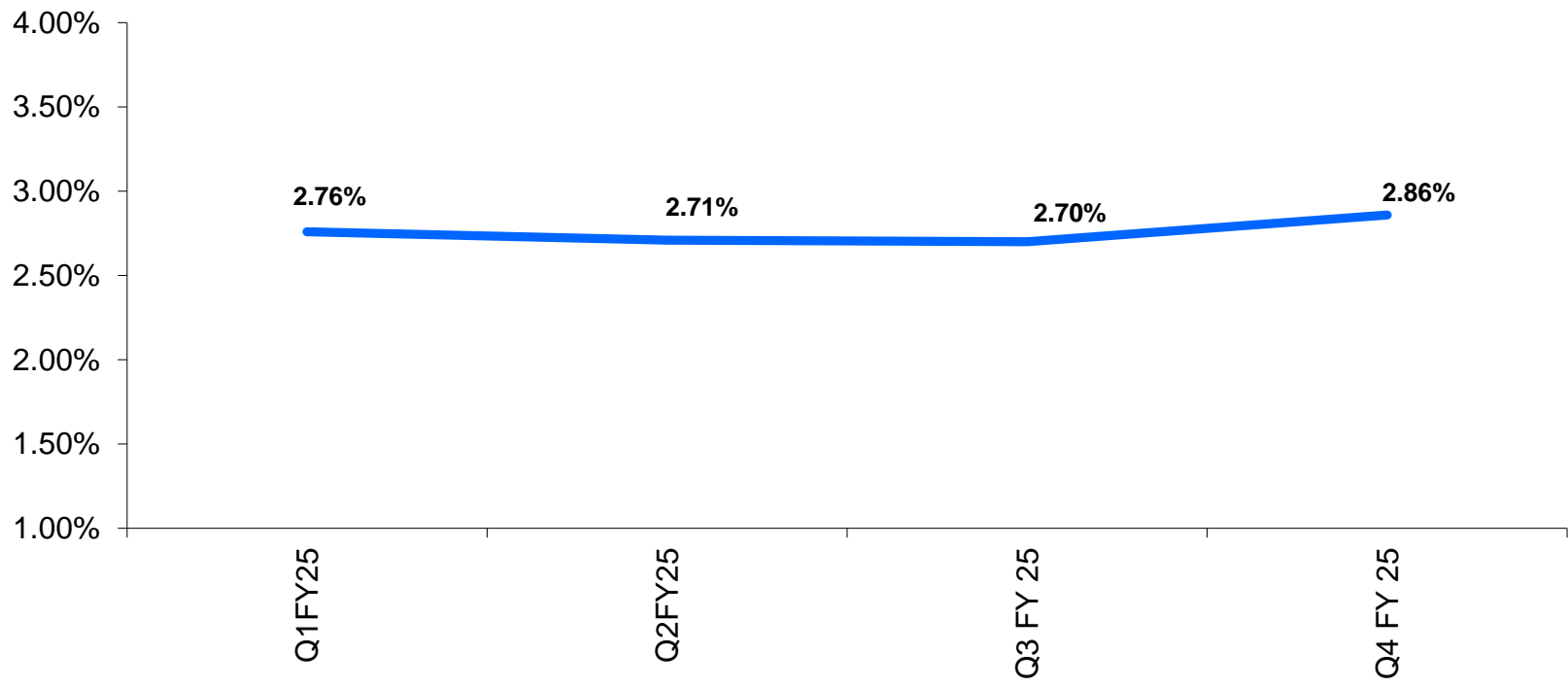
**Wtd. Avg. cost
of Funds**

Yield & Cost of Funds on portfolio



NIM's for the Year





Exposure At Default %	March-25	March-24
Stage 1	94.10%	92.49%
Stage 2	3.43%	4.20%
Stage 3	2.47%	3.31%
Total	100%	100%
ECL Provision	March-25	March-24
Stage 1	Rs 583.36 Cr	Rs 625.45 Cr
Stage 2	Rs 421.74 Cr	Rs 768.35 Cr
Stage 3	Rs 3893.93 Cr	Rs 4876.76 Cr
Stage 3-PCR	51.23 %	51.35 %

Thank you

DISCLAIMER

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While every care is taken to verify the accuracy of the information given in this presentation, neither the Company nor its officials would in any way be liable for any action taken or not taken by the viewers or the users of this presentation or for any claims, losses etc.