

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

Scrip ID: **LICHSGFIN EQ** Email: cmlist@nse.co.in

The General Manager,

Department of Corporate Services-Listing Dept., BSE Limited, 25th Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400 001.

Scrip Code: 500253

Email: corp.relations@bseindia.com

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 UC 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



CIN NO.: L65922MH1989PLC052257

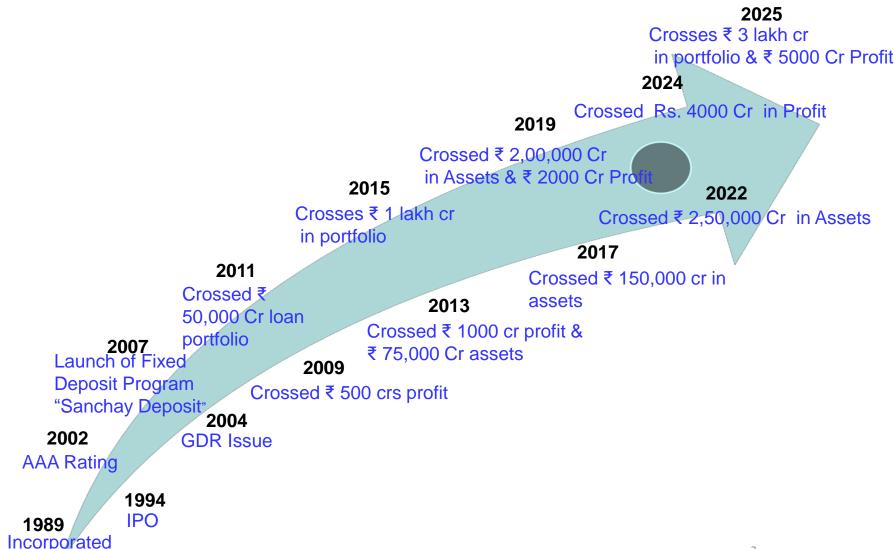
Website: www.lichousing.com

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.



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





Awards & Achievements



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

2023

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

2022

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

2019

- Voted as the 'Brand of the Decade 2019' by BARC Asia

- NSE for Best Issuer on EBP



2017

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

2024

"Winner of the

Corporate

Bond Private

Placement-

Private Issuer

of the Year" by "Assocham"

2015

- Best Housing Finance Co. by BFSI Awards
- Best data quality in HFC by CIBIL

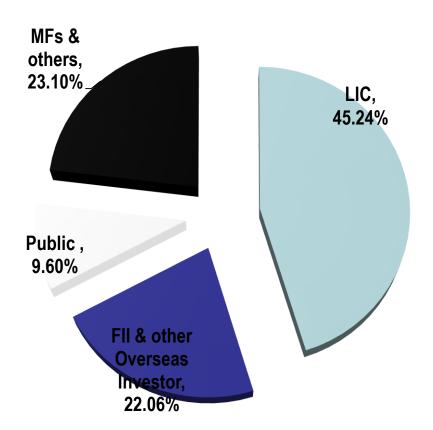
2016

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

Shareholding Pattern



March 2025



Top 10 Shareholders

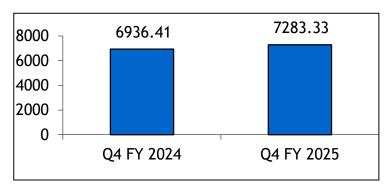
Shareholder	%
Life Insurance Corporation Of India	45.24%
Kotak Mahindra Asset Management Company Limited	3.90%
Mirae Asset Global Investments (India) Pvt. Ltd.	3.31%
Norges Bank Investment Management (NBIM)	2.34%
Bank Muscat SAOG	2.09%
The Vanguard Group, Inc.	1.69%
ICICI Prudential Asset Management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

Executive Summary – Q4 FY 25/ FY 25



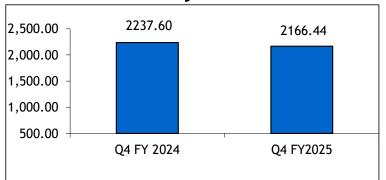
Revenue from Operations

Up by 5%



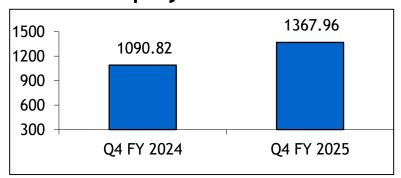
Net Interest Income

Down by 3%



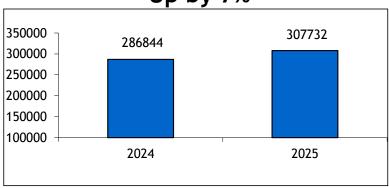
Profit After Tax

up by 25%



Outstanding Portfolio

Up by 7%



Executive Summary – Q4 FY 25/ FY 25

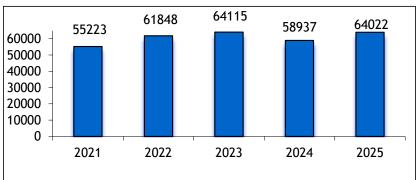


- Profit After Tax for the year stood at Rs. 5429.02 crs up by 14%.
- Q4FY 25 Loan Disbursements Rs. 19156 cr against Rs. 18232 cr, Up By 5%
 - Individual Home Loan Disbursements Rs.15383 cr as against Rs.14300 cr, up by 8%.
 - FY25 Total Disbursement Rs. 64022 cr as against Rs. 58937 Cr, up by 9%.
- 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.

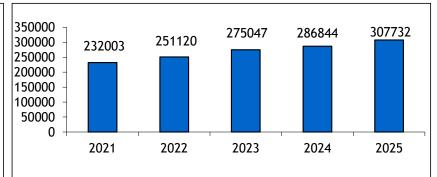
Update-Last 5 Years



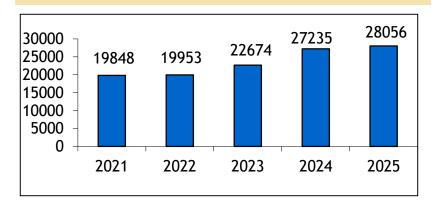
Disbursement (Rs. Cr) CAGR 4%



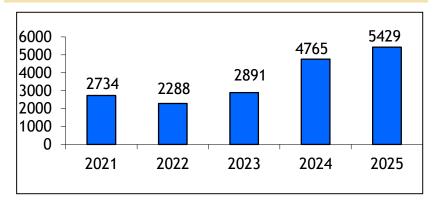
Loan Portfolio (Rs.cr) CAGR 7%



Income (Rs. cr) CAGR 9%



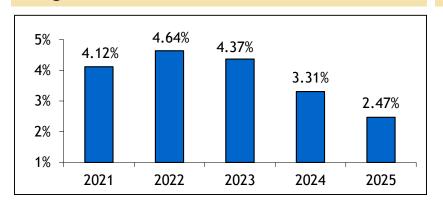
Profit After Tax (Rs. cr) CAGR 19%



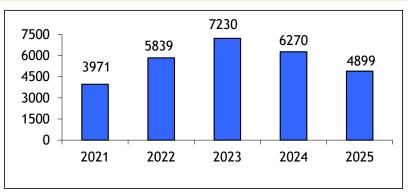
Update-Last 5 Years



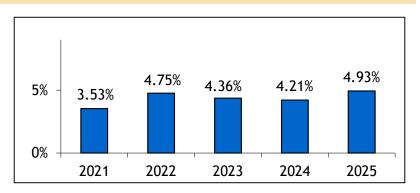
Stage 3- EAD%



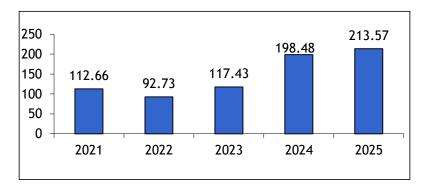
Total Provisions* (Rs cr)



Operating Expense to Total Income



Profit per employee (Rs. lacs)

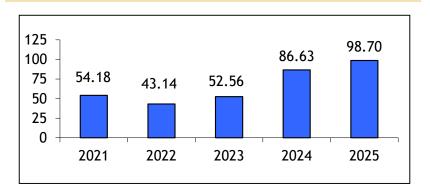


^{*}ECL Provisions of Stage 1,2 and 3

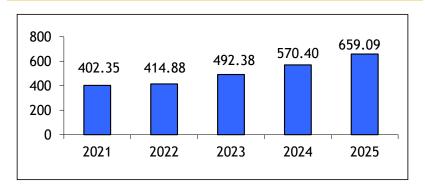
Update- Last 5 Years



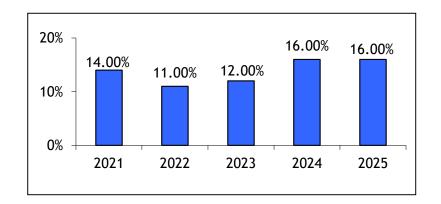
EPS (Rs) (Rs 2/- pd up)



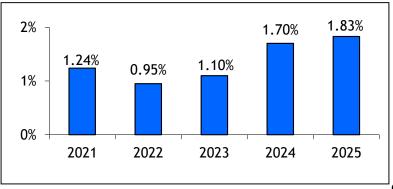
Book Value (Rs)(Rs 2/- pd up)



Return on Avg Equity



Return on Avg Loan Assets



Large geographic presence





Guntur

Chennai

Pondicherry

O_{Mysore} O Hosur

Kozhikode oErode Tiruchirapalli

Nagercoil

Kannur o Thrissur

Palghat O Ernakulam

Kottayam O Thiruvananthapuram O Vellore

Coimbatore

0 Thanjavur

Tirumangalam

- 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



HOME LOAN AGENTS (HLAs)
(Agents of LIC)

DIRECT SALES AGENTS (DSAs)
(Small Firms/Companies etc)

CUSTOMER RELATIONS
ASSOCIATES (CRAs)
(Individual Agents of the Company)

45 branches of LICHFL Financial Services (100% subsidiary of LICHFL)

New Marketing Channel

DIRECT MARKETING EXECUTIVES (Captive Marketing Channel)

*Online Loan approvals during FY25 were Rs.3643 Cr

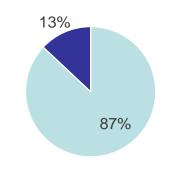
307

Marketing Offices

Origination Pattern & Average Ticket Size





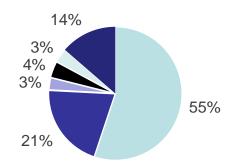


■ Salaried ■ Self Employed

Incremental Ticket Size (Rs lacs)

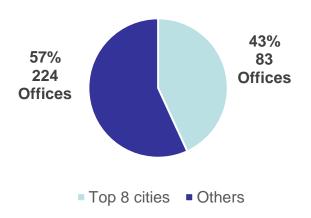


Originations by source



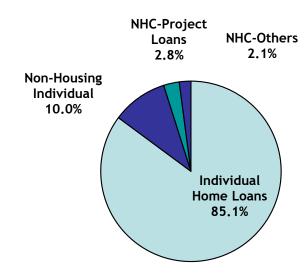
■ HLA ■ DSA ■ CRA ■ DIRECT ■ DME ■ Corporate Agent

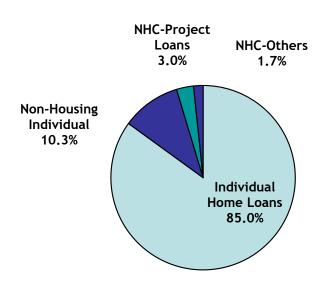
Top 8 cities & Others



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%		

Financial Highlights



	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

Executive Summary – Q4/FY25



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
Profit before Tax	20%	1769.58	1476.18	13%	6855.81	6053.92
Tax Expense	4%	401.62	385.36	11%	1426.79	1288.51
Net Profit	25%	1367.96	1090.82	14%	5429.02	4765.41

Executive Summary – Q4/FY25

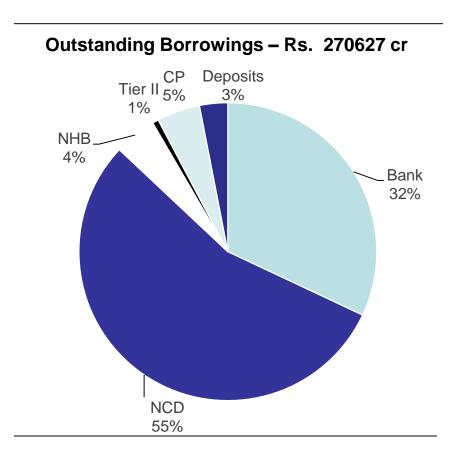


Particulars	Var	Q4 FY25	Q4 FY24	Var	FY25	FY24
Disbursements						
Individual Housing Loan (IHL)	8%	15383	14300	5%	51614	49103
Non-Housing Individual (NHI)	21%	2676	2210	21%	8060	6671
Non-Housing Commercial (NHC)	0.5%	222	221	-5%	572	603
Project Finance (PF)	-42%	875	1501	48%	3776	2560
<u>Total</u>	5%	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

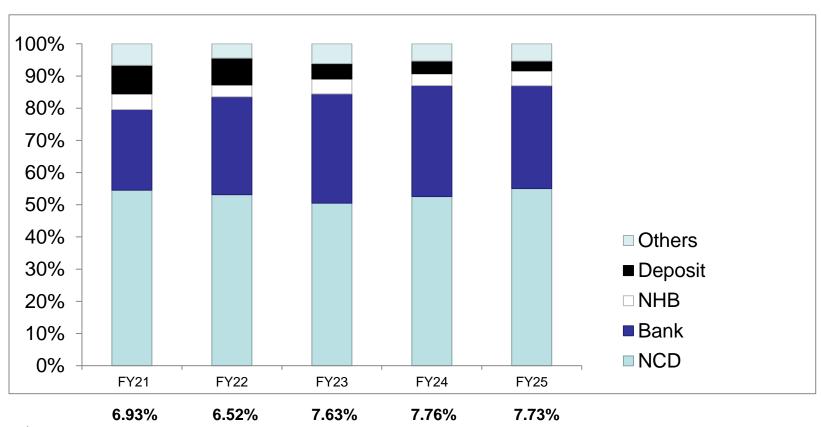
Source	Wtd Avg Cost (%)
Banks/NHB	7.75%
Non Convertible Debenture	7.74%
Tier II	7.30%
Commercial Paper	7.66%
Deposits	7.64%
Total	7.73%



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

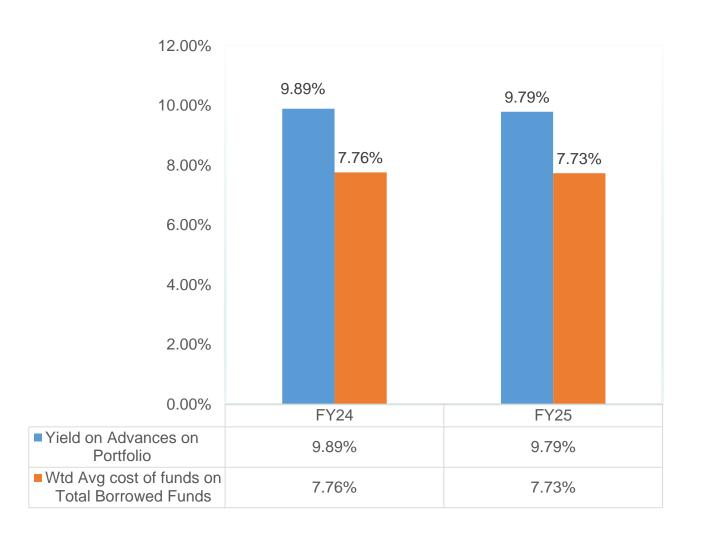




Wtd. Avg. cost of Funds

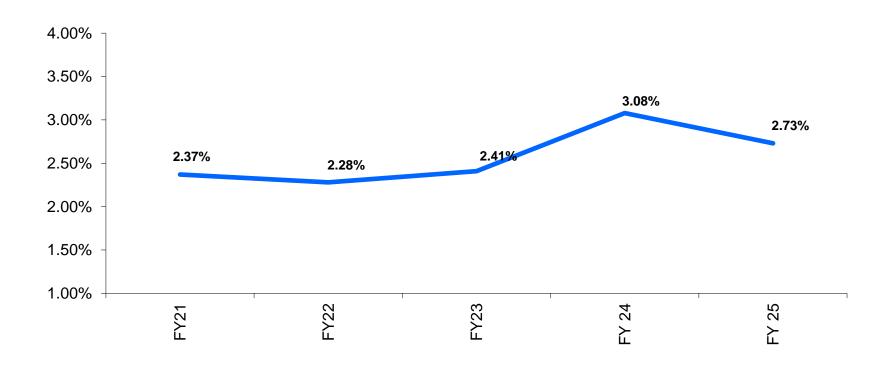
Yield & Cost of Funds on portfolio



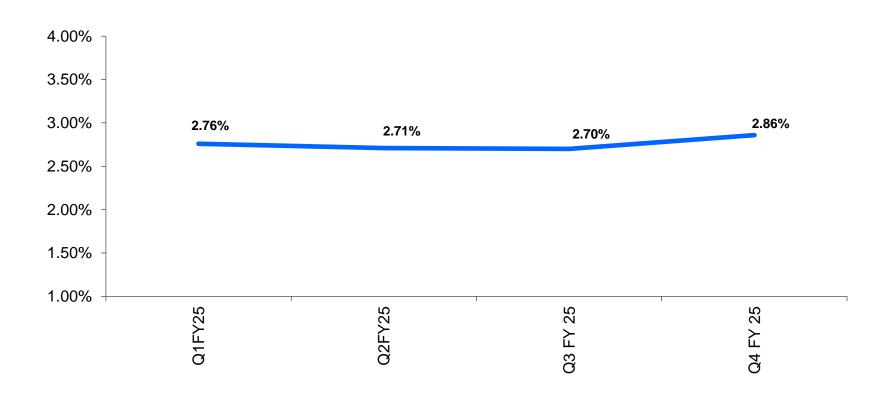


NIM's for the Year









Classification of Assets



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

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