LIC HFL
LIC HOUSING FINANCE LTD

Ref. LICHFL/CS/FY26-27/Q1 Result **30th July, 2026**

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,

SUB: Disclosure Under Regulation 30 Outcome of Board meeting held on July 30 , 2026 Meeting Commenced at 02:30 P.M. and concluded at 08:10 P.M.

Submission of Unaudited Financial Results for the First quarter ended on June 30, 2026

Please refer to our letter Ref.:LICHFL/CS/noticebm dated 20th July, 2026 regarding intimation of Board Meeting for considering Unaudited standalone and consolidated Financial Results for the first quarter ended on June 30, 2026. In this connection, please find the outcome of the Meeting as under:

1) **Unaudited Financial Results for the First quarter ended on June 30, 2026.**

Pursuant to Regulation 30, 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations'), as amended, the board of Directors at its Meeting held today 30th July, 2026 has inter-alia, considered and approved the Statements of unaudited Financial Results (Standalone and Consolidated) of the Company for the first quarter ended on June 30, 2026, duly reviewed and as recommended by the Audit Committee. In this regard, the Company has submitted the following documents.

Sr. No.	Particulars
1	Unaudited standalone and consolidated Financial Results for the first quarter ended on June 30, 2026, along with the Limited Review Report issued by M/s Shah Gupta & Co., Chartered Accountants and M/s Batliboi & Purohit, Chartered Accountants, Joint Statutory Auditors of the Company.
2	Additional disclosure of ratio/ equivalent financial information pursuant to Regulation 52(4) and 54 of Listing Regulations

3	Security Cover Certificate from Joint Statutory Auditors pursuant to Regulation 54(2) & (3) of Listing Regulations.
4	Statement of utilisation of issue proceeds (as per Regulation 52(7) of the SEBI (LODR) Regulations, 2015 and Statement of deviation(s) or variation(s) in the use of issue proceeds of non-convertible debentures pursuant to Regulation 52(7A) of the said regulations.
5	A 'Nil' statement of deviation or variation in the prescribed format as required under Regulation 32 of Listing Regulations
6	A quarterly certificate from the CEO/ CFO certifying that CP proceeds are utilized for disclosed purposes, and adherence to other listing conditions, Regulation 10, Part II of Chapter XVII - Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024.

The aforesaid documents are also being uploaded on the website of the Company i.e., **https://www.lichousing.com/**and the said results will also be published in the newspapers, in the format prescribed under Regulation 47 of the listing regulations.

This is for your information and records.

Thanking you,

Yours faithfully,
For LIC Housing Finance Limited
VARSHA CHANDAR HARDASANI
Digitally signed by VARSHA CHANDAR HARDASANI
Date: 2026.07.30 20:27:12 +05'30'
Varsha Hardasani
Company Secretary & Compliance Officer
ACS: 50448

LIC HOUSING FINANCE LTD.
CORPORATE OFFICE
MUMBAI

Encl. : a/a.

LIC HOUSING FINANCE LIMITED

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

(₹ in Crore)

	Particulars	Quarter Ended			Year Ended
		June 30, 2026 Unaudited	March 31, 2026 Audited Refer Note - 8	June 30, 2025 Unaudited	March 31, 2026 Audited
1	**Revenue from operations**				
	a.Interest income	7,023.57	7,009.26	7,113.06	28,199.71
	b.Fees and commission income	9.47	35.98	10.56	78.75
	c.Net gain on fair value changes	13.66	14.27	22.00	76.03
	d.Other operating income	15.75	17.29	23.70	68.36
	Total Revenue from operations	**7,062.45**	**7,076.80**	**7,169.32**	**28,422.85**
	Other income	3.08	0.18	0.14	7.03
	Total Income	**7,065.53**	**7,076.98**	**7,169.46**	**28,429.88**
2	**Expenses**				
	a.Finance costs	4,948.05	4,787.48	5,048.35	19,775.19
	b.Fees and commission expenses	29.26	65.86	22.00	162.11
	c. Net Loss on De-recognition of Financial Instruments under Amortised Cost Category	53.17	46.08	7.52	72.70
	d.Impairment on financial instruments	(164.23)	(79.75)	121.67	171.21
	e.Employee benefits expenses	184.03	162.37	159.50	641.05
	f.Depreciation, amortisation and impairment	29.02	29.83	23.89	117.58
	g.Other expenses	97.80	130.87	87.37	409.42
	Total Expenses	**5,177.10**	**5,142.74**	**5,470.30**	**21,349.26**
3	**Profit BeforeTax (1-2)**	**1,888.43**	**1,934.24**	**1,699.16**	**7,080.62**
4	Tax expense	400.11	436.83	339.24	1,485.47
5	**Profit After Tax (3-4)**	**1,488.32**	**1,497.41**	**1,359.92**	**5,595.15**
6	**Other Comprehensive Income (OCI)**				
	(i) Items that will not be reclassified to profit or loss				
	(a) Remeasurement of defined employee benefit plans	(8.22)	26.58	0.01	31.63
	(b) Income tax relating to items that will not be reclassified to profit or loss	2.07	(6.69)	(0.00)	(7.96)
	Other Comprehensive Income / (Loss), net of tax (a+b)	**(6.15)**	**19.89**	**0.01**	**23.67**
7	**Total Comprehensive Income (5+6)**	**1,482.17**	**1,517.30**	**1,359.93**	**5,618.82**
8	Paid-up Equity Share Capital (face value ₹ 2/-)	**110.08**	**110.08**	**110.08**	**110.08**
9	Earnings Per Share (EPS) on (face value of ₹ 2/-) Basic and Diluted Earning Per Share (₹) (The EPS for the Quarters are not annualised)	27.06	27.22	24.72	101.72
10	Other Equity as at March 31, 2026	-	-	-	41,215.46

SHAH GUPTA & CO. MUMBAI FRN: 109574W CHARTERED ACCOUNTANTS

BATLIBOI & PUROHIT MUMBAI CHARTERED ACCOUNTANTS

LIC HOUSING FINANCE LIMITED REGD. & CORPORATE OFFICE MUMBAI

Notes to the Standalone Financial Results:

1 The above results for the quarter ended June 30, 2026 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on July 30, 2026. The above results have been subjected to Limited Review by the Joint Statutory Auditors of the Company.

2 The standalone financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended. Accordingly, these financial results together with the results for the comparative reporting period have been prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 - "Interim Financial Reporting", prescribed under section 133 of the Companies Act 2013 ("the Act"), and other recognized accounting practices generally accepted in India, in compliance with Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended along with circulars, guidlines and directions issued by the Reserve Bank of India from time to time.
These standalone financial results have been prepared in the format prescribed under the notified Schedule III of the Companies Act, 2013 for Non Banking Financial Companies issued by the Ministry of Corporate Affairs ("MCA"), as amended.

3 The main business of the Company is to provide loans for purchase or construction of residential houses. All other activities of the Company revolve around the main business and accordingly there are no separate reportable segments, as per the Ind AS 108 - Operating Segments.

4 The Secured listed non-convertible debt securites of the Company are secured by a negative lien on the assets of the Company, with a minimum Security cover of 100%. In addition to above the Debentures would be secured by mortgage on an Immovable Property owned by the Company. Security cover for NCD issued by the company is 1.23 times as at June 30, 2026.

5 Disclosure of loans transferred / acquired during the quarter ended June 30, 2026 under the Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 - RBI/DOR/2025-26/352, DOR.STR.REC.271/21.04.048/2025-26 dated November 28, 2025 and Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025, DOR.ACC.REC.No.278/21.04.018/2025-26 are given below :
(i) The Company has not acquired, any stressed loan.
(ii) The Company has transferred a stressed loan classified as NPA during the quarter ended June 30, 2026. The details as under:

(₹ in Crore)

Particulars	To ARCs	To permitted transferees	To other transferees
Number of accounts	2	-	-
Aggregate principal outstanding of loans transferred	180.32	-	-
Weighted average residual tenor of the loans transferred	92	-	-
Net Book value of loans transferred (at the time of transfer)	72.24	-	-
Aggregate consideration	140.00	-	-
Additional consideration realized in respect of accounts transferred in earlier years	140.00		
Balance to be realized in respect of accounts	0.00	-	-

SHAH GUPTA & CO. MUMBAI FRN: 109574W CHARTERED ACCOUNTANTS

BATLIBOI & PUROHIT MUMBAI CHARTERED ACCOUNTANTS

LIC HOUSING FINANCE LIMITED REGD. & CORPORATE OFFICE MUMBAI

Registered & Corporate Office: LIC Housing Finance Ltd., 131, Maker Tower-F, 13th Floor, Cuffe Parade, Mumbai – 400005
Tel: +91 22 2217 8600, Fax: +91 22 2217 8777, E-mail: lichousing@lichousing.com

6 Disclosure related to project finance for the quarter ended June 30, 2026 pursuant to Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 vide RBI/DOR/2025-26/359 - DOR.ACC.REC.No.278/21.04.018/2025-26 dt 28th November 2025 & also as per Reserve Bank of India (Non-Banking Financial Companies – Resolution of Stressed Assets) Directions, 2025 vide RBI/DOR/2025-26/357 DOR.STR.REC.276/21.04.048/2025-26 November 28, 2025 is given below.

Item Description	Number of Accounts	Total Outstanding (₹ in Crore) #
1. Projects under implementation accounts at the beginning of the quarter.	86	1939.95
2. Projects under implementation accounts sanctioned during the quarter.	12	228.95
3. Projects under implementation accounts where DCCO has been achieved during the quarter	2	32.77
3A. Movement of No of Loans & Total Outstanding balances appearing at the beginning of the quarter *	(11)	47.25
4. Projects under implementation accounts at the end of the quarter. (1+2-3+3A)	85	2183.38
5 Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
5.1 Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2 Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3 Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6 Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7 Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1 Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2 Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8 Out of '4' – accounts in respect of which resolution process not involving extension in original /extended DCCO, as the case may be, has been invoked.	-	-
8.1 Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2 Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3 Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

* Movement of No of loans includes, loans which are sanctioned in previous period but disbursement was not availed, loans which are closed during the quarter etc.

Movement in Total Outstanding includes movement of additional disbursement made & repayments received during the quarter in respect of projects under implementation given at the beginning of the quarter.

Total Outstanding represents the total principal outstanding of loans and advances.

7 Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2026 is attached as Annexure 1.

8 The figures for the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of the full financial year for 2025-26 and published unaudited year to date figures upto the third quarter ended of relevant financial year.

9 The figures for the previous periods/year have been regrouped/reclassified wherever required to confirm to current period's/year's classification.

For and on behalf of the Board

T. Adhikari
Managing Director & CEO
DIN : 10229197

SHAH GUPTA & CO. MUMBAI FRN: 109574W CHARTERED ACCOUNTANTS

BATLIBOI & PUROHIT MUMBAI CHARTERED ACCOUNTANTS

LIC HOUSING FINANCE LIMITED REGD. & CORPORATE OFFICE MUMBAI

Place : Mumbai
Date : July 30, 2026

Shah Gupta & Co.
Chartered Accountants
Bombay Mutual Building,
3rd Floor, Dr D N Road, Fort
Mumbai - 400001

Batliboi & Purohit
Chartered Accountants
204, National Insurance Building,
D N Road, Fort,
Mumbai – 400001

Independent Auditors' Review Report on the quarterly unaudited standalone financial results of the Company pursuant to the Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To,
The Board of Directors
LIC Housing Finance Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of LIC Housing Finance Limited (the "Company"), for the quarter ended June 30, 2026 (the "Statement") attached herewith, being submitted by the Company, pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

2. The Company's Management is responsible for the preparation of the Statement in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting", prescribed under section 133 of the Companies Act, 2013 as amended (the "Act"), read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the Listing Regulations, including relevant circulars issued by the SEBI, guidelines and directions issued by the the Reserve Bank of India / National Housing Bank from time to time. The Statement has been approved by the Company's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards specified under Section 133 of the Act, as amended, read with relevant rules issued there under and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Other matter:

5. The Statement includes comparative figures of the Company for the quarter ended June 30, 2025, which were reviewed jointly by the erstwhile auditors, who issued their unmodified conclusion, vide their report dated August 1, 2025.

   Our conclusion on the Statement is not modified with respect to the above matter.

For **SHAH GUPTA & CO.,**
Chartered Accountants
Firm Registration No.: 109574W

SHAH GUPTA & CO. MUMBAI FRN: 109574W CHARTERED ACCOUNTANTS

Heneel K Patel
Partner
M. No. 114103
Unique Document Identification Number (UDIN) for this document is: 26114103IHTGQW2746
Place: Mumbai
Date: July 30, 2026

For **BATLIBOI & PUROHIT**
Chartered Accountants
Firm Registration No.: 101048W

BATLIBOI & PUROHIT MUMBAI CHARTERED ACCOUNTANTS

Parag Hangekar
Partner
M. No. 110096
Unique Document Identification Number (UDIN) for this document is: 26110096ASOEJU2930
Place: Mumbai
Date: July 30, 2026

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LIC HOUSING FINANCE LTD

Annexure 1

Disclosures in compliance with Regulations 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2026.

	Particulars	June 30, 2026	June 30, 2025
a)	**Debt equity ratio** = [Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Deposits) - Cash and cash equivalents] / (Equity share Capital + Other Equity)	6.59	7.37
b)	**Outstanding redeemable preference shares (quantity and value)**	NA	NA
c)	**Capital redemption reserve / Debenture redemption reserve** - Debenture redemption reserve is not required in respect of Privately placed debentures in terms of Rule 18(7)(b)(ii) of Companies (Share Capital and Debenture) Rules, 2014.	-	-
d)	**Net worth**	₹ 42,807.71 Crore	₹ 37,616.71 Crore
e)	**Net profit after tax**	₹ 1,488.32 Crore	₹ 1,359.92 Crore
f)	**Earnings per share**	Basic - ₹ 27.06	Basic - ₹ 24.72
		Diluted - ₹ 27.06	Diluted - ₹ 24.72
g)	**Total debts to total assets (%)** = (Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Deposits) / Total Assets.	0.86	0.88
h)	**Operating margin (%)** = Profit before Tax / Revenue from Operations.	NA	NA
i)	**Net profit margin (%)** = Profit after Tax / Total Revenue.	21.06%	18.97%
j)	Sector specific equivalent ratios, as applicable.		
	i) Provision Coverage Ratio ("PCR") (%) = Total Impairment loss allowance for stage III / Gross Stage III Loans.	48.12%	50.92%
	ii) Gross Non Performing Assets ("GNPA") (%) = Gross Stage III Loans / Gross Loans.	2.14%	2.62%
	iii) Net Non Performing Assets ("NNPA") (%) = (Gross Stage III Loans - Impairment loss allowance for Stage III) / (Gross Loans - Impairment loss allowance for Stage III)	1.12%	1.30%
	iv) Liquidity coverage ratio (%)	219.86%	177.43%

Note 1 : The Company, being a Housing Finance Company ('HFC'), disclosure of Debt service coverage ratio, Interest service coverage ratio, current ratio, Long term debt to working capital, Bad debts to Accounts receivable ratio, Current liability ratio, Debtors turnover, Inventory turnover ratio, Operating margin are not relevant as the Company is engaged in financing activities.

SHAH GUPTA & CO. MUMBAI FRN 109574W CHARTERED ACCOUNTANTS

BATLIBOI & PUROHIT MUMBAI CHARTERED ACCOUNTANTS

LIC HOUSING FINANCE LIMITED REGD. & CORPORATE OFFICE MUMBAI

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LIC HOUSING FINANCE LIMITED

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

(₹ in Crore)

	Particulars	Quarter Ended			Year Ended
		June 30, 2026 Unaudited	March 31, 2026 Audited (Refer Note - 8)	June 30, 2025 Unaudited	March 31, 2026 Audited
1	**Revenue from operations**				
	a.Interest income	7,033.56	7,018.18	7,121.68	28,234.02
	b.Fees and commission income	16.77	45.95	16.74	112.42
	c.Net gain on fair value changes	16.47	12.73	24.00	79.65
	d.Other operating income	15.79	17.52	23.92	69.24
	Total Revenue from operations	**7,082.59**	**7,094.38**	**7,186.34**	**28,495.33**
	Other income	2.99	0.09	0.13	6.38
	Total Income	**7,085.58**	**7,094.47**	**7,186.47**	**28,501.71**
2	**Expenses**				
	a.Finance costs	4,946.35	4,786.36	5,047.09	19,770.55
	b.Fees and commission expenses	21.77	53.72	16.39	127.65
	c.Net Loss on Derecognition of Financial Instruments under Amortised Cost Category	53.17	46.08	7.52	72.70
	d.Impairment on financial instruments	(164.23)	(79.75)	121.67	171.21
	e.Employee benefits expenses	200.11	186.52	175.56	714.36
	f.Depreciation, amortisation and impairment	30.15	30.94	24.90	121.72
	g.Other expenses	99.22	139.29	89.02	423.37
	Total Expenses	**5,186.54**	**5,163.16**	**5,482.15**	**21,401.56**
3	Share of profit of Associates	2.14	2.16	0.28	3.32
4	**Profit Before Tax (1-2+3)**	**1,901.18**	**1,933.47**	**1,704.60**	**7,103.47**
5	Tax expense	402.15	440.84	340.60	1,499.23
6	**Profit after Tax (4-5)**	**1,499.03**	**1,492.63**	**1,364.00**	**5,604.24**
7	**Other Comprehensive Income (OCI)**				
	(i) Items that will not be reclassified to profit or loss				
	(a) Remeasurement of defined employee benefit plans	(8.66)	27.10	(0.92)	31.24
	(b) Income tax relating to items that will not be reclassified to profit or loss	2.16	(6.66)	0.23	(7.70)
	Other Comprehensive Income / (Loss) (a+b)	**(6.50)**	**20.44**	**(0.69)**	**23.54**
8	**Total Comprehensive Income for the period/year (6+7)**	**1,492.53**	**1,513.07**	**1,363.31**	**5,627.78**
9	**Profit after Tax for the period attributable to:**				
	Owners of the company	1,498.85	1,492.54	1,363.89	5,603.67
	Non-Controlling interest	0.18	0.09	0.11	0.57
10	**Other Comprehensive Income/(Loss) attributable to:**				
	Owners of the company	(6.50)	20.44	(0.69)	23.54
	Non-Controlling interest	-	-	-	-
11	**Total Comprehensive Income for the period/year attributable to:**				
	Owners of the company	**1,492.35**	**1,512.98**	**1,363.20**	**5,627.21**
	Non-Controlling interest	**0.18**	**0.09**	**0.11**	**0.57**
12	Paid-up Equity Share Capital (face value ₹ 2/-)	**110.08**	**110.08**	**110.08**	**110.08**
13	Earnings Per Share (EPS) on (face value of ₹ 2/-) Basic and Diluted Earning Per Share (₹) (The EPS for the Quarters are not annualised)	27.25	27.13	24.80	101.87
14	Other Equity as at March 31, 2026	-	-	-	41,318.85

SHAH GUPTA & CO. MUMBAI FRN: 109574W CHARTERED ACCOUNTANTS

BATLIBOI & PUROHIT MUMBAI CHARTERED ACCOUNTANTS

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

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1. As per the Ind AS 108 dealing with 'Operating Segments', the main segments and the relevant disclosures relating thereto are as follows:

(₹ in Crore)

Particulars	Quarter Ended			Year Ended
	30-06-2026	31-03-2026	30-06-2025	31-03-2026
	Unaudited	Audited (Refer Note - 8)	Unaudited	Audited
Loans				
Segment Revenue	7,065.53	7,076.98	7,169.46	28,429.88
Segment Result	1,888.43	1,934.24	1,699.16	7,080.62
Segment Assets	3,26,767.47	3,25,105.73	3,16,133.69	3,25,105.73
Segment Liabilities	2,83,959.76	2,83,780.19	2,78,516.98	2,83,780.19
Net Assets	42,807.71	41,325.54	37,616.71	41,325.54
Depreciation, Amortization & Impairment	29.02	29.83	23.89	117.58
Impairment on financial instruments	(164.23)	(79.75)	121.67	171.21
Other Segments				
Segment Revenue	33.63	42.59	25.40	140.57
Segment Result	11.78	4.61	4.26	36.00
Segment Assets	334.74	329.56	300.91	329.56
Segment Liabilities	105.93	110.16	95.90	110.16
Net Assets	228.81	219.40	205.01	219.40
Depreciation, Amortization & Impairment	1.14	1.12	1.08	4.40
Inter Segment Adjustments				
Segment Revenue	(13.58)	(25.10)	(8.39)	(68.74)
Segment Result	0.97	(5.38)	1.18	(13.15)
Segment Assets	(235.24)	(222.34)	(180.63)	(222.34)
Segment Liabilities	(124.28)	(110.44)	(77.74)	(110.44)
Net Assets	(110.96)	(111.90)	(102.89)	(111.90)
Depreciation, Amortization & Impairment	(0.01)	(0.01)	(0.07)	(0.26)
Total				
Segment Revenue	7,085.58	7,094.47	7,186.47	28,501.71
Segment Result	1,901.18	1,933.47	1,704.60	7,103.47
Share of profit of Associates	2.14	2.16	0.28	3.32
Tax Expenses	402.15	440.84	340.60	1,499.23
OCI adjustments	(6.50)	20.44	(0.69)	23.54
Share of Profit/(Loss) of Non-Controlling Interest	0.18	0.09	0.11	0.57
Total Result (Attributable to Owner)	1,492.35	1,512.98	1,363.20	5,627.21
Segment Assets	3,26,866.97	3,25,212.95	3,16,253.97	3,25,212.95
Segment Liabilities	2,83,941.41	2,83,779.91	2,78,535.14	2,83,779.91
Net Assets	42,925.56	41,433.04	37,718.83	41,433.04
Depreciation, Amortization & Impairment	30.15	30.94	24.90	121.72
Impairment on financial instruments	(164.23)	(79.75)	121.67	171.21

(i) The accounting policies adopted for segment reporting are in line with the policies of the Group. Segment revenue, segment expenses, segment assets and segment liabilities have been identified to segments on the basis of their relationship to the operating activities of the segment.

(ii) Transfer prices between operating segments are on an arm's length basis in a manner similar to transactions with third parties.

(iii) Loans segment comprises of providing finance for purchase, construction, repairs, renovation of house/buildings.

(iv) Other Segments comprise of Financial Services segment which involves business of marketing Financial Products and Services on own account as well as for and on behalf of other service providers, Construction Segment which establishes and operates assisted living community centres for elderly citizens in India, Asset Management segment which includes promoting and managing different schemes on behalf of LIC Mutual Fund and Trusteeship segment which supervises activities of LIC Mutual Fund.

(v) The Company does not have any material operations outside India and hence, disclosure of geographic segments is not given.

(vi) No single customer represents 10% or more of the Company's total revenue for the period ended June 30, 2026.

LIC HFL
LIC HOUSING FINANCE LTD

Notes to the Consolidated Financial Results:

2 The above financial results represent the Consolidated financial results for LIC Housing Finance Limited and its subsidiaries constituting the 'Group' .

3 The above results for the quarter ended June 30, 2026 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on July 30, 2026. The above results have been subjected to Limited Review by the Joint Statutory Auditors of the Company.

4 The consolidated financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended. Accordingly, these financial results together with the results for the comparative reporting period have been prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 - "Interim Financial Reporting", prescribed under section 133 of the Companies Act 2013 ("the Act"), and other recognized accounting practices generally accepted in India, in compliance with Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended along with circulars, guidlines and directions issued by the Reserve Bank of India from time to time.

These consolidated financial results have been prepared in the format prescribed under the notified schedule III of the Companies Act, 2013 for Non Banking Financial Companies issued by the Ministry of Corporate Affairs ("MCA"), as amended.

5 The Secured listed non-convertible debt securites of the Holding Company are secured by a negative lien on the assets of the Holding Company, with a minimum Security cover of 100%. In addition to above the Debentures would be secured by mortgage on an Immovable Property owned by the Company. Security cover for NCD issued by the Holding Company is 1.23 times as at June 30, 2026.

6 Disclosure of loans transferred / acquired during the quarter ended June 30, 2026 under the Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 - RBI/DOR/2025-26/352, DOR.STR.REC.271/21.04.048/2025-26 dated November 28, 2025 and Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 - DOR.ACC.REC.No.278/21.04.018/2025-26 are given below:

(i) The Company has not acquired, any stressed loan.

(ii) The Company has transferred a stressed loan classified as NPA during the quarter ended June 30, 2026. The details as under:

(₹ in Crore)

Particulars	To ARCs	To permitted transferees	To other transferees
Number of accounts	2	-	-
Aggregate principal outstanding of loans transferred	180.32	-	-
Weighted average residual tenor of the loans transferred	92	-	-
Net Book value of loans transferred (at the time of transfer)	72.24	-	-
Aggregate consideration	140.00	-	-
Additional consideration realized in respect of accounts transferred in earlier years	140.00	-	-
Balance to be realized in respect of accounts	-	-	-

SHAH GUPTA & CO. MUMBAI FRN: 109574W CHARTERED ACCOUNTANTS

BATLIBOI & PUROHIT MUMBAI CHARTERED ACCOUNTANTS

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

LIC HFL
LIC HOUSING FINANCE LTD

7 Disclosure related to project finance for the quarter ended June 30, 2026 pursuant to Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 vide RBI/DOR/2025-26/359 - DOR.ACC.REC.No.278/21.04.018/2025-26 dt 28th November 2025 & also as per Reserve Bank of India (Non-Banking Financial Companies – Resolution of Stressed Assets) Directions, 2025 vide RBI/DOR/2025-26/357 DOR.STR.REC.276/21.04.048/2025-26 November 28, 2025 is given below.

Item Description	Number of Accounts	Total Outstanding (₹ in Crore)#
1. Projects under implementation accounts at the beginning of the quarter.	86	1,939.95
2. Projects under implementation accounts sanctioned during the quarter.	12	228.95
3. Projects under implementation accounts where DCCO has been achieved during the quarter	2	32.77
3A. Movement of No of Loans & Total Outstanding balances appearing at the beginning of the quarter*	(11)	47.25
4. Projects under implementation accounts at the end of the quarter. (1+2-3+3A)	85	2183.38
5 Out of '4' – accounts in respect of which resolution process involving extension in original /extended DCCO, as the case may be, has been invoked.	-	-
5.1 Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2 Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3 Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6 Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7 Out of '5', account in respect of which cost overrun associated with extension in original /extended DCCO, as the case may be, was funded.	-	-
7.1 Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously.	-	-
7.2 Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8 Out of '4' – accounts in respect of which resolution process not involving extension in original /extended DCCO, as the case may be, has been invoked.	-	-
8.1 Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2 Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3 Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

* Movement of No of loans includes, loans which are sanctioned in previous period but disbursement was not availed, loans which are closed during the quarter etc.
Movement in Total Outstanding includes movement of additional disbursement made & repayments received during the quarter in respect of projects under implementation given at the beginning of the quarter.
Total Outstanding represents the total principal outstanding of loans and advances.

8 The figures for the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of the full financial year for 2025-26 and published unaudited year to date figures upto the third quarter ended of relevant financial year.

9 The figures for the previous periods / year have been regrouped/reclassifed wherever required to confirm to current period's / year's classification.

For and on behalf of the Board

T. Adhikari
Managing Director & CEO
DIN : 10229197

Place : Mumbai
Date : July 30, 2026

SHAH GUPTA & CO. MUMBAI FRN: 109574W CHARTERED ACCOUNTANTS

BATLIBOI & PUROHIT MUMBAI CHARTERED ACCOUNTANTS

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

Shah Gupta & Co.
Chartered Accountants
Bombay Mutual Building,
3rd Floor, Dr D N Road, Fort
Mumbai - 400001

Batliboi & Purohit
Chartered Accountants
204, National Insurance Building,
D N Road, Fort,
Mumbai – 400001

Independent Auditors' Review Report on the quarterly unaudited consolidated financial results of the Company pursuant to the Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To,
The Board of Directors
LIC Housing Finance Limited

1. We have reviewed the accompanying statement of unaudited consolidated financial results of LIC Housing Finance Limited (the "Parent Company"), and its subsidiaries (the Parent Company and its Subsidiaries together referred to as the "Group") for the quarter ended June 30, 2026 (the "Statement") attached herewith, being submitted by the Parent Company, pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

2. The Parent Company's Management is responsible for the preparation of the Statement in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting", prescribed under section 133 of the Companies Act, 2013, as amended (the "Act"), read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the Listing Regulations, including relevant circulars issued by the SEBI, guidelines and directions issued by the the Reserve Bank of India / National Housing Bank from time to time. The Statement has been approved by the Parent Company's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

   We also performed procedures in accordance with the Master Circular, issued by the Securities and Exchange Board of India under Regulation 33 (8) of the Listing Regulations, to the extent applicable.

4. The Statement includes the results of the below mentioned entities:

   Parent Company
   a. LIC Housing Finance Limited

   Subsidiaries
   a. LICHFL Care Homes Limited
   b. LICHFL Financial Services Limited
   c. LICHFL Trustee Company Private Limited
   d. LICHFL Asset Management Company Limited

   Associates
   a. LIC Mutual Fund Asset Management Limited
   b. LIC Mutual Fund Trustee Private Limited

5. Based on our review conducted as above, and based on the consideration of the review reports of other auditors referred to in paragraph 6 and 7 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards specified under Section 133 of the Act, as amended, read with relevant rules issued there under and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

SHAH GUPTA & CO. MUMBAI FRN 109574W CHARTERED ACCOUNTANTS

BATLIBOI & PUROHIT MUMBAI CHARTERED ACCOUNTANTS

Other matters:

6. The accompanying Statement includes the unaudited interim financial results and other unaudited financial information in respect of four subsidiaries, whose unaudited interim financial results and other unaudited financial information include total revenues of Rs. 33.63 crores, total net profit after tax of Rs. 9.73 crores, total comprehensive income of Rs. 9.41 crores, for the quarter ended June 30, 2026, as considered in the Statement whose unaudited interim financial results and other unaudited financial information have been reviewed by their respective independent auditors. The independent auditor's reports on unaudited interim financial results and other unaudited financial information of these entities have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures in respect of these subsidiaries is based solely on the report of such auditors and procedures performed by us as stated in paragraph 3 above.

7. The accompanying Statement includes Group's Share of net profit after tax of Rs.2.14 crores and total comprehensive income of Rs.2.14 crores, for the quarter ended June 30, 2026 in respect of two associates, based on interim financial information which have not been reviewed by their respective auditors and have been furnished to us by the Management. Our conclusion on the Statement, in so far as it relates to the affairs of these associates is based solely on such unaudited interim financial results and other unaudited financial information. According to the information and explanations given to us by the Management, these unaudited interim financial results and other unaudited financial information are not material to the Group.

8. The Statement includes comparative figures of the Company for the quarter ended June 30, 2025, which were reviewed jointly by the erstwhile auditors, who issued their unmodified conclusion, vide their report dated August 1, 2025.

Our conclusion on the Statement in respect of matters stated in para 6, 7 and 8 above is not modified with respect to our reliance on the work done and the reports of the other auditors and financial results certified by the Management.

For **SHAH GUPTA & CO.,**
Chartered Accountants
Firm Registration No.: 109574W

SHAH GUPTA & CO. MUMBAI FRN: 109574W CHARTERED ACCOUNTANTS

Heneel K Patel
Partner
M. No. 114103
Unique Document Identification Number (UDIN) for this document is: 26114103MXXPWO8289
Place: Mumbai
Date: July 30, 2026

For **BATLIBOI & PUROHIT**
Chartered Accountants
Firm Registration No.: 101048W

BATLIBOI & PUROHIT MUMBAI CHARTERED ACCOUNTANTS

Parag Hangekar
Partner
M. No. 110096
Unique Document Identification Number (UDIN) for this document is: 26110096IVACUN5115
Place: Mumbai
Date: July 30, 2026

LIC HFL
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Statement of Security Cover as at June 30, 2026 (₹ in Crore)

Column A	Column B	Column C [i]	Column Dii	Column E (iii)	Column F (iv)	Column G(v)	Colum n Hvi	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Particulars		Exclusi ve Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge			Elimination (amount in negative)		Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari- passu charge	Other assets on which there is pari- Passu charge (excludin g items covered in column F)	Debts not backed by any assets offered as Security	Assets not offered as Security	debt amount considered more than once (due to exclusive plus pari passu charge)	(Total C to H)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets[viii]	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+ M+ N)
													Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment	Immovable Property	-	-	YES	0.34	-		187.24	-	187.59	-	-	4.51	-	4.51
Capital Work-in- Progress		-	-	-	-	-		154.88	-	154.88	-	-	-	-	-
Right of Use Assets		-	-	-	-	-		-	-	-	-	-	-	-	-
Goodwill		-	-	-	-	-		-	-	-	-	-	-	-	-
Intangible Assets		-	-	-	-	-		34.34	-	34.34	-	-	-	-	-
Intangible Assets under Development		-	-	-	-	-		-	-	-	-	-	-	-	-
Investments		-	-	-	-	-		4,618.35	-	4,618.35	-	-	-	-	-
Loans	Receivables from Mortgage	-	-	-	3,16,808.01	-		921.19	-	3,17,729.20	-	-	-	3,16,808.01	3,16,808.01
Inventories		-	-	-	-	-			-	-	-	-	-	-	-
Trade Receivables		-	-	-	-	-			-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	-	-	-		509.74	-	509.74	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	-	-	-	-		636.84	-	636.84	-	-	-	-	-
Others		-	-	-	-	-		2,896.53	-	2,896.53	-	-	-	-	-
Total		**-**			**3,16,808.35**	**-**		**9,959.12**	**-**	**3,26,767.47**	**-**	**-**	**4.51**	**3,16,808.01**	**3,16,812.52**
LIABILITIES															
Debt securities to which this certificate pertains	Secured NCDs	-	-	YES	1,32,528.20	-	-	-	-	1,32,528.20	-	-	-	1,32,528.20	1,32,528.20
Other debt sharing pari- passu charge with above debt			-	YES	1,26,069.32	-	-	-	-	1,26,069.32	-	-	-	1,26,069.32	1,26,069.32
Other Debt			-	-	-	-	849.45	-	-	849.45	-	-	-	-	-
Subordinated debt		*not to be filled*	-	-	-	-	1,852.02	-	-	1,852.02	-	-	-	-	-
Borrowings			-	-	-	-	-	-	-	-	-	-	-	-	-
Bank			-	-	-	-	-	-	-	-	-	-	-	-	-
Debt Securities			-	-	-	-	10,687.76	-	-	10,687.76	-	-	-	-	-
Others			-	-	-	-	10,587.07	-	-	10,587.07	-	-	-	-	-
Trade payables			-	-	-	-	-	-	-	-	-	-	-	-	-
Lease Liabilities			-	-	-	-	175.81	-	-	175.81	-	-	-	-	-
Provisions		-	-	-	-	-	311.37	-	-	311.37	-	-	-	-	-
Others			-	-	-	-	618.90	-	-	618.90	-	-	-	-	-
Total		**-**			**2,58,597.52**	**-**	**25,082.37**	**-**	**-**	**2,83,679.89**	**-**	**-**		**2,58,597.52**	**2,58,597.52**
Cover on Book Value															
Cover on Market Value[ix]															
		Exclusive Security Cover Ratio	-		**Pari-Passu Security Cover Ratio**	1.23									

[i] *This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.*

ii *This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.*

iii *This column shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.*

iv *This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari- passu charge along with debt for which certificate is issued.*

v *This column shall include book value of all other assets having pari passu charge and outstanding book value of corresponding debt.*

vi *This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.*

[vii] *In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap.*

[viii] *Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/Carrying Value.*

[ix] *The market value shall be calculated as per the total value of assets mentioned in Column O.*

x *Receivable under financing activities consist of large number of small ticket loans. This is part of the non trading book where loans are in the nature of held to maturity and created with a sole objective of collecting principal and interest. Therefore company has considered the carrying value (net of allowance) for this certificate.*

xi *The market value of ₹ 4.51 Crores consist of 4 immovable properties. Market value is considered on the basis of certified valuation done on 29th May 2025 (2 Properties) & 02nd June 2025 (for 2 properties)*

Annexure I

Statement of Information for listed Non-Convertible Debentures ("NCD"):

A. List of Listed NCD's issued during the quarter ended June 30, 2026

Sr. No.	Series	ISIN	Secured /Unsecured	Amount (₹ in Crore)
1	457	INE115A07RI2	Secured By Negative Lien	1,150.00
2	458	INE115A07RJ0	Secured By Negative Lien	3,500.00

B. Listed NCD's outstanding as at June 30,2026

Sr. No.	Series	ISIN	Secured /Unsecured	Amount (₹ in Crore)
1	303	INE115A07JW0	Secured By Negative Lien	472.40
2	306-Option 3	INE115A07KE6	Secured By Negative Lien	200.00
3	309-Option 2	INE115A07KM9	Secured By Negative Lien	500.00
4	314	INE115A07KS6	Secured By Negative Lien	1000.00
5	320	INE115A07KY4	Secured By Negative Lien	1000.00
6	332	INE115A07LO3	Secured By Negative Lien	600.00
7	337	INE115A07LU0	Secured By Negative Lien	700.00
8	341-Option 3	INE115A07MC6	Secured By Negative Lien	500.00
9	353	INE115A07MQ6	Secured By Negative Lien	530.00
10	359	INE115A07MW4	Secured By Negative Lien	1477.00
11	365	INE115A07ND2	Secured By Negative Lien	912.00
12	367-Option 3	INE115A07NH3	Secured By Negative Lien	630.50
13	369-Option 2	INE115A07NL5	Secured By Negative Lien	274.90
14	372-Option 2	INE115A07NP6	Secured By Negative Lien	1606.00
15	376	INE115A07NU6	Secured By Negative Lien	1365.00
16	382	INE115A07OB4	Secured By Negative Lien	3400.00
17	386	INE115A07OF5	Secured By Negative Lien	2500.00
18	397	INE115A07OR0	Secured By Negative Lien	1120.00
19	411	INE115A07PH8	Secured By Negative Lien	320.00
20	412	INE115A07PI6	Secured By Negative Lien	1500.00
21	415	INE115A07PL0	Secured By Negative Lien	975.00
22	411	INE115A07PH8	Secured By Negative Lien	420.00
23	417-Option 1	INE115A07PN6	Secured By Negative Lien	1000.00
24	417-Option 3	INE115A07PP1	Secured By Negative Lien	750.00
25	417-Option 3	INE115A07PP1	Secured By Negative Lien	250.00
26	417-Option 3	INE115A07PP1	Secured By Negative Lien	657.00
27	419-Option 2	INE115A07PR7	Secured By Negative Lien	500.00
28	419-Option 2	INE115A07PR7	Secured By Negative Lien	300.00
29	420-Option 1	INE115A07PT3	Secured By Negative Lien	1275.00
30	421	INE115A07PV9	Secured By Negative Lien	1000.00
31	417-Option 3	INE115A07PP1	Secured By Negative Lien	1350.00
32	421	INE115A07PV9	Secured By Negative Lien	1500.00
33	424-Option 1	INE115A07PY3	Secured By Negative Lien	1500.00
34	424-Option 1	INE115A07PY3	Secured By Negative Lien	2000.00
35	425	INE115A07QA1	Secured By Negative Lien	1500.00
36	353	INE115A07MQ6	Secured By Negative Lien	2500.00
37	425	INE115A07QA1	Secured By Negative Lien	300.00
38	427	INE115A07QC7	Secured By Negative Lien	500.00
39	430	INE115A07QF0	Secured By Negative Lien	1150.00
40	359	INE115A07MW4	Secured By Negative Lien	2011.00
41	432	INE115A07QH6	Secured By Negative Lien	1055.00
42	432	INE115A07QH6	Secured By Negative Lien	300.00
43	427	INE115A07QC7	Secured By Negative Lien	1730.00
44	433	INE115A07QI4	Secured By Negative Lien	1105.00
45	434-Option 1	INE115A07QJ2	Secured By Negative Lien	1040.00
46	434-Option 2	INE115A07QK0	Secured By Negative Lien	2880.00

SHAH GUPTA & CO. MUMBAI FRN: 109574W CHARTERED ACCOUNTANTS

BATLIBOI & PUROHIT MUMBAI CHARTERED ACCOUNTANTS

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

Sr. No.	Series	ISIN	Secured /Unsecured	Amount (₹ in Crore)
47	434-Option 1	INE115A07QJ2	Secured By Negative Lien	1500.00
48	435	INE115A07QL8	Secured By Negative Lien	1250.00
49	436	INE115A07QM6	Secured By Negative Lien	941.00
50	433	INE115A07QI4	Secured By Negative Lien	2000.00
51	376	INE115A07NU6	Secured By Negative Lien	1000.00
52	437	INE115A07QN4	Secured By Negative Lien	1300.00
53	372-Option 2	INE115A07NP6	Secured By Negative Lien	501.00
54	437	INE115A07QN4	Secured By Negative Lien	1642.30
55	437	INE115A07QN4	Secured By Negative Lien	800.00
56	438	INE115A07QO2	Secured By Negative Lien	1005.00
57	438	INE115A07QO2	Secured By Negative Lien	1190.00
58	437	INE115A07QN4	Secured By Negative Lien	503.00
59	438	INE115A07QO2	Secured By Negative Lien	505.00
60	439	INE115A07QP9	Secured By Negative Lien	3470.00
61	417-Option 1	INE115A07PN6	Secured By Negative Lien	1780.00
62	440	INE115A07QQ7	Secured By Negative Lien	2105.00
63	441	INE115A07QR5	Secured By Negative Lien	1004.00
64	442	INE115A07QS3	Secured By Negative Lien	2570.00
65	440-Reissue 1	INE115A07QQ7	Secured By Negative Lien	1510.00
66	443	INE115A07QT1	Secured By Negative Lien	750.00
67	386-Reissue 1	INE115A07OF5	Secured By Negative Lien	752.00
68	443-Reissue 1	INE115A07QT1	Secured By Negative Lien	500.00
69	441-Reissue 1	INE115A07QR5	Secured By Negative Lien	751.00
70	444	INE115A07QU9	Secured By Negative Lien	1050.00
71	445-Option I	INE115A07QV7	Secured By Negative Lien	1500.00
72	445 Option II	INE115A07QW5	Secured By Negative Lien	710.00
73	444-Reissue 1	INE115A07QU9	Secured By Negative Lien	2500.00
74	446	INE115A07QX3	Secured By Negative Lien	1625.00
75	445-Option I Reissue 1	INE115A07QV7	Secured By Negative Lien	1730.00
76	447	INE115A07QY1	Secured By Negative Lien	1300.00
77	445 Option II Reissue 1	INE115A07QW5	Secured By Negative Lien	1500.00
78	447 Reissue 1	INE115A07QY1	Secured By Negative Lien	1000.00
79	448	INE115A07QZ8	Secured By Negative Lien	1315.00
80	441 Reissue 2	INE115A07QR5	Secured By Negative Lien	1050.00
81	449	INE115A07RA9	Secured By Negative Lien	1275.00
82	419 Option II Reissue 2	INE115A07PR7	Secured By Negative Lien	605.00
83	447 Reissue 2	INE115A07QY1	Secured By Negative Lien	1635.00
84	450	INE115A07RB7	Secured By Negative Lien	1245.00
85	451	INE115A07RC5	Secured By Negative Lien	2745.00
86	445 Option II Reissue 2	INE115A07QW5	Secured By Negative Lien	1003.00
87	452	INE115A07RD3	Secured By Negative Lien	1000.00
88	448 Reissue 1	INE115A07QZ8	Secured By Negative Lien	700.00
89	452 Reissue 1	INE115A07RD3	Secured By Negative Lien	1225.40
90	453	INE115A07RE1	Secured By Negative Lien	1000.00
91	454	INE115A07RF8	Secured By Negative Lien	7000.00
92	452 Reissue 2	INE115A07RD3	Secured By Negative Lien	1000.00
93	448 Reissue 2	INE115A07QZ8	Secured By Negative Lien	1400.00
94	455	INE115A07RG6	Secured By Negative Lien	1210.00
95	455 Reissue 1	INE115A07RG6	Secured By Negative Lien	1100.00
96	456	INE115A07RH4	Secured By Negative Lien	3250.00
97	436 Reissue 1	INE115A07QM6	Secured By Negative Lien	1100.00
98	457	INE115A07RI2	Secured By Negative Lien	1,150.00
99	458	INE115A07RJ0	Secured By Negative Lien	3,500.00

SHAH GUPTA & CO. MUMBAI CHARTERED ACCOUNTANTS

BATLIBOI & PUROHIT MUMBAI CHARTERED ACCOUNTANTS

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

Shah Gupta & Co.
Chartered Accountants
Bombay Mutual Building,
3rd Floor, Dr D N Road, Fort
Mumbai - 400001

Batliboi & Purohit
Chartered Accountants
204, National Insurance Building,
D N Road, Fort,
Mumbai – 400001

Independent Auditor's Certificate on Security Cover as at June 30, 2026 pursuant to Regulations of 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors,
LIC Housing Finance Limited,
131, Maker Tower "F" Premises,
13th Floor, Cuffe Parade, Mumbai - 400005.

Dear Sirs,

1. This certificate is issued in accordance with the terms of our engagement letter dated September 05, 2025 with LIC Housing Finance Limited (the "Company").

2. We Shah Gupta & Co., Chartered Accountants and Batliboi & Purohit, Chartered Accountants, are Joint Statutory Auditors of the Company and have been requested by the Company to certify the accompanying Statement showing 'Security Cover' for the listed non-convertible debt securities ('NCDs') as at June 30, 2026 (the "Statement') which has been prepared by the management of the Company for the purpose of its onward submission to Stock Exchanges in order to comply with the requirements of Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended (the "SEBI Regulations").

3. Accordingly, the Company has prepared the details of security cover available for debt securities in accordance with the unaudited standalone financial results as at June 30, 2026 and other relevant records/documents maintained by the Company as per attached Annexure 1. We have stamped the same for identification purposes only.

4. We understand that this certificate is required by the Company for the purpose of submission to BSE Limited, National Stock Exchange of India Limited and Debenture Trustees with respect to maintenance of security cover in respect of listed non-convertible debt securities of the Company as per Regulation 54 of Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements) Regulation, 2015 (the "Regulations") in the format notified by SEBI vide circular no. SEBI/HO/DDHS-PoD 1/P/CIR/2025/117 dated August 13, 2025.

Management Responsibility

5. The preparation of the "Statement" and " Annexure I" is the responsibility of the Management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

6. The Management of the Company is also responsible for ensuring that the Company complies with:
   a. The requirements of the Regulations and the Debenture Trust Deeds ('DTD') for all listed NCDs issued during the period ended / outstanding as at June 30, 2026 and for providing all relevant information to the Company's Debenture Trustees.
   b. Ensuring maintenance of the adequate security-cover available for listed NCDs as per the Regulation 54 of LODR Regulations
   c. Accurate computation of security-cover available for listed NCDs which is based on unaudited standalone financial results of the Company as at June 30, 2026.
   d. The Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI circular, SEBI Regulations, Companies Act, 2013 and other applicable laws and regulations, as applicable.

   This responsibility includes ensuring that the relevant records provided to us for our examination are correct and complete.

SHAH GUPTA & CO. MUMBAI FRN: 109574W CHARTERED ACCOUNTANTS

BATLIBOI & PUROHIT MUMBAI CHARTERED ACCOUNTANTS

Auditor's Responsibility

7. Based on our examination of the security cover available for the listed NCDs, which has been prepared by the management from the unaudited standalone financial results for the period ended June 30, 2026 and relevant records provided by the Company, pursuant to the requirements of the SEBI Regulations and the circular, it is our responsibility to provide a limited assurance as to whether as at June 30, 2026, the Company has maintained security cover as per the terms of the Information Memorandum / Placement Memorandum and Debenture Trust Deeds. This did not include the evaluation of adherence by the Company with all the applicable guidelines of the Regulations, Offer Document/ Information Memorandum and Debenture Trust Deeds entered between the Company and the Debenture Trustees of the Non-Convertible Debentures.

8. We have jointly carried out limited review of the standalone financial results of the Company for the period ended June 30, 2026, and issued an unmodified conclusion vide our report dated July 30, 2026. We conducted our review of the financial results in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143 (10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Further, we have not reviewed/audited any financial statements of the Company as of any date or for any period subsequent to June 30, 2026.

9. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement; and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. We have performed the following procedures:

   a. Obtained and read on a test check basis, the Debenture Trust Deeds and the Information Memorandum in respect of the Debentures secured by way of negative lien and noted the particulars of security cover and the security cover percentage required to be maintained by the Company in respect of such Debentures as indicated in the Statement and noted that there is no minimum-security cover percentage prescribed therein in respect of the such Debentures.
   b. Traced and agreed the principal amount of the Debentures outstanding as at June 30, 2026 to the financial results referred to in paragraph 7 above, and the books of account maintained by the Company as at June 30, 2026.
   c. Traced the book value of assets indicated in the Statement to the financial results as at June 30, 2026 referred to in paragraph 7 above and other relevant records maintained by the company.
   d. Obtained the list of the securities created in the register of charges maintained by the Company and 'Form No. CHG-9' filed with the Ministry of Corporate Affairs. Traced the value of charge created against assets to the security cover indicated in the Statement on a test check basis.
   e. Examined the figures as contained in the statement are accurately extracted from the unaudited standalone financial results.
   f. Examined and verified the arithmetical accuracy of the computation of security cover indicated in the Statement.
   g. Performed necessary inquiries with the Management and obtained necessary representations.

10. Our scope of work did not involve us performing audit tests for the purposes of expressing an opinion on the fairness or accuracy of any of the financial information or the financial results of the Company taken as a whole. We have not performed an audit, the objective of which would be the expression of an opinion on the financial results, specified elements, accounts or items thereof, for the purpose of this report. Accordingly, we do not express such opinion.

11. We conducted our examination of the Statement and Annexure 1, on test check basis, in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The guidance notes required that we comply with the ethical requirements of the code of ethics issued by the Institute of Chartered Accountants of India.

12. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements

SHAH GUPTA & CO. MUMBAI FRN: 109574W CHARTERED ACCOUNTANTS

BATLIBOI & PUROHIT MUMBAI CHARTERED ACCOUNTANTS

Conclusion

13. Based on the procedures performed by us; as referred to in paragraph 9 above and according to the information and explanations received and Management representations obtained, nothing has come to our attention that causes us to believe that as at June 30, 2026.

    a. The computation of security cover available for debenture holders contained in the Statement is not in agreement with the unaudited standalone financial results and the books of account and other relevant records and documents maintained by the Company.

    b. Security cover available for debenture holders is not 100% or more than the cover required as per Offer Document/ Information Memorandum in respect of listed debt securities.

Restriction on Use

14. This Certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to Stock Exchange as stated in para 2 above in accordance with the SEBI Regulations and should not be used for any other purpose. Our work was performed solely to assist you in meeting your responsibilities in relation to your compliance with the Regulations. Our Obligations in respect of this certificate are entirely separate from, and our responsibility and liability are in no way changed by, any other role we may have (or may have had) as auditors of the Company or otherwise. We shall not be liable to the Company or to any other concerned for any claims, liabilities or expenses relating to this assignment, except to the extent of fees relating to this assignment. Nothing in this certificate, or anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as auditors of the Company. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For **SHAH GUPTA & CO.,**
Chartered Accountants
Firm Registration No.: 109574W

SHAH GUPTA & CO. MUMBAI FRN: 109574W CHARTERED ACCOUNTANTS

Heneel K Patel
Partner
M. No. 114103
UDIN: 26114103WGGFMK2544
Place: Mumbai
Date: July 30, 2026

For **BATLIBOI & PUROHIT**
Chartered Accountants
Firm Registration No.: 101048W

BATLIBOI & PUROHIT MUMBAI CHARTERED ACCOUNTANTS

Parag Hangekar
Partner
M. No. 110096
UDIN: 26110096UCLTYB5779
Place: Mumbai
Date: July 30, 2026

LIC HFL
LIC HOUSING FINANCE LTD

Annexure-A

CERTIFICATE OF UTILISATION FOR THE QUARTER ENDED JUNE 30, 2026

Statement of utilization of issue proceeds

Name of the issuer: LIC Housing Finance Limited

(₹ In Crore)

ISIN	Placement	Type of instrument	Date of raising funds	Amount Raised (Face Value)	Funds utilized (Face Value)	Any deviation (Yes/ No)	If 7 is Yes, then specify the purpose of for which the funds were utilized)	Remarks, if any
1	2	3	4	5	6	7	8	9
Non-Convertible Debentures								
INE115A07RI2	Private	NCD	15-Jun-26	1,150.00	1,150.00	NO	NA	NA
INE115A07RJ0	Private	NCD	24-Jun-26	3,500.00	3,500.00	NO	NA	NA
Sub-Total				**4,650.00**	**4,650.00**			
Commercial Paper								
INE115A14FV6	Private	CP	29-May-26	2,000.00	2,000.00	NO	NA	NA
INE115A14FW4	Private	CP	10-Jun-26	2,000.00	2,000.00	NO	NA	NA
INE115A14FX2	Private	CP	18-Jun-26	1,500.00	1,500.00	NO	NA	NA
Sub-Total				**5,500.00**	**5,500.00**			
Total				**10,150.00**	**10,150.00**			

LIC HOUSING FINANCE LIMITED REGD. & CORPORATE OFFICE MUMBAI

CIN NO. : L65922MH1989PLC052257 Website : www.lichousing.com

Registered & Corporate Office: LIC Housing Finance Ltd., 131, Maker Tower-F, 13th Floor, Cuffe Parade, Mumbai – 400005
Tel: +91 22 2217 8600, Fax: +91 22 2217 8777, E-mail: lichousing@lichousing.com

LIC HFL
LIC HOUSING FINANCE LTD

Annexure-B

Statement of deviation/variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	LIC Housing Finance Limited
Mode of fund raising	Private placement
Type of instrument	Non-convertible Debentures and Commercial Papers
Date of raising funds	Refer Annexure - A
Amount raised	Refer Annexure - A
Report filed for quarter ended	30.06.2026
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	Not Applicable
Date of approval	Not Applicable
Explanation for the deviation/ variation	Not Applicable
Comments of the audit committee after review	None
Comments of the auditors, if any	None

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

Original object	Modified object, if any	Original allocation, if any	Modified allocation, if any	Funds Utilised	Amount of deviation/Variation for the quarter according to applicable object(in crore and in %)	Remarks, if any
-	-	-	-	-	-	-

Deviation could mean:

a. Deviation in the objects or purposes for which the funds have been raised.

b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

Please take the above on record.

LIC HOUSING FINANCE LIMITED REGD. & CORPORATE OFFICE MUMBAI

Name of signatory : Mr H J Panchariya
General Manager (Accounts)

Date: 30.07.2026

Annexure-C

Statement of deviation/variation in use of Issue proceeds:
(As per regulation 32(1) of the SEBI (LODR) Regulation, 2015 read with SEBI Master Circular No. SEBI/HO/CF/PoD/CIR/P/2023 /120 dated July 11, 2023)

Particulars	Remarks
Name of listed entity	LIC Housing Finance Limited
Mode of fund raising	Public issues/Right Issues/ Preferential Issue/QIP/Others
Type of instrument	Not Applicable
Amount raised	Not Applicable
Report filed for quarter ended	30.06.2026
Monitoring Agency	Not Applicable
Monitoring Agency Name, if applicable	Not Applicable
Is there a deviation/ variation in use of funds raised?	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders.	Not Applicable
If yes, date of shareholders' approval	Not Applicable
Explanation for the Deviation/ Variation	Not Applicable
Comments of the audit committee after review	Not Applicable
Comments of the auditors, if any	Not Applicable

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

Original object	Modified object, if any	Original allocation, if any	Modified allocation, if any	Funds Utilised	Amount of deviation/Variation for the quarter according to applicable object(in crore and in %)	Remarks, if any
-	-	-	-	-	-	-

Deviation could mean:

a. Deviation in the objects or purposes for which the funds have been raised.
b. Deviation in the amount of funds actually utilized as against what was originally disclosed or
c. Change in terms of a contract referred to in the fund raising document.i.e. prospectus, letter of offer, etc.

Please take the above on record.

Name of signatory : Mr H J Panchariya
General Manager (Accounts)

Date: 30.07.2026

LIC HFL
LIC HOUSING FINANCE LTD

To,

The Board of Directors,

LIC Housing Finance Limited,

13th Floor, 131 Maker Tower F Cuffe

Parade, Mumbai –400 005.

Date: 30th July 2026

CERTIFICATION

We the undersigned T. Adhikari, Managing Director & CEO and Lokesh Mundhra, Chief Financial Officer hereby certify that for the Quarter ended 30th June 2026 we have reviewed the financial results and that to the best of our knowledge and belief:

1. These statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading.

2. These statements together present a true and fair view of the Company's affairs and are in compliance with existing accounting standards, applicable laws and regulations.

Managing Director & CEO | **Chief Financial Officer**

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

CIN NO. : L65922MH1989PLC052257 Website : www.lichousing.com

Registered & Corporate Office: LIC Housing Finance Ltd., 131, Maker Tower-F, 13th Floor, Cuffe Parade, Mumbai – 400005
Tel: +91 22 2217 8600, Fax: +91 22 2217 8777, E-mail: lichousing@lichousing.com

LIC HFL
LIC HOUSING FINANCE LTD

Certificate from CFO on use of proceeds from issue of Commercial Papers

Pursuant to Regulation 10, Part II of Chapter XVII - Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024 for the quarter ended June 30, 2026, we confirm that the proceeds of the Commercial Papers issued by the Company during the quarter ended June 30, 2026 and listed on the National Stock Exchange of India Limited were used for the purposes as disclosed in the respective Disclosure Document/Key Information Document and that the applicable listing conditions, as specified in captioned Circular have been adhered by the Company.

For LIC Housing Finance Ltd.

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

Lokesh Mundhra
Chief Financial Officer
Date: - 30.07.2026

CIN NO. : L65922MH1989PLC052257 Website : www.lichousing.com

Registered & Corporate Office: LIC Housing Finance Ltd., 131, Maker Tower-F, 13th Floor, Cuffe Parade, Mumbai – 400005
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