LIC HFL
LIC HOUSING FINANCE LTD

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,

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

With respect to the captioned subject the Investor Presentation pertaining to the First Quarter ended June 30, 2026 has been uploaded on the official website of LIC Housing Finance Limited and may be accessed on the following web link.

Link:- https://www.lichousing.com/investors/investor-update

Please take the above information on record and arrange for dissemination.

Yours faithfully,
For LIC Housing Finance Limited
VARSHA CHANDAR HARDASANI
Digitally signed by VARSHA CHANDAR HARDASANI
Date: 2026.07.30 21:43:02 +05'30'
Varsha Hardasani
Company Secretary and Compliance Officer

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

Investor Update
Q1 FY 2027

LICHFL: A Journey of 37 Years……

1989
Incorporated

1994
IPO

2002
AAA Rating

2004
GDR Issue

2007
Launch of Fixed Deposit Program "Sanchay Deposit"

2009
Crossed ₹ 500 crs profit

2011
Crossed ₹ 50,000 Cr loan portfolio

2013
Crossed ₹ 1000 cr profit & ₹ 75,000 Cr assets

2015
Crosses ₹ 1 lakh cr in portfolio

2017
Crossed ₹ 150,000 cr in assets

2019
Crossed ₹ 2,00,000 Cr in Assets & ₹ 2000 Cr Profit

2022
Crossed ₹ 2,50,000 Cr in Assets

2024
Crossed Rs. 4000 Cr in Profit

2025
Crosses ₹ 3 lakh cr in portfolio & ₹ 5000 Cr Profit

स्वगृहाय अर्थसहायः

Awards & Achievements

LIC HFL
LIC HOUSING FINANCE LTD

2017

Outlook Money-Best HFC'

Business Today BFSI Best CEO

NSE for highest Debt Issuance

2019

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

NSE for Best Issuer on EBP

2022

"Best Organisation for Women 2022" award by 'The Economic Times'

"BEST CSR" Award in the 11th Edition of Global CSR Excellence & Leadership Awards

2023

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

2024

"Best CSR Team of the Year and Best Use of CSR Practices in Various Sectors" in UBS Forums' 10th Edition CSR Summit and Awards 2024

2024

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

2025

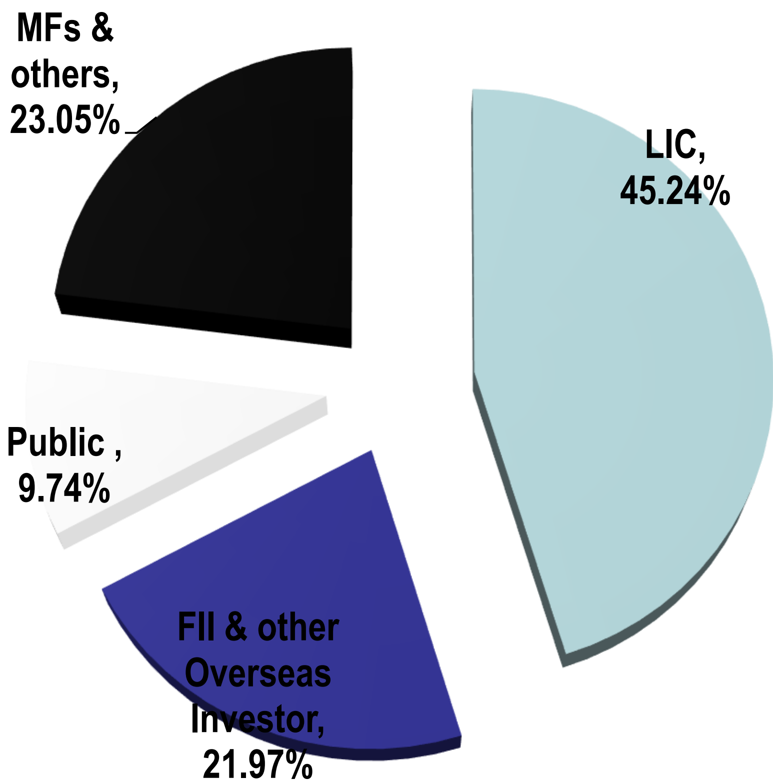
Awarded as Best Housing Finance Company at the Excellence awards 2024-25 by NHB

2026

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

Shareholding Pattern

June 2026



Top 10 Shareholders

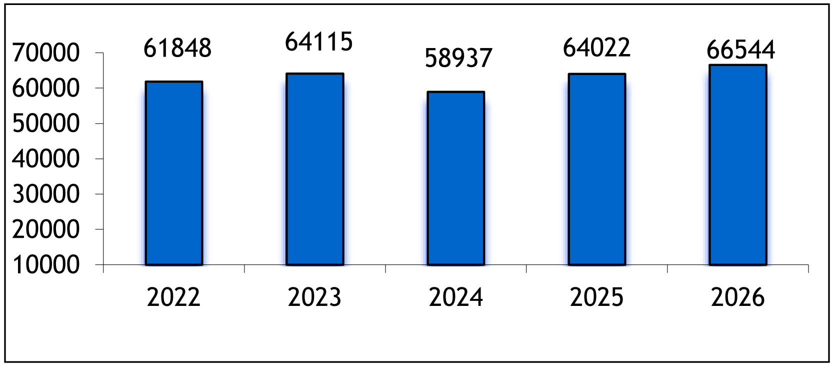
Shareholder	%
Life Insurance Corporation Of India	45.24%
ICICI Prudential Asset Management Co. Ltd.	6.70%
Norges Bank Investment Management (NBIM)	2.31%
Bank Muscat SAOG	2.09%
Bandhan Asset Management Company Limited	2.08%
Vanguard Capital Management, LLC	1.67%
Nippon Life India Asset Management Limited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

Executive Summary – Q1 FY 27

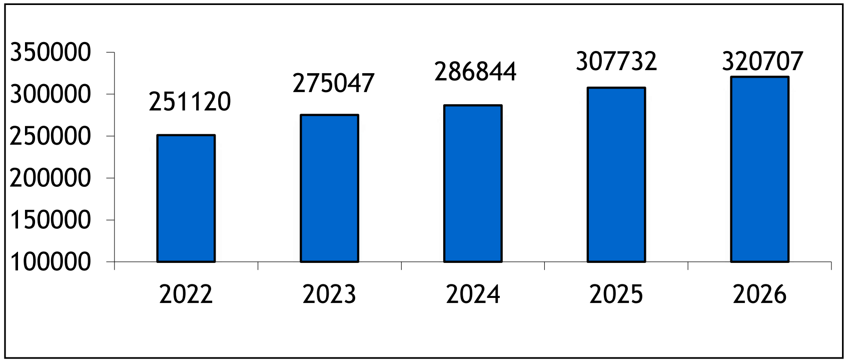
- Q1 FY27 PAT at Rs. 1488.32 cr as against Rs 1359.92 cr, up by 9.4%
- Q1 FY27 Total Revenue from operations Rs.7062 cr as against Rs.7169 cr
- Outstanding Loan portfolio up by 4% to Rs. 322098 cr
  - Individual Home Loan Portfolio up by 4% to Rs. 271979 Cr
- Q1FY 27 Loan Disbursements Rs.15014 cr against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

Update- Last 5 Years

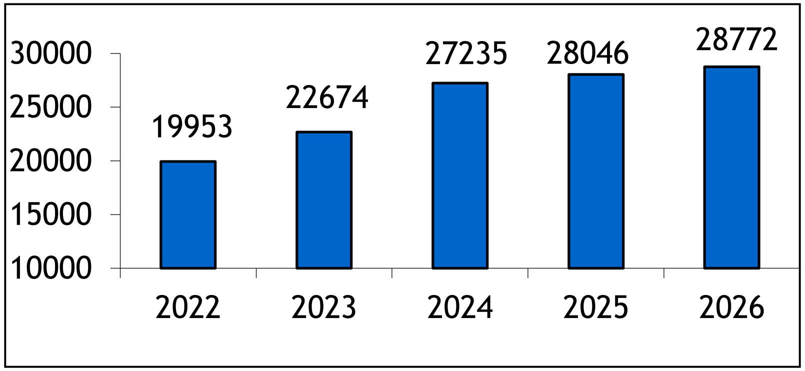
Disbursement (Rs. Cr) CAGR 2%



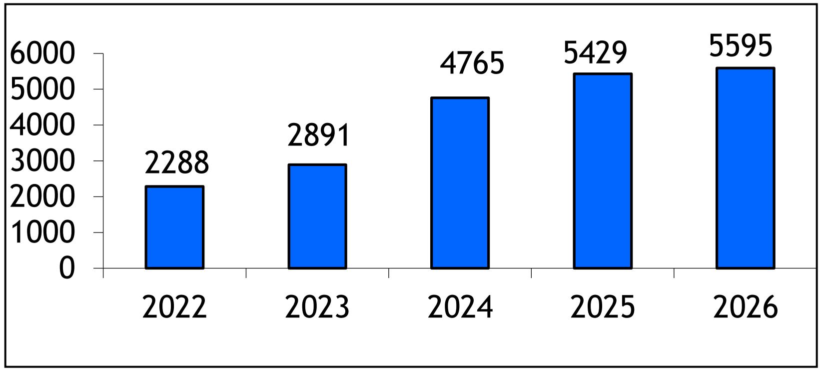
Loan Portfolio (Rs.cr) CAGR 6%



Income (Rs. cr) CAGR 10%

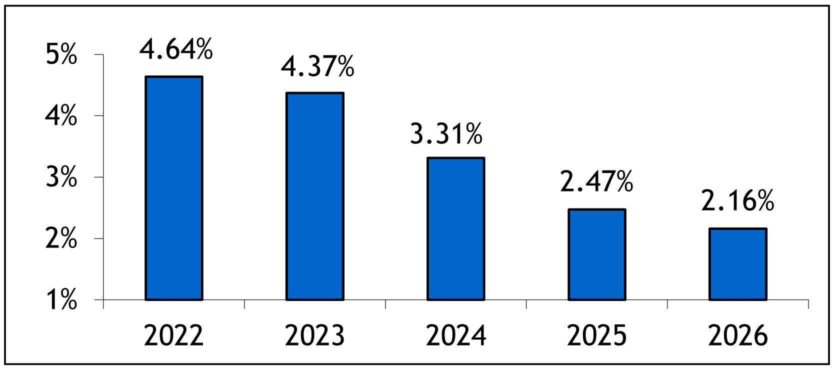


Profit After Tax (Rs. cr) CAGR 25%

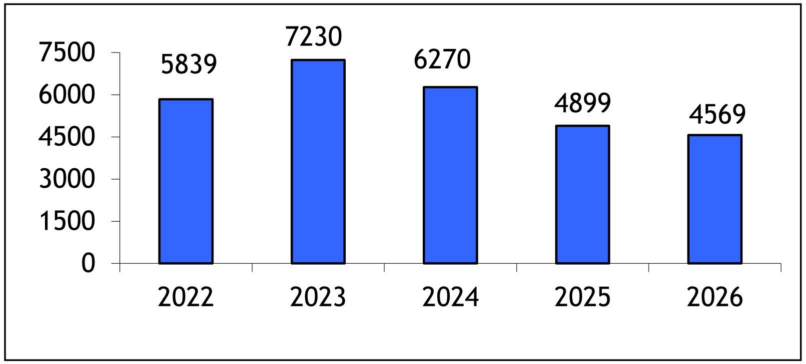


Update- Last 5 Years

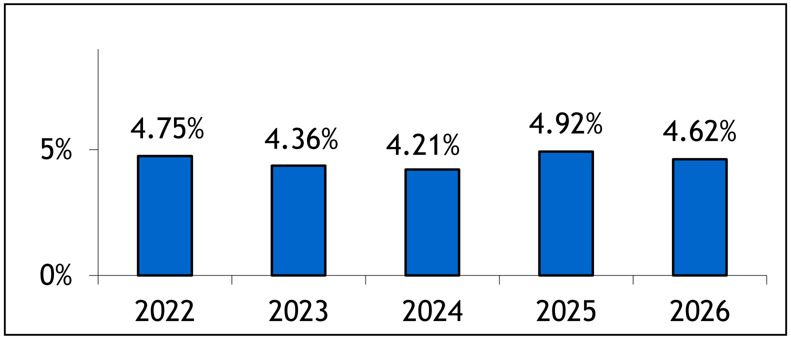
Stage 3- EAD%



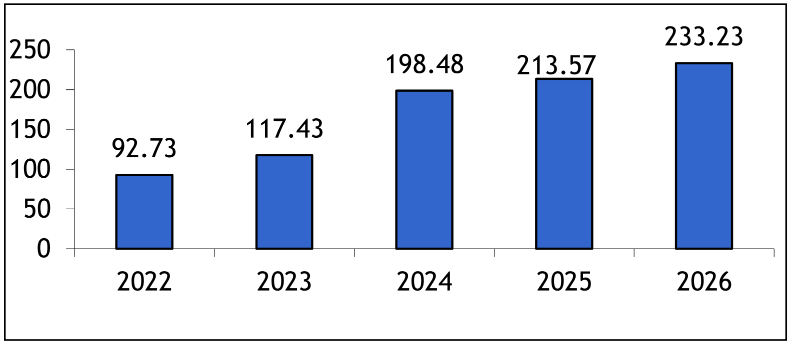
Total Provisions* (Rs cr)



Operating Expense to Total Income



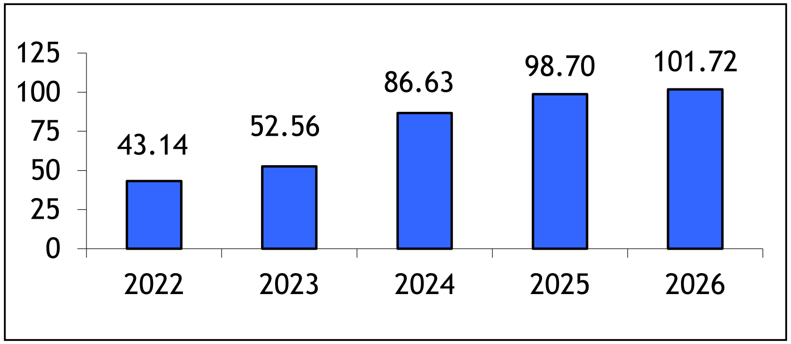
Profit per employee (Rs. lacs)



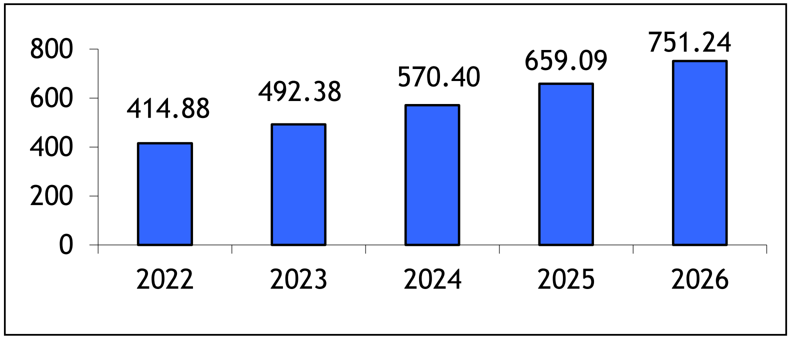
*ECL Provisions of Stage 1,2 and 3

Update- Last 5 Years

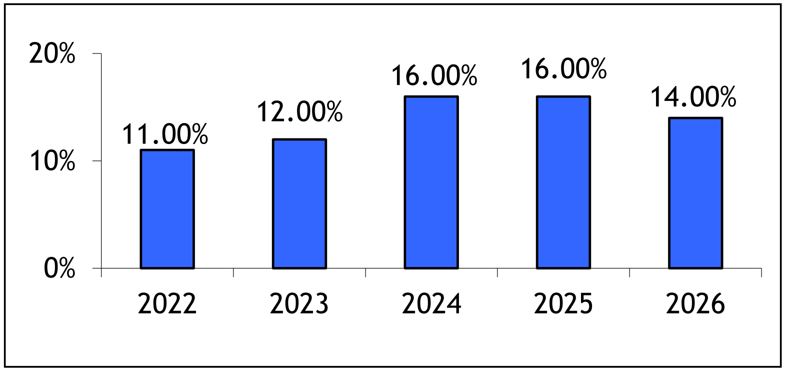
EPS (Rs) (Rs 2/- pd up)



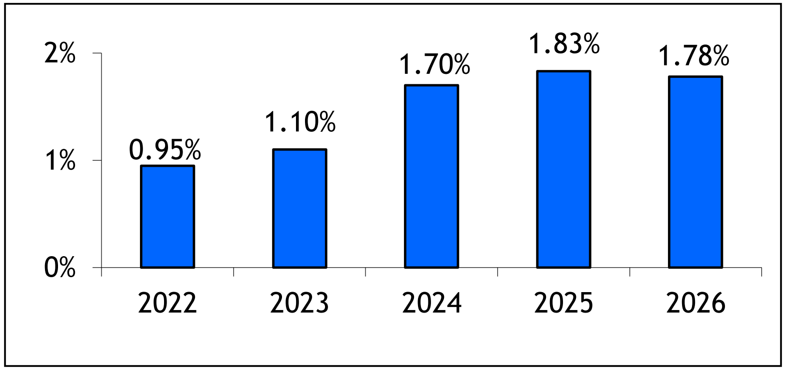
Book Value (Rs)(Rs 2/- pd up)



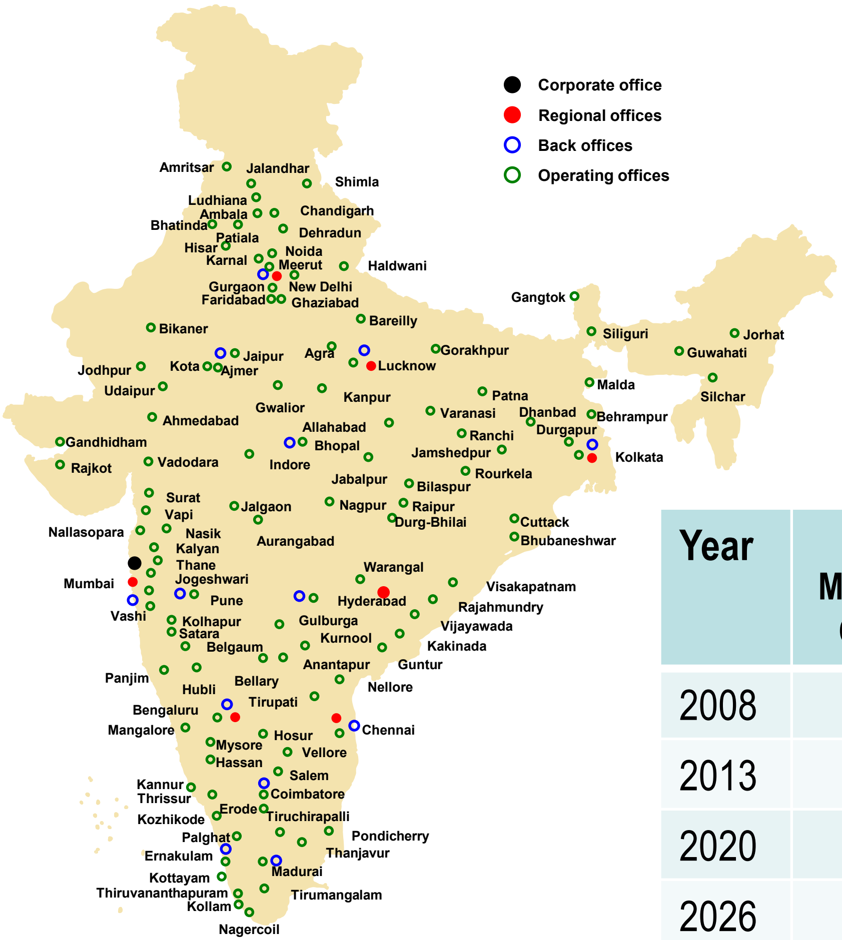
Return on Avg Equity



Return on Avg Loan Assets



Large Geographic Presence



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

Widening footprint…improved efficiencies

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

Distribution Network

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303

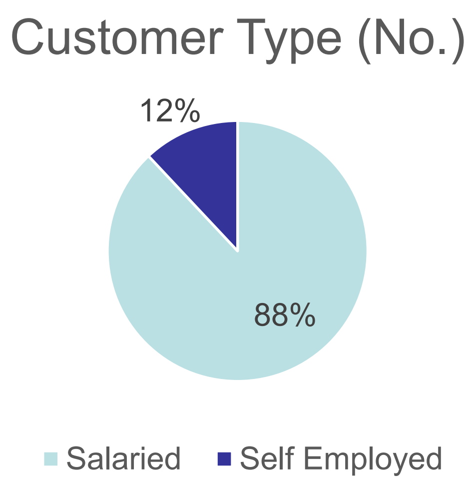
Marketing Offices

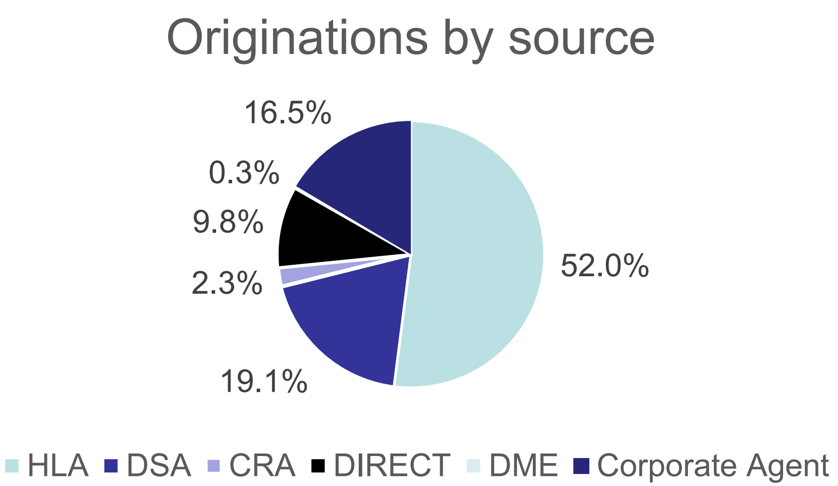
- **HOME LOAN AGENTS (HLAs)** (Agents of LIC)
- **DIRECT SALES AGENTS (DSAs)** (Small Firms/Companies etc)
- **CUSTOMER RELATIONS ASSOCIATES (CRAs)** (Individual Agents of the Company)
- **46 branches of LICHFL Financial Services** (100% subsidiary of LICHFL)

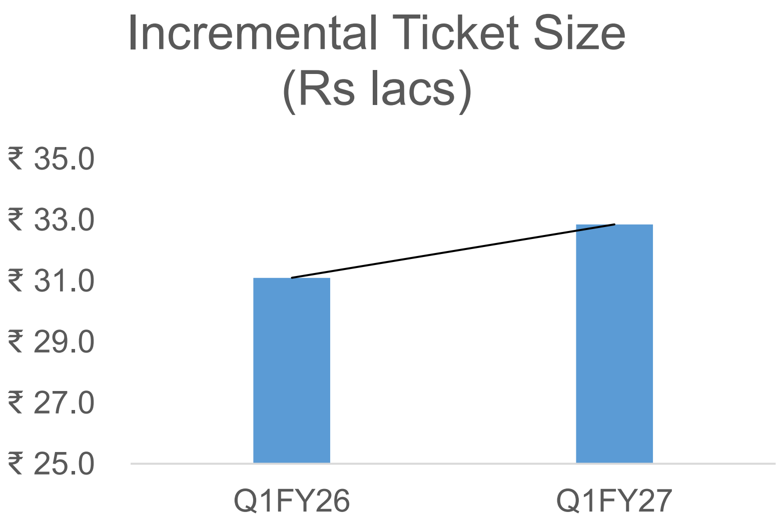
New Marketing Channel → **DIRECT MARKETING EXECUTIVES** (Captive Marketing Channel)

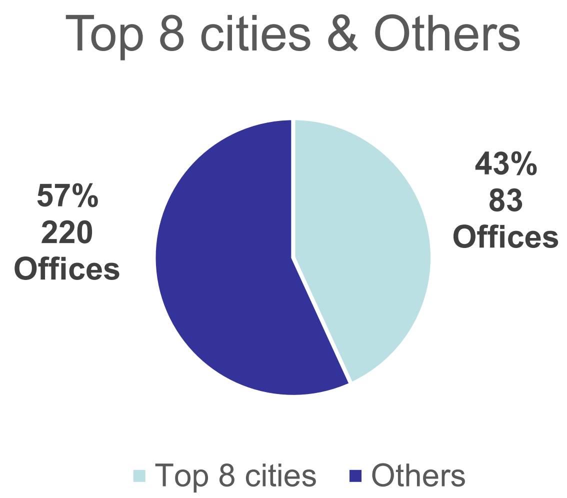
*Online Loan approvals during Q1FY27 were Rs.782 Cr

Origination Pattern & Average Ticket Size

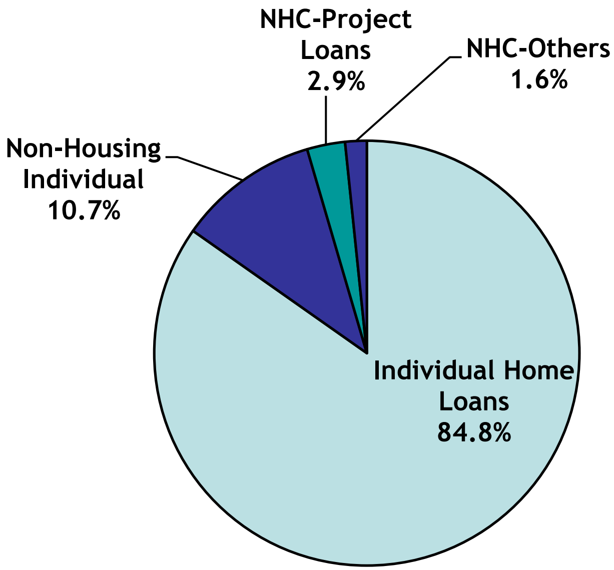




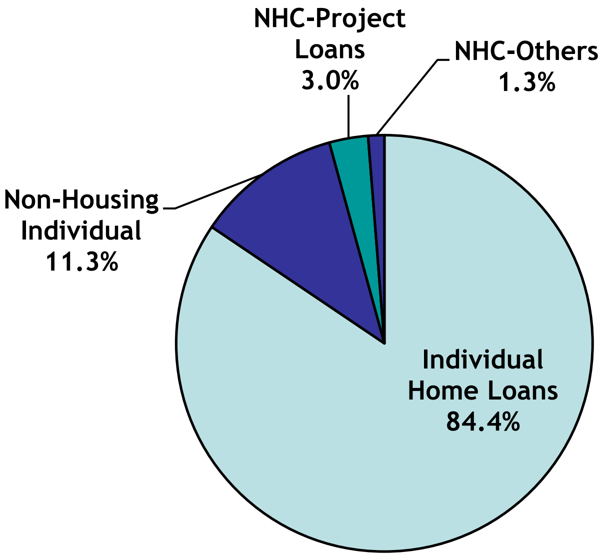




Loan Book Composition



30.06.2025
O/s Portfolio Rs. 309587 cr



30.06.2026
O/s Portfolio Rs. 322098 cr

Individual Loans – Portfolio Stats

Pure Floating Rate Loans To Outstanding Portfolio	
As of FY25	99%
As of FY26	99%
As of Q1FY27	99%

Loan To Value Ratio On Incremental Sanctions	
For FY25	50%
For FY26	48%
For Q1FY27	48%

Prepayment Lump Sum/ opening book	
For FY25	9.4%
For FY26	12.0%
For Q1FY27	11.7%

Installment to Net Income Ratio On Incremental Sanctions	
For FY25	43%
For FY26	42%
For Q1FY27	42%

Financial Highlights

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

Executive Summary – Q1/FY27

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

Executive Summary – Q1/FY27

Rs. cr

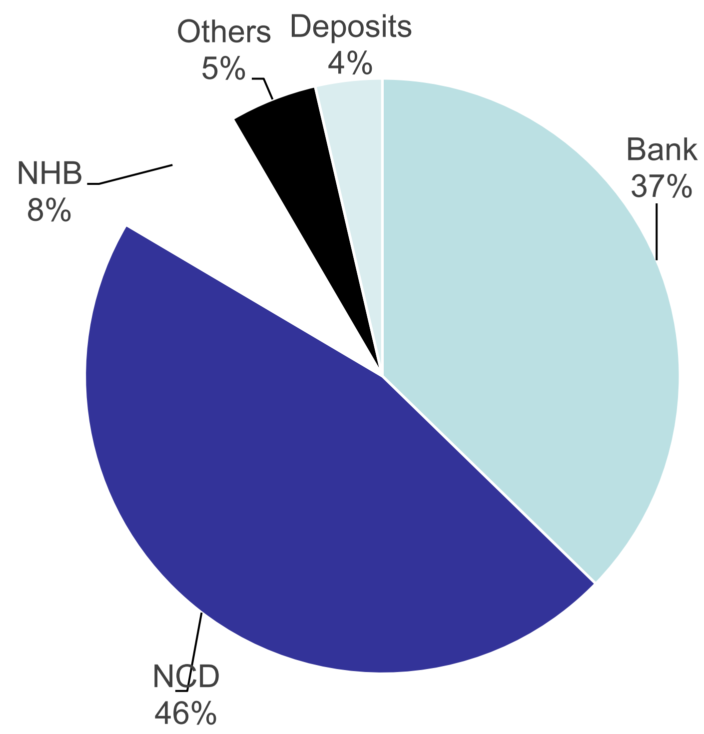
Particulars	*Var*	Q1 FY2027	Q1 FY2026
Disbursements			
Individual Housing Loan (IHL)	*8%*	12119	11247
Non-Housing Individual (NHI)	*20%*	1975	1647
Non-Housing Commercial (NHC)	*-27%*	48	66
Project Finance (PF)	*459%*	872	156
Total	*14.5%*	15014	13116
Outstanding Portfolio			
Individual	*4%*	312411	300637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

Liability Profile

as on 30.06.2026

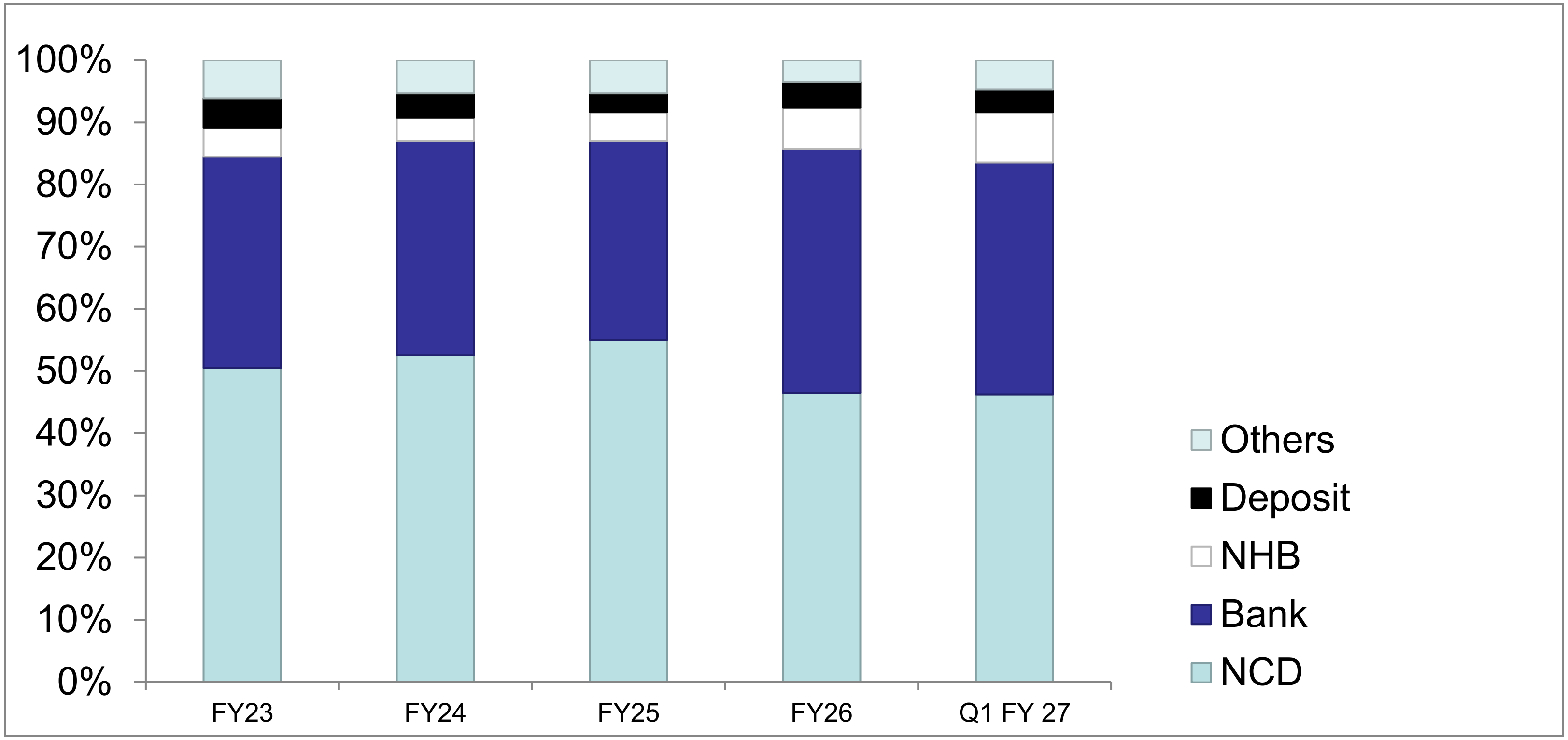
Source	Wtd Avg Cost (%)
Bank / NHB	6.85%
Non Convertible Debenture	7.70%
Tier II	7.30%
Commercial Paper	7.20%
Deposits	7.35%
PTC	7.51%
Total	**7.28%**

Outstanding Borrowings – Rs. 276801 cr



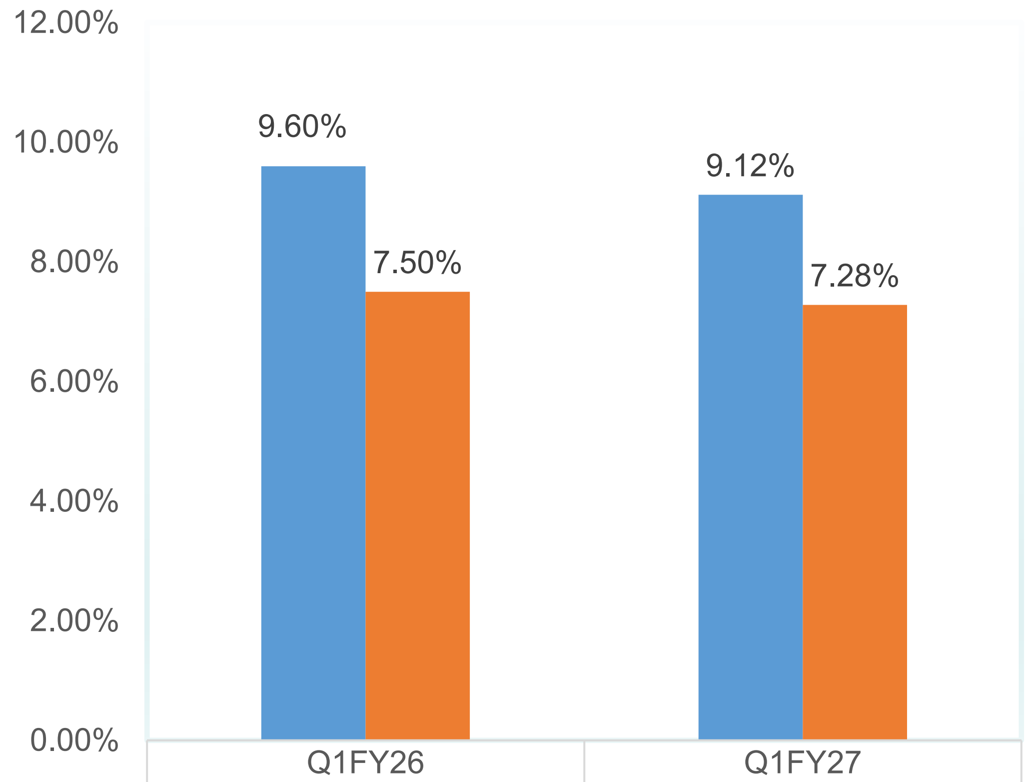
During Q1 FY27, Incremental Cost of Funds was 7.06%

Change in Liability Mix- last 5 yrs



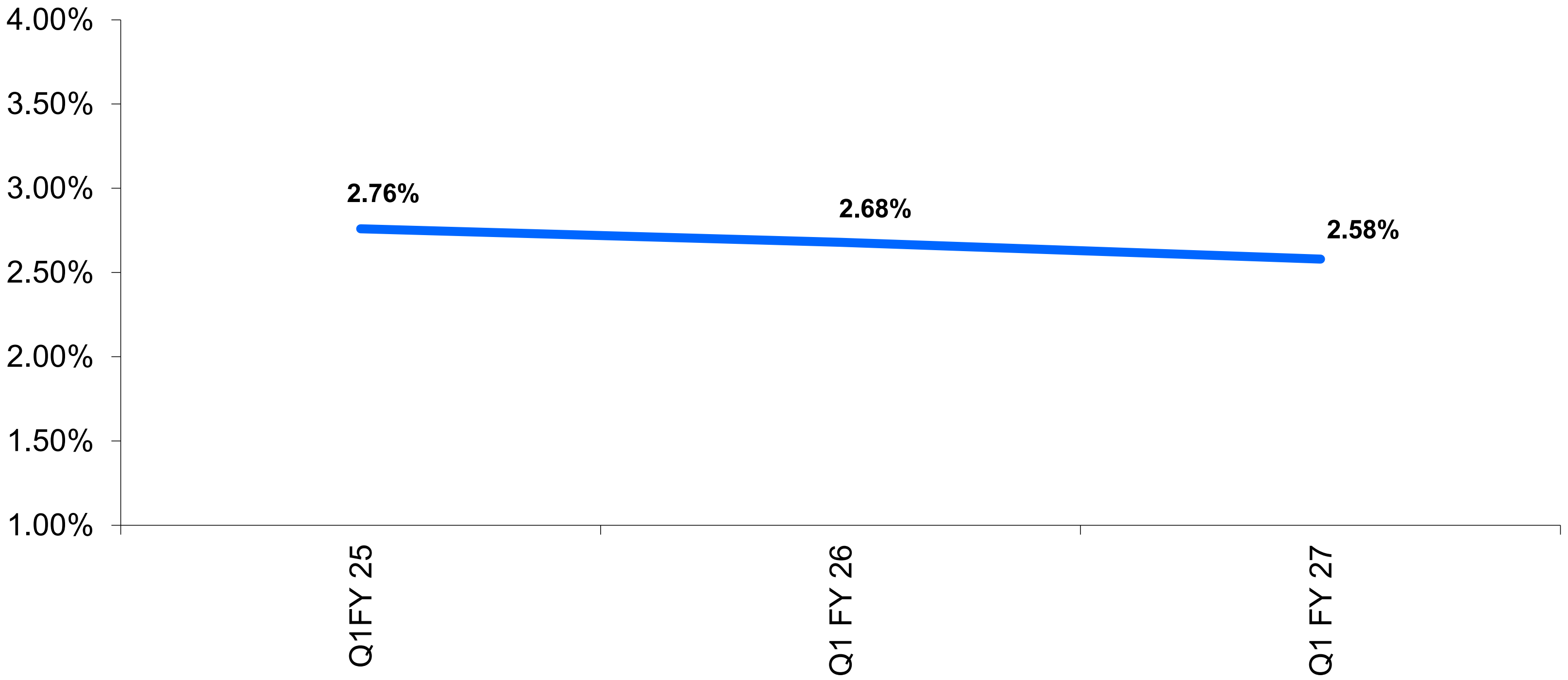
Wtd. Avg. cost of Funds	FY23	FY24	FY25	FY26	Q1 FY 27
	7.63%	**7.76%**	**7.73%**	**7.27%**	**7.28%**

Yield & Cost of Funds on portfolio



	Q1FY26	Q1FY27
Yield on Advances on Portfolio	9.60%	9.12%
Wtd Avg cost of funds on Total Borrowed Funds	7.50%	7.28%

NIM's



Classification of Assets

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Exposure At Default %	June-26	June-25
Stage 1	95.26%	93.80%
Stage 2	2.60%	3.58%
Stage 3	2.14%	2.62%
Total	100%	100%

ECL Provision	June-26	June-25
Stage 1	Rs. 670.83 Cr	Rs. 514.19 Cr
Stage 2	Rs. 408.59 Cr	Rs. 414.09 Cr
Stage 3	Rs. 3319.01Cr	Rs. 4122.99 Cr
Stage 3-PCR	48%	51%

Thank you

DISCLAIMER

This presentation is made purely for information. We have attempted to provide relevant information which we believe will help in knowing the Company. The users may use their own judgment and are advised to make their own calculations before deciding on any matter based on the information given herein.

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