

30th October, 2026

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

Dear Sir/Madam,

Re:- Investor Presentation for Second Quarter Ended September 30, 2026.

With respect to the captioned subject the Investor Presentation pertaining to the Second Quarter ended September 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: 2026.10.30 21:33:30
+05'30'

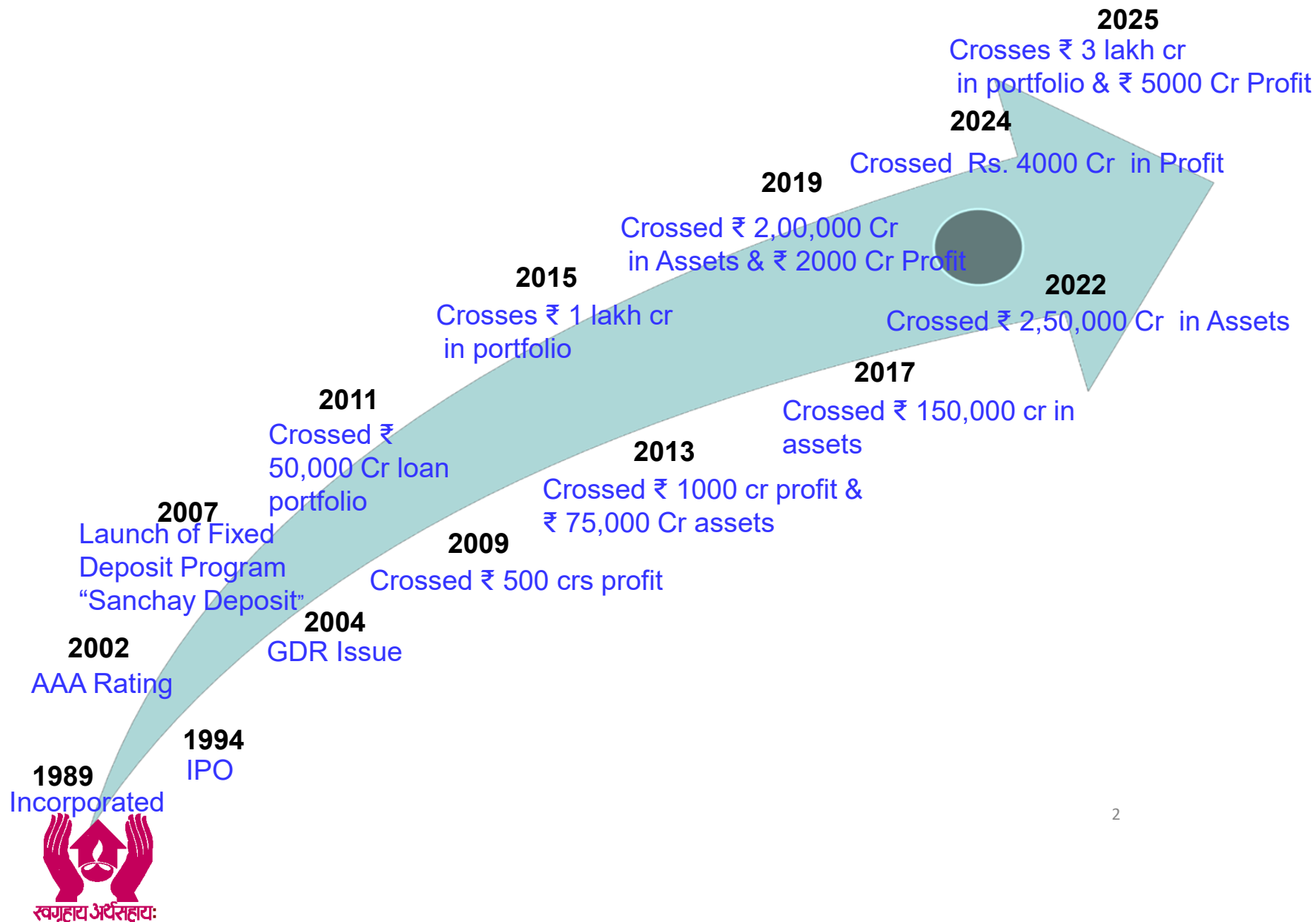
Varsha Hardasani
Company Secretary and Compliance Officer





Investor Update
Q2 FY 2027

LICHFL: A Journey of 37 Years.....



Awards & Achievements

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



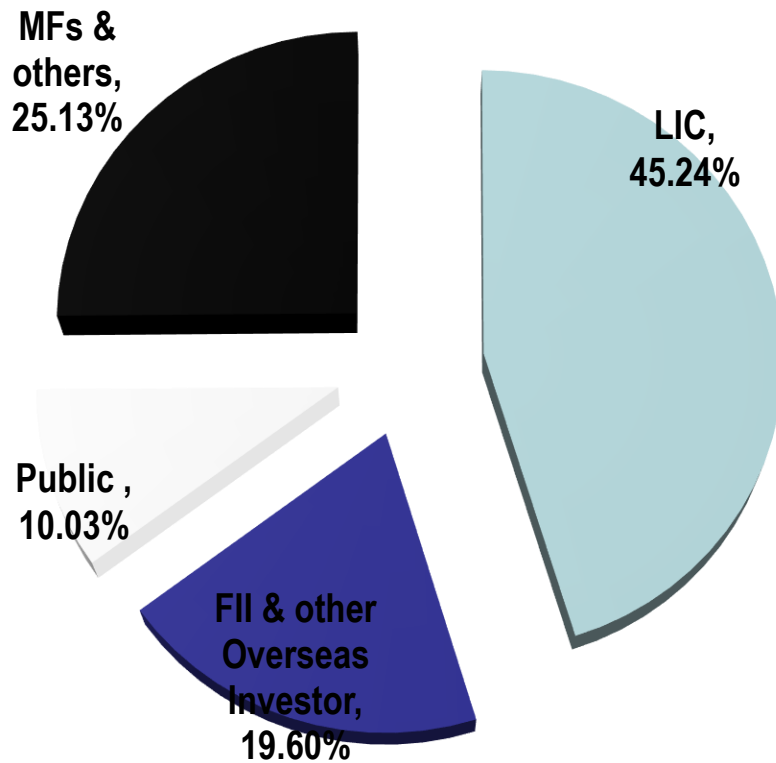
Awarded as Best
Housing Finance
Company at the
Excellence awards
2024-25 by NHB

2026



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

September 2026

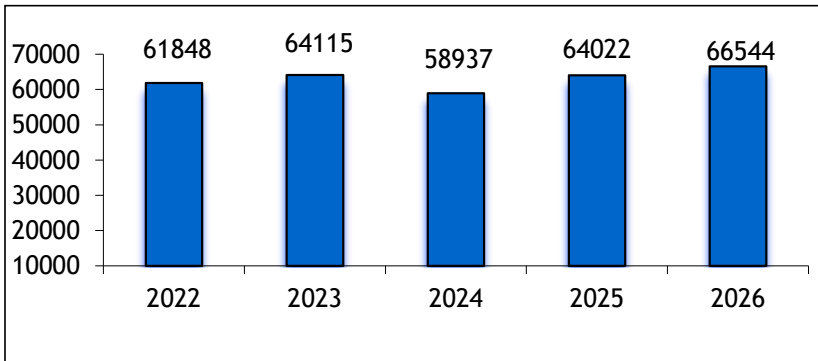


Top 10 Shareholders

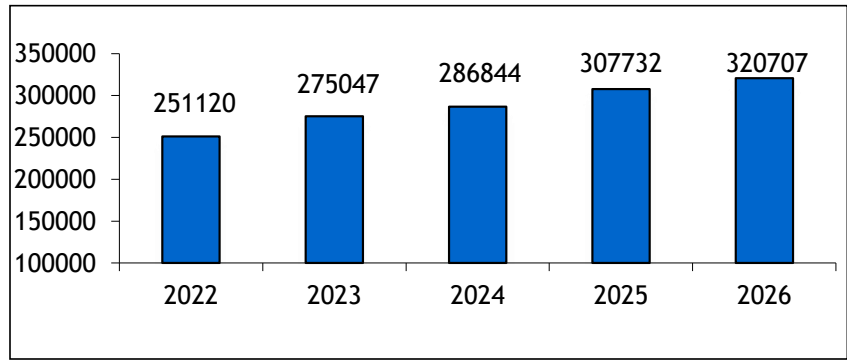
Shareholder	%
Life Insurance Corporation Of India	45.24%
ICICI Prudential Asset Management Co. Ltd.	5.22%
Kotak Mahindra Asset Management Company Limited	3.95%
Bank Muscat SAOG	2.09%
Norges Bank Investment Management (NBIM)	2.08%
Bandhan Asset Management Company Limited	2.03%
Quant Money Managers Ltd	1.86%
Vanguard Capital Management, LLC	1.70%
Nippon Life India Asset Management Limited	1.43%
HDFC Asset Management Co., Ltd.	1.26%

- Q2 FY27 PAT at Rs.1508.78 cr as against Rs 1353.87 cr, up by 11%
- Q2 FY27 Total Revenue from operations Rs.7175 cr as against Rs.7074 cr
- Outstanding Loan portfolio up by 5% to Rs. 326173 cr.
 - Retail Loan Portfolio up by 4% to Rs. 316433 Cr
 - Project Loan Portfolio up by 12% to Rs. 9740 Cr
- Q2FY 27 Loan Disbursements Rs. 18127 cr as against Rs.16313 cr, up by 11%
 - Retail Loan Disbursements Rs.17563 cr as against Rs.15935 cr, up by 10%
 - Project Finance Disbursement Rs. 564 Cr as against Rs. 378 cr, up by 49%.
- Net Interest Income Rs.2088 cr for Q2 FY2027 as against Rs. 2038 cr for Q2 FY2026
- Net Interest Margins 2.58 % for Q2 FY27 as against 2.62 % for Q2 FY26.
- Stage 3 EAD at 2.05 % as on 30.09.2026 as against 2.51 % as on 30.09.2025 .
- Total ECL provision stood at Rs.4292 Cr as on 30.09.2026 as against Rs.5074 Cr

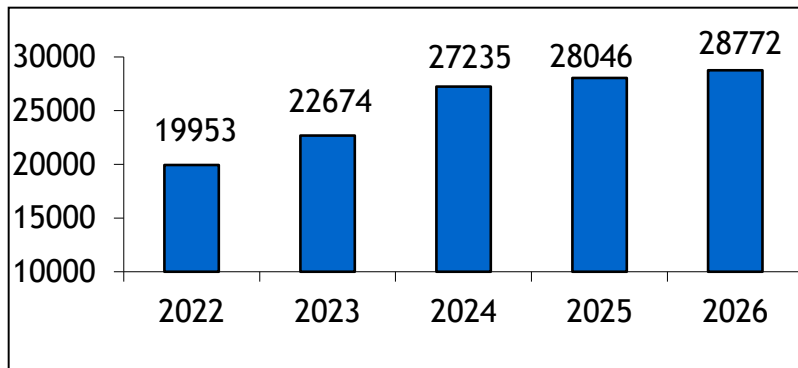
Disbursement (Rs. Cr) CAGR 2%



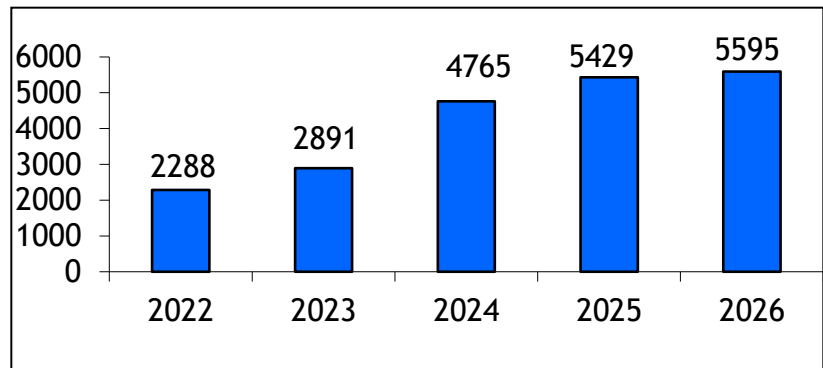
Loan Portfolio (Rs.cr) CAGR 6%



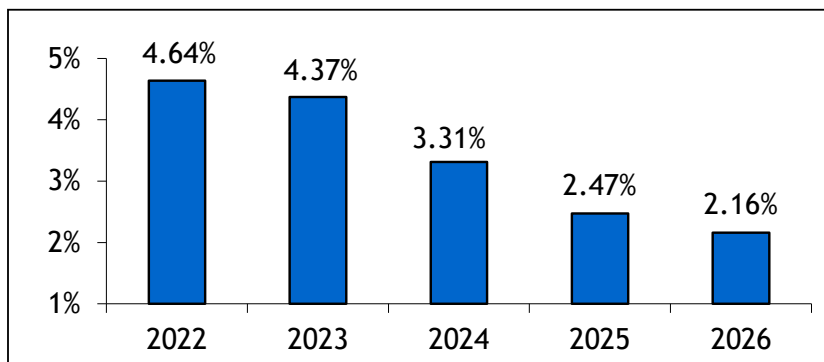
Income (Rs. cr) CAGR 10%



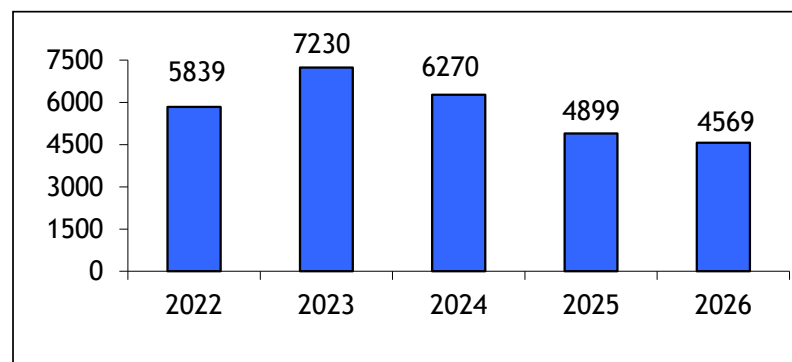
Profit After Tax (Rs. cr) CAGR 25%



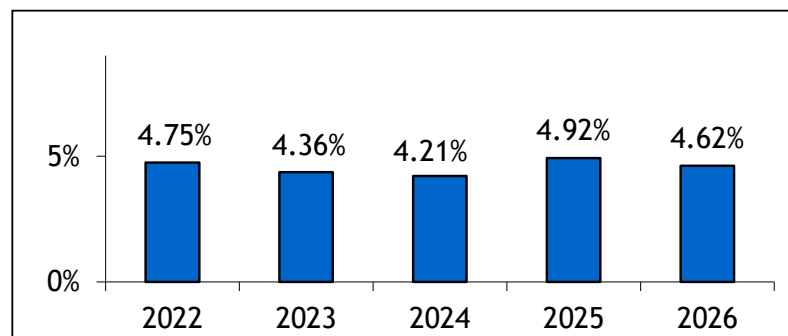
Stage 3- EAD%



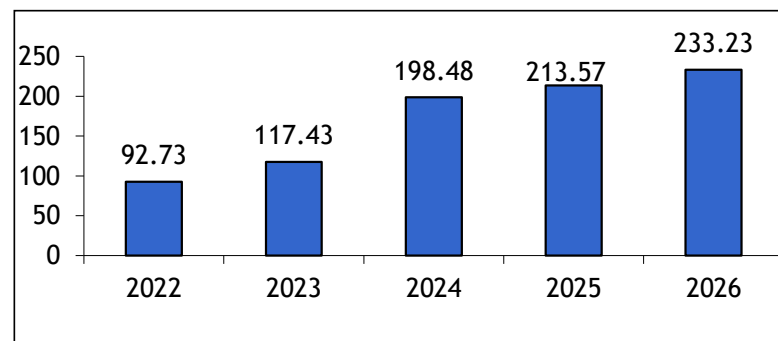
Total Provisions* (Rs cr)



Operating Expense to Total Income



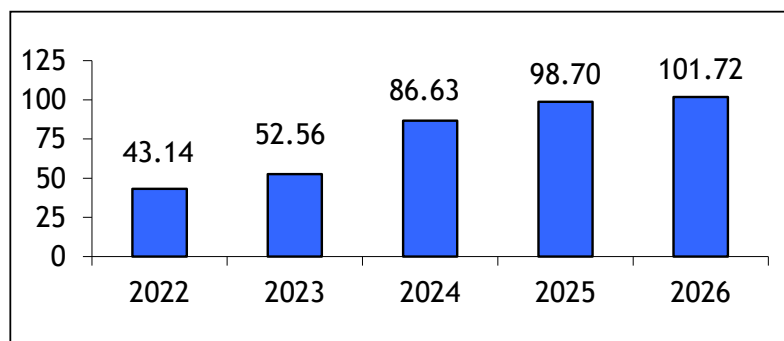
Profit per employee (Rs. lacs)



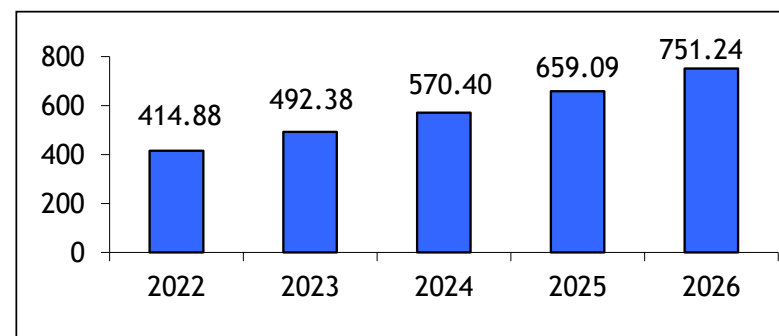
*ECL Provisions of Stage 1,2 and 3

Update- Last 5 Years

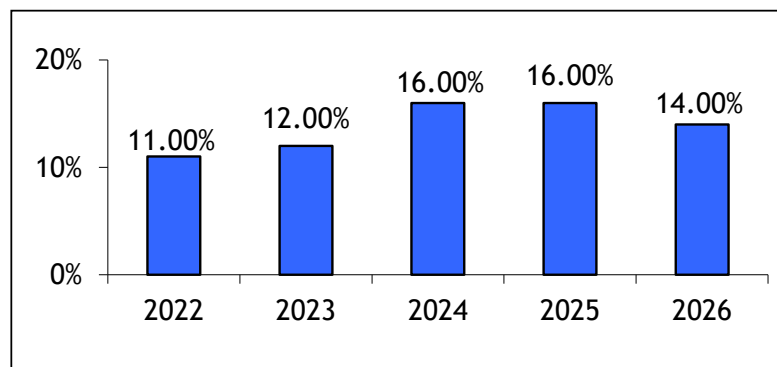
EPS (Rs) (Rs 2/- pd up)



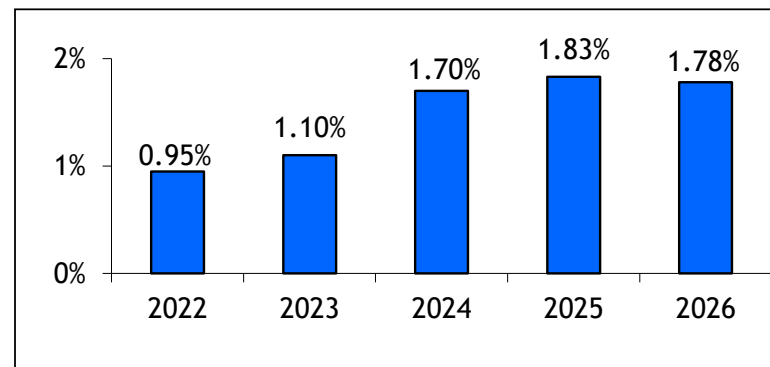
Book Value (Rs)(Rs 2/- pd up)



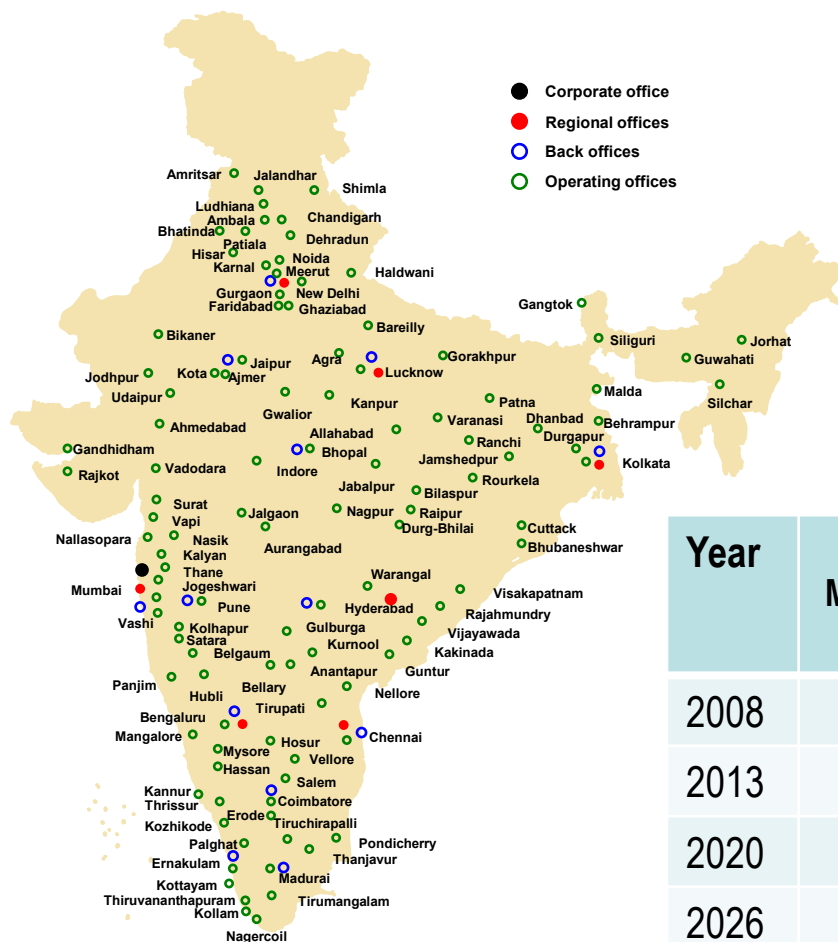
Return on Avg Equity



Return on Avg Loan Assets



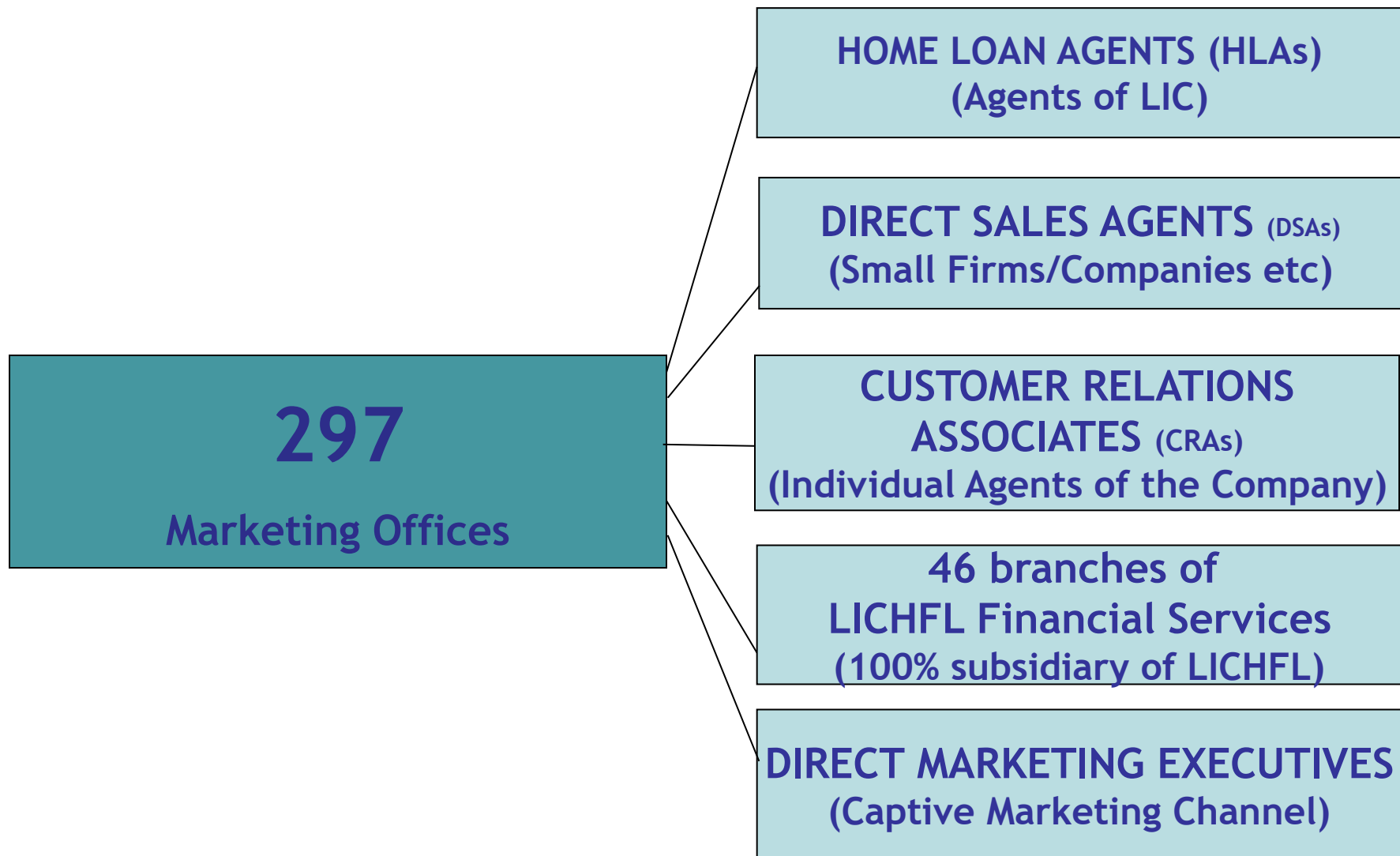
Large Geographic Presence



- 10 Regional Offices
- 23 Back Offices
- 39 Cluster Offices
- 297 Area Offices
- Rep office in Dubai
- 2548 Employees

Widening footprint...improved efficiencies

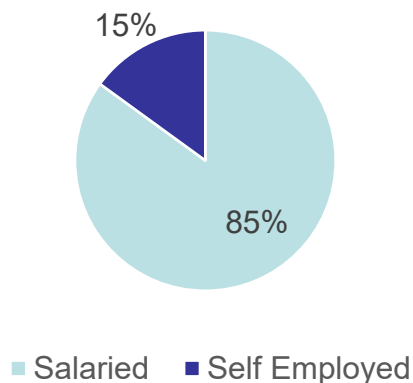
Year	No of Marketing Offices	No of Back offices	No of Regional Offices	No of Employees	Lon Portfolio Rs cr
2008	125	14	6	985	21936
2013	194	16	7	1446	77812
2020	282	24	9	2392	210578
2026	303	23	10	2399	320707



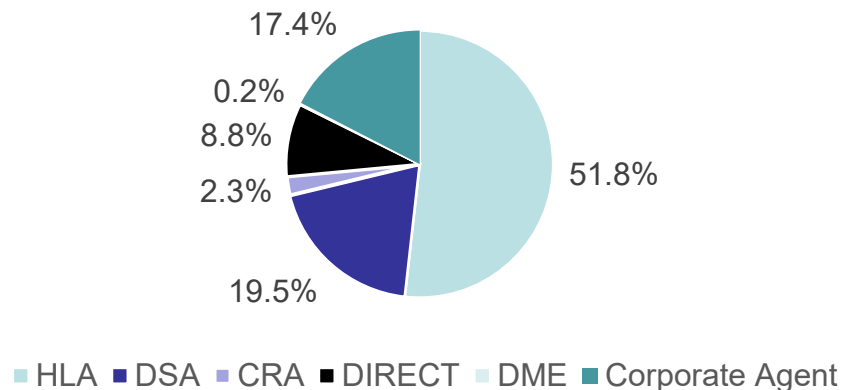
*Online Loan approvals during H1FY27 were Rs.1794 Cr

Origination Pattern & Average Ticket Size

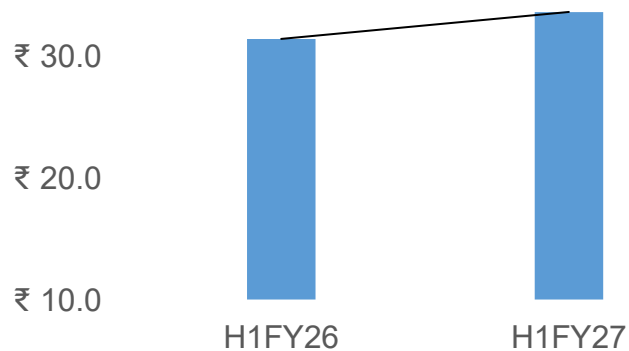
Customer Type (No.)



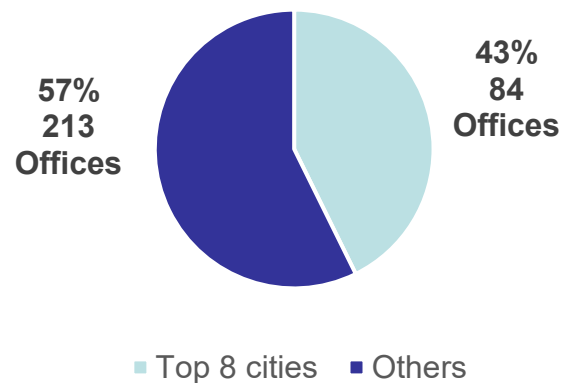
Originations by source



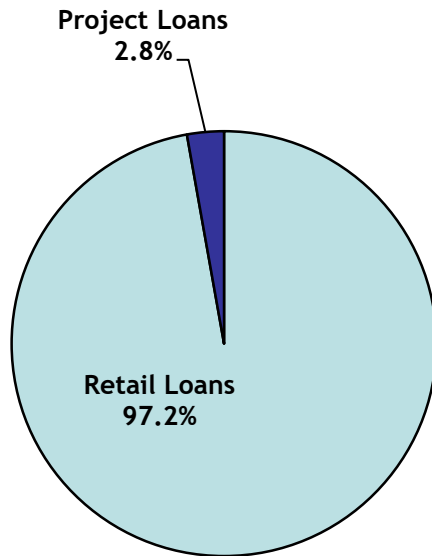
Incremental Ticket Size (Rs lacs)



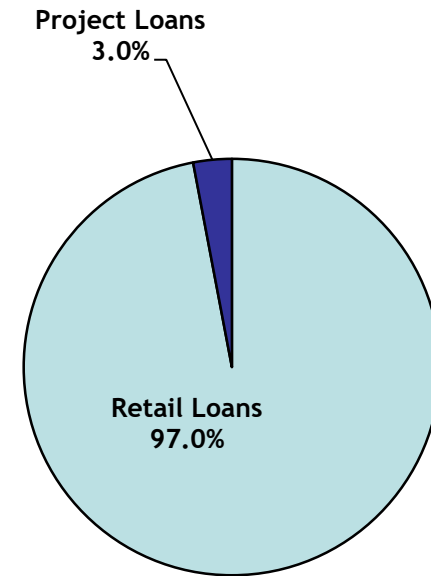
Top 8 cities & Others



Loan Book Composition



30.09.2025
O/s Portfolio Rs. 311816 cr



30.09.2026
O/s Portfolio Rs. 326173 cr

Pure Floating Rate Loans To Outstanding Portfolio

As of FY25	99%
As of FY26	99%
As of H1FY27	99%

Loan To Value Ratio On Incremental Sanctions

For FY25	50%
For FY26	48%
For H1FY27	48%

Prepayment Lump Sum/ opening book

For FY25	9.4%
For FY26	12.0%
For H1FY27	11.9%

Installment to Net Income Ratio On Incremental Sanctions

For FY25	43%
For FY26	42%
For H1FY27	42%

Particulars	Q2FY2026	Q2FY2026
Return on Average Equity (%)	14%	15%
Return on Average Assets (%)	1.86%	1.74%
Earnings per share (on Rs 2 pd up)	27.43	24.61
Capital Adequacy Ratio	March 2026	Sept 2025
Tier I	24.20	22.79
Tier II	1.29	1.43
Total	25.48	24.22

Executive Summary – Q2/FY27

Particulars	Var	Q2 FY27 (Rs. Cr)	Q2 FY26 (Rs. Cr)	Var	H1 FY27 (Rs. Cr)	H1 FY26 (Rs. Cr)
Revenue from Operations	1%	7175.08	7073.86	0%	14236.25	14243.18
Finance cost	1%	5024.15	4996.17	-1%	9972.20	10044.52
Net Interest Income	2%	2087.86	2037.37	1%	4163.38	4102.08
Impairment on Financial Instruments and Net Loss on De-recognition of Financial Instruments	-229%	(92.57)	71.99	-233%	(256.80)	193.66
<u>Profit before Tax</u>	13%	1918.55	1704.71	12%	3806.98	3403.87
Tax Expense	17%	409.77	350.84	17%	809.88	690.08
<u>Net Profit</u>	11%	1508.78	1353.87	10%	2997.10	2713.79

Executive Summary – Q2/FY27

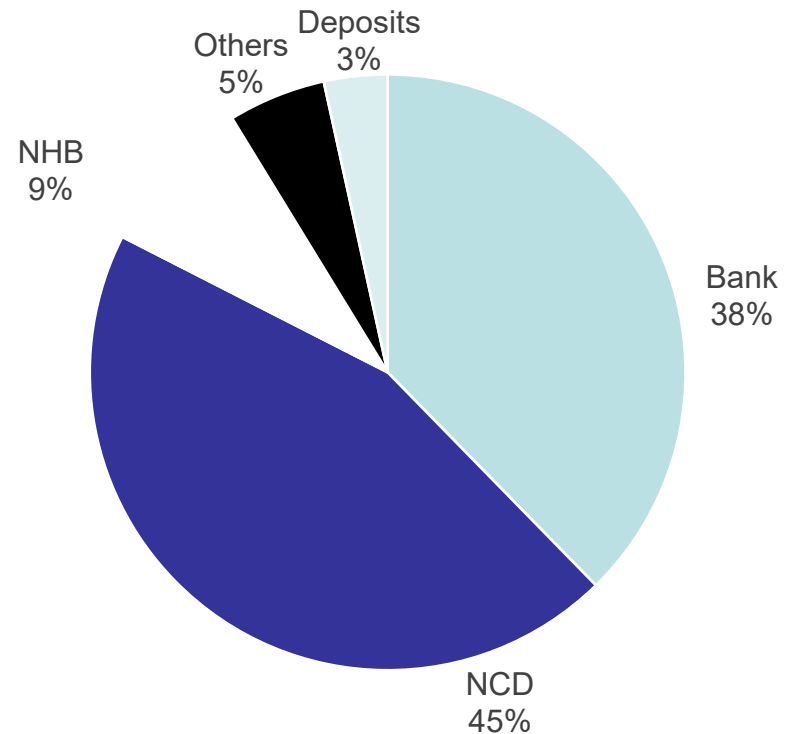
Rs. cr

Particulars	Var	Q2 FY27	Q2 FY26	Var	H1FY27	H1FY26
Disbursements						
Retail Loans	10%	17563	15935	10%	31704	28895
Project Finance (PF)	49%	564	378	169%	1436	534
<u>Total</u>	11%	18127	16313	13%	33140	29429
Outstanding Portfolio						
Retail	4%	316433	303084			
Project	12%	9740	8732			
<u>Total</u>	5%	326173	311816			
Net Interest Margins(%)		2.58%	2.62%		2.57%	2.65%
Weighted average cost of funds					7.29%	7.42%
Yield on advances annualised					9.04%	9.40%
Spreads					1.75%	1.98%

As on 30.09.2026

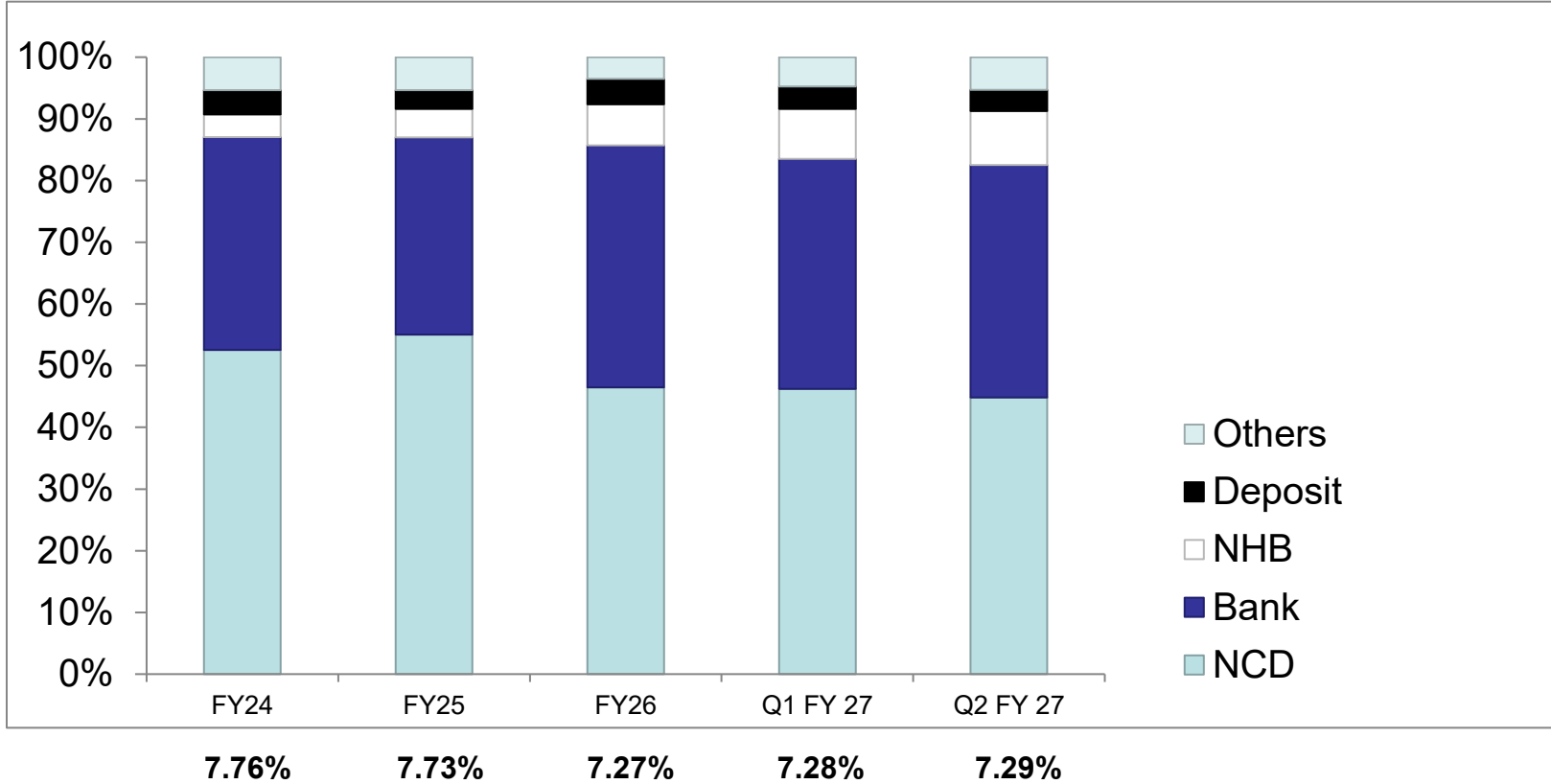
Source	Wtd Avg Cost (%)
Bank (including NHB)	6.92%
Non Convertible Debenture	7.71%
Tier II	7.30%
Commercial Paper	6.69%
Deposits	7.35%
PTC	7.51%
Total	7.29%

Outstanding Borrowings – Rs. 278780 cr



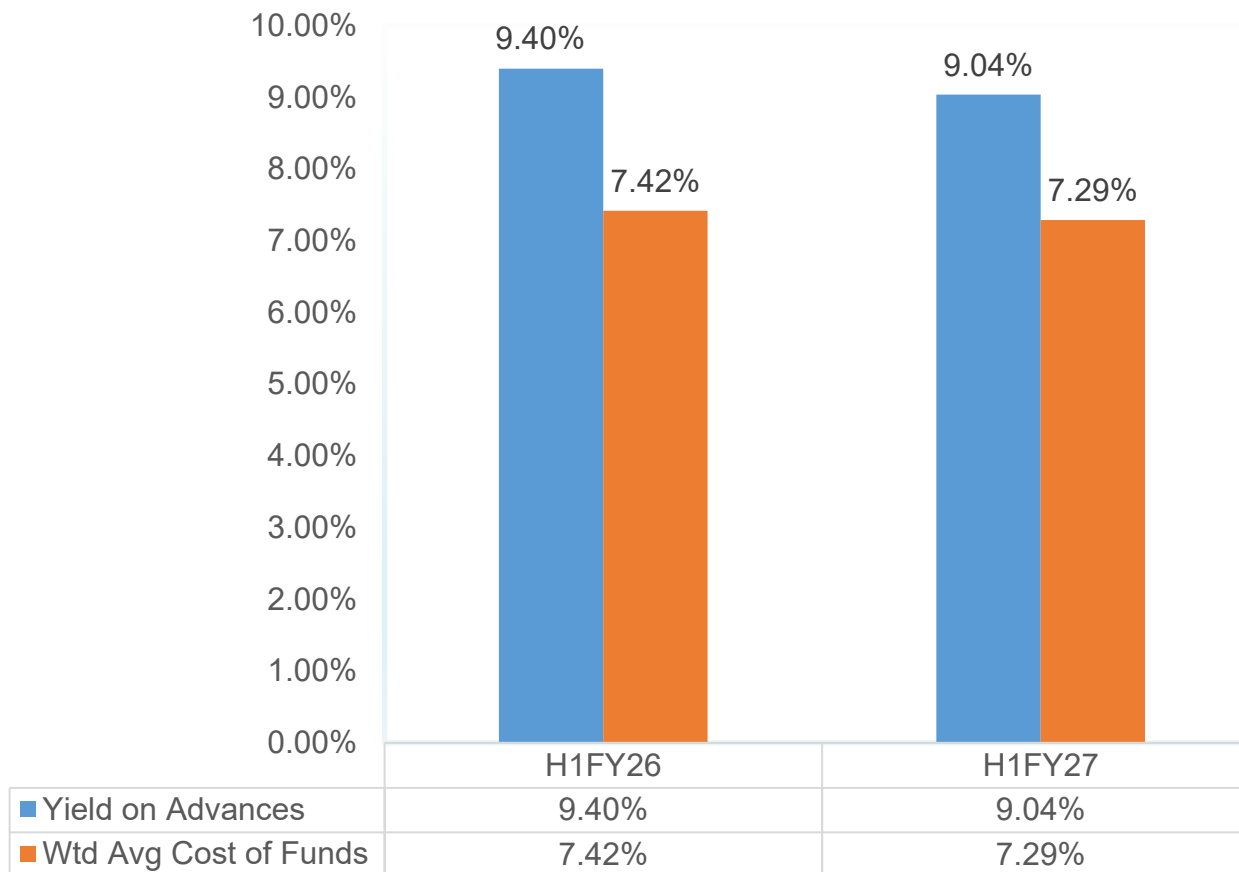
During Q2 FY27, Incremental Cost of Funds was 6.91%

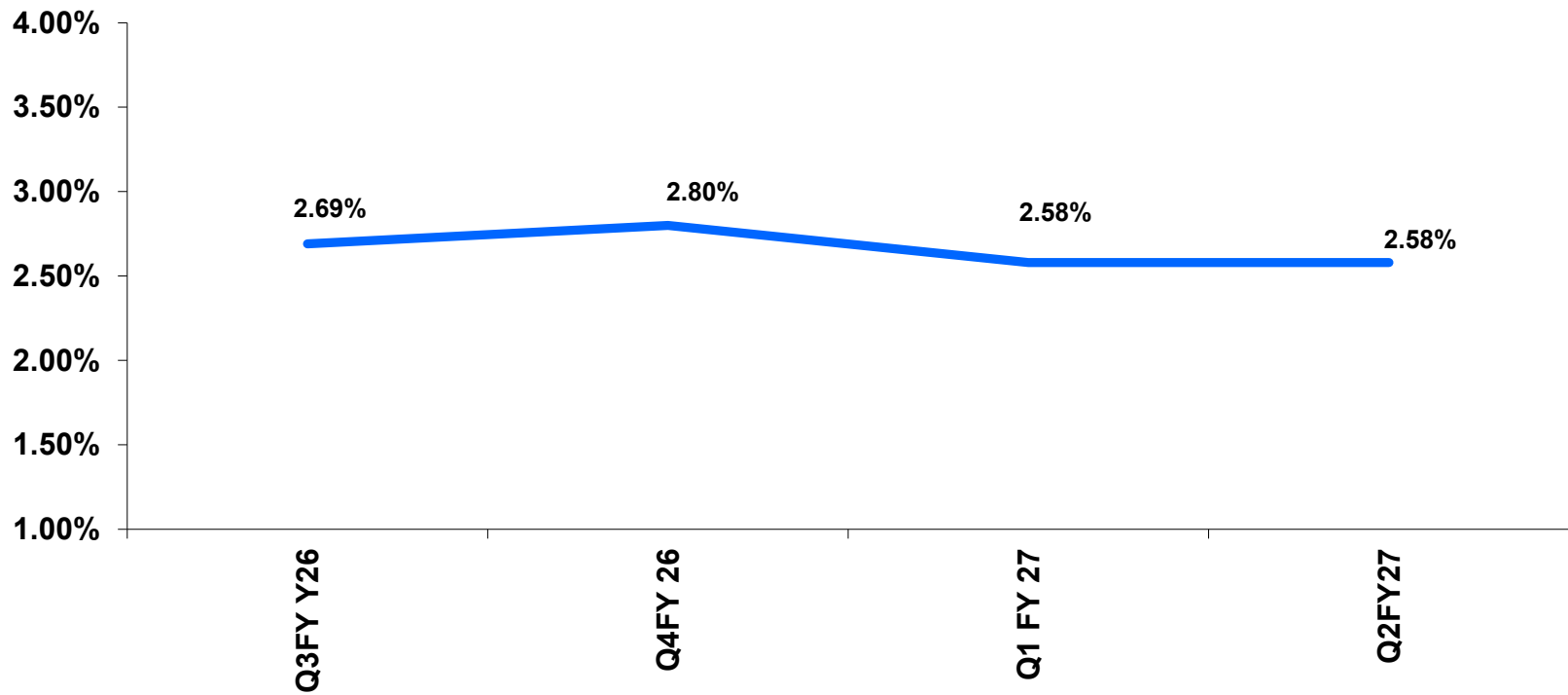
Change in Liability Mix- last 5 yrs



**Wtd. Avg. cost
of Funds**

Yield & Cost of Funds on Portfolio





Exposure At Default %	Sept-26	Sept-25
Stage 1	95.42%	94.11%
Stage 2	2.53%	3.38%
Stage 3	2.05%	2.51%
Total	100%	100%

ECL Provision	Sept-26	Sept-25
Stage 1	Rs. 623.07 cr	Rs. 506.81 cr
Stage 2	Rs. 386.65 cr	Rs. 410.46 cr
Stage 3	Rs. 3281.86 cr	Rs. 4156.49 cr
Stage 3-PCR	49%	53%

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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