LIC HFL
LIC HOUSING FINANCE LTD

Ref.:LICHFL/CS/37AGM-Notice 4th August, 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: Intimation and Notice of 37th Annual General Meeting (AGM) of LIC Housing Finance Limited

Pursuant to Regulation 30 of SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015, we wish to inform you that the Thirty Seventh Annual General Meeting (AGM) of the Members of the LIC Housing Finance Limited for the F.Y. 2025-26 is scheduled to be held on Friday, August 28, 2026 at 3.30 P.M. (IST) through Video Conferencing (VC) / Other Audio-Visual Means (OAVM) as per the relevant Circulars issued by Ministry of Corporate Affairs ("MCA") and Securities and Exchange Board of India ("SEBI LODR'). Notice of 37th AGM of the Company is attached herewith for your record. The Notice shall be circulated to all the Members whose names appear in the Register of Members as on Friday, July 31, 2026.

The Company has fixed Friday, August 21, 2026 as the Record Date for the purpose of ascertaining the eligibility of members for payment of final dividend.

The remote-e-voting period will commence on Tuesday, 25th August, 2026, at 9:00 a.m. (IST) and ends on Thursday, 27th August, 2026 at 05:00 p.m. (IST). During this period, Members of the Company holding shares either in physical form or in dematerialized form as on 21st August, 2026 ("Cut-off Date"), may cast their vote electronically.

We request you to kindly take the same on record.

Thanking you,
Yours faithfully,

For LIC Housing Finance Limited

VARSHA CHANDAR HARDASANI
Digitally signed by VARSHA CHANDAR HARDASANI
Date: 2026.08.04 11:36:31 +05'30'

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

Varsha Hardasani
Company Secretary and
Compliance Officer

LIC HOUSING FINANCE LIMITED

Registered & Corporate Office: 131 Maker Tower, "F" Premises, 13th Floor, Cuffe Parade, Mumbai – 400 005.

Tel.: 022-2217 8600, 2217 8700 **Fax:** 022-2217 8777

Corporate Identity Number: L65922MH1989PLC052257

Website: www.lichousing.com **Email:** lichousing@lichousing.com

NOTICE

NOTICE IS HEREBY GIVEN THAT THE THIRTY SEVENTH ANNUAL GENERAL MEETING ('AGM') OF THE MEMBERS OF LIC HOUSING FINANCE LIMITED WILL BE HELD THROUGH VIDEO CONFERENCE ('VC') / OTHER AUDIO-VISUAL MEANS ('OAVM') ON FRIDAY, AUGUST 28, 2026 AT 3:30 P.M. (IST) TO TRANSACT THE ITEMS OF BUSINESS MENTIONED BELOW:

ORDINARY BUSINESS:

1. **To receive, consider and adopt the Audited Standalone and Consolidated Financial Statements of the Company as mentioned below:**

   a. The audited (standalone) financial statements of the Company for the Financial Year ended March 31, 2026 and the Reports of the Board of Directors and Auditors thereon;

   b. The audited (consolidated) financial statements of the Company for the Financial Year ended March 31, 2026 and the Report of the Auditors thereon;

2. To declare final dividend of ₹ 10 /- (Rupees Ten Only) per Equity Share for the financial year ended March 31, 2026;

3. To appoint a Director in place of Shri P Koteswara Rao (DIN: 06389741), who retires by rotation and being eligible, offers himself for re-appointment.

SPECIAL BUSINESS:

4. Authority to the Board of Directors for approval and issuance of Redeemable Non-Convertible debentures ("NCDs") / or any other instruments on a private placement basis for an amount not exceeding ₹ 55,000 crore (Rupees Fifty-Five Thousand Crores Only).

   To consider and if thought fit, to pass, the following resolution as a **Special resolution:**

   "RESOLVED THAT pursuant to (i) the provisions of Section 42, 71, 179 and other applicable provisions, if any, of the Companies Act, 2013, as amended, read with relevant rule(s) made thereunder the Companies (Prospectus and Allotment of Securities) Rules, 2014, the Companies (Share Capital and Debentures) Rules 2014, and other applicable provisions, if any, of the Act, any other procedural rule(s), regulation(s), circular(s), notification(s), order(s) etc., issued thereunder including any statutory amendment(s) or modification(s) thereto or enactment(s) or re-enactment(s) thereof for the time being in force; (ii) applicable provisions of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 including any amendment, Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, including any amendment thereto; (iii) Reserve Bank of India (RBI) Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2025 (RBI-HFC Directions, 2025), updated as on April 15, 2026 including statutory amendment(s) or modification(s) thereto or re-enactment(s) or substitution(s) made thereunder, if any, for the time being in force; and in accordance with other applicable rules, regulations, circulars, notifications, clarifications and guidelines issued thereunder, from time to time, by the Reserve Bank of India, stock exchange where the shares of the Company are listed ("Stock Exchanges") and/or any other statutory / regulatory authority; (vii) the provisions of the Foreign Exchange Management Act, 1999 and rules and regulations framed thereunder as amended, (including any statutory modification(s) thereto or re-enactment(s) thereof for the time being in force), (viii) Any other applicable procedural laws made under any of the above mentioned statutes in the form of any other procedural rule(s), regulation(s), circular(s), notification(s), order(s) etc., and pursuant to the provisions of any other substantive and/or procedural laws that may be applicable in this regard; (ix) the memorandum and articles of association of the Company; (x) and subject to the approval(s), consent(s), permission(s) and/or sanction(s), if any, of the appropriate authorities, institutions or bodies as may be required, and subject to such conditions and modifications, as may be prescribed by any of them while granting any such approval(s), consent(s), permission(s), and/or sanction(s), and which may be agreed to by the Board of Directors of the Company (the "Board", which expression shall be deemed to include any committee which the Board may have constituted or hereinafter constitute to exercise its powers including the powers conferred by this resolution), the approval of the members of the Company be and is hereby accorded to the Board of Directors of the Company (hereinafter referred to as the 'Board' which term shall be deemed to include any committee duly constituted by the Board, from time to time, to exercise its powers conferred by this resolution) to issue Redeemable Non-Convertible Debentures (NCDs) secured or unsecured/ or any other instruments, which can be classified as being Tier II capital under the provisions of the Master Direction - the Reserve Bank of India (Housing Finance Companies)

Directions, 2025 and Circulars issued thereunder from time to time – including any amendment, modification, variation or re-enactment thereof, for the time being in force and the guidelines on private placement of Non-Convertible Debentures (NCDs), for cash either at par, premium or discount (only in case of re-issuance) to the face value, up to an aggregate amount not exceeding ₹ 55,000/- crore (Rupees Fifty Five Thousand Crore only) under one or more shelf disclosure documents (including any shelf disclosure document as may have already been approved and issued by the Company) and / or under one or more letters of offer as may be issued by the Company, and in one or more series / tranches, during the period commencing from the date of this approval to the date of the 38th Annual General Meeting for FY 2026-2027 or the date of exhaustion of the above mentioned limit, whichever is earlier, on a private placement basis and on such terms and conditions as the Board/ or its Committee, may deem fit and appropriate for each series / tranche, as the case may be subject to the condition that the total outstanding Non-Convertible Debentures (NCDs) along with other borrowings, shall not exceed the existing borrowing limits approved by powers of the Board under Section 180(1)(c) of the Act, i.e., ₹ 4,00,000/- Crore (Rupees Four Lakh Crore only), as per approval accorded by members at the 30th Annual General Meeting held on August 28, 2019;

RESOLVED FURTHER THAT the Board of Directors of the Company be and is hereby authorised to do all such acts, deeds, matters and things and execute all such agreements, documents, instruments and writings as may be required, with power to settle all questions, difficulties or doubts that may arise with regard to the said resolution as it may in its sole and absolute discretion deem fit and to delegate all or any of its powers herein conferred to any Committee and / or Director(s) and / or Officer(s) of the Company, to give effect to this resolution;

RESOLVED FURTHER THAT Company Secretary & Compliance Officer be and is hereby authorised to file necessary forms / returns with the Registrar of Companies/MCA and to make necessary entries in the statutory registers to that effect and also to do all act(s), deed(s) or thing(s) as may be required in this regard;

RESOLVED FURTHER THAT any Director, Company Secretary & Compliance Officer and/or the Chief Financial Officer, be and are hereby jointly as well as severally authorised to do all such acts, deeds and things and execute all such documents, instruments and writings, obtain necessary approvals from Shareholders, Regulators or Other Authorities as may be required under the Companies Act, 2013 or any other law for the time in force, to carry out the aforesaid Resolution."

By Order and on behalf of the Board

Varsha Hardasani
Company Secretary & Compliance Officer
Membership No.: ACS50448

Date: 6th July, 2026

Registered & Corporate Office:
131 Maker Tower, "F" Premises,
13th Floor, Cuffe Parade,
Mumbai – 400 005.
CIN : L65922MH1989PLC052257
Website: www.lichousing.com
Phone No.: +91 22 22178610
Fax No.: +91 22 22178777
Email: varsha.hardasani@lichousing.com

NOTES:

SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUEST OF PHYSICAL SHARES

Pursuant to SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/I/3750/2026, dated January 30, 2026, the Company is pleased to offer a one-time special window for shareholders holding shares in physical form to submit re-lodgement requests for the transfer of shares. The Special Window is open from February 05, 2026 to February 04, 2027 and is applicable to cases where original share transfer requests were lodged prior to April 01, 2019 and were returned/ unattended or rejected due to deficiencies in documentation, process or any other reason. The shares re-lodged for transfer will be processed only in dematerialised form during the period of this window. Eligible shareholders may submit their transfer requests along with the requisite documents to the Company's Registrar and Share Transfer Agent (RTA) at MUFG Intime India Private Limited (formerly known as Link Intime India Private Limited) C-101, Embassy Park, 247, L.B.S. Marg, Vikhroli (West), Mumbai- 400 083, Maharashtra, India.

Updation of KYC and conversion of Physical Shares into Demat Mode

The shareholders who are holding shares in physical form are requested to update their KYC and also requested to convert their physical share certificates in to dematerialised form (electronic form). The shareholders are further requested to claim their unclaimed dividend amounts, otherwise, the same will be transferred to Investor Education and Protection Fund Authority (IEPFA) after expiry of seven years along with the Shares thereon timely.

Inspection of Documents:

The Register of Directors and Key Managerial Personnel and their shareholding maintained under Section 170 of the Companies Act, 2013, the Register of Contracts or Arrangements in which the directors are interested, maintained under Section 189 of the Act, and the relevant documents referred to in this Notice and the Annual Report for "Inspection of members" will be available, for inspection electronically, to the members during the AGM.

All shareholders will be able to inspect all documents referred to in the Notice and the explanatory statement thereto electronically without any fee from the date of circulation of this Notice up to the date of AGM. Members seeking to inspect such documents may send an email request to co.secretarial@lichousing.com

Virtual Meeting

(1) The Ministry of Corporate Affairs (MCA), vide its General Circular No. 20/2020 dated 5th May, 2020 read with the subsequent circulars issued from time to time, the latest one being General Circular No. 03/2025 dated 22nd September, 2025 (MCA Circulars), has allowed Companies to conduct the Annual General Meeting (AGM) through Video Conferencing ("VC") or Other Audio-Visual Means ("OAVM") without the physical presence of the Members at a common venue till further orders.

In compliance with the provisions of the Companies Act, 2013 (the Act), SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations) and MCA Circulars, the 37th AGM of the Company shall be conducted through VC/OAVM. The proceedings of AGM shall be deemed to be conducted at the Registered & Corporate Office of the Company situated at 131 Maker Tower, "F" Premises, 13th Floor, Cuffe Parade, Mumbai – 400 005 Maharashtra.

(2) Pursuant to the provisions of the Act, a Member entitled to attend and vote at the AGM is entitled to appoint a proxy to attend and vote on his/her behalf and the proxy need not be a Member of the Company. Since this AGM is being held pursuant to the MCA circulars through VC or OAVM, the requirement of physical attendance of Members has been dispensed with. Accordingly, in terms of the relevant MCA circulars, the facility for appointment of proxies by the Members will not be available for this AGM and hence the proxy form, attendance slip and route map for the venue of the AGM are not annexed to this Notice.

Authorised Representatives

(3) Pursuant to the provisions of Section 113 of the Act, Institutional / Corporate Members intending to attend the AGM through their authorized representatives are requested to send to the Company's Registrar and Transfer Agent ('RTA'), MUFG Intime India Private Limited (formerly known as Link Intime India Private Limited) on enotices@in.mpms.mufg.com, with a copy marked to instameet@in.mpms.mufg.com from their registered Email ID, a scanned copy (PDF / JPG format) of certified copy of the Board Resolution / Authority Letter authorizing their representative to attend and vote on their behalf at the meeting.

Electronic dispatch of Annual Report and process for registration of e-mail id and for obtaining copy of Annual Report

(4) The AGM Notice is being sent, through electronic mode in pursuance of the circulars issued by MCA and SEBI, to all the Members whose names appear in the Register of Members as on **Friday, July 31, 2026**.

(5) The attendance through VC/OAVM is restricted (by number – to a maximum of 1000; and by time – before 30 minutes and 15 minutes after the scheduled time of the meeting) and hence Members will be allowed to attend the Meeting on first come first serve basis. This will not include large Members (Members holding 2% or more shareholding), Promoters, Institutional Investors, Directors, Key Managerial Personnel, Auditors etc. who are allowed to attend the AGM, without any restriction based on first come first served basis.

(6) Members attending the AGM through VC/OAVM will be counted for the purpose of reckoning of Quorum under Section 103 of the Act.

(7) In line with the Act, MCA Circulars and the Listing Regulations, the Notice has been uploaded on the website of the Company at www.lichousing.com. The Notice can also be accessed from the websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively and is also available on the website of RTA instavote.linkintime.co.in

(8) Members of the Company as on, **Friday, August 21, 2026,** can join the AGM 30 minutes before the commencement of the AGM i.e., at 3:00 P.M and 15 minutes after the scheduled time of the AGM by following the procedure mentioned in this Notice.

(9) The Explanatory Statement as required under Section 102(1) of the Act, in respect of Item Nos. **4** of the Notice convening the AGM is annexed hereto.

Dividend:

(10) The dividend of ₹ 10.00 per equity share, if declared at the AGM, will be paid subject to deduction of tax at source **('TDS')** on or after September 17, 2026, and before September 27, 2026 as under:

a. To all the Beneficial Owners as at the end of the day on **Friday, August 21, 2026**, as per the list of beneficial owners to be furnished by the National Securities Depository Limited and Central Depository Services (India) Limited in respect of the shares held in electronic form; and

b. whose names appear as Members in the Register of Members of the Company as at the end of the business hours on Friday, August 21, 2026 after giving effect to valid request(s) received for transmission/transposition of shares in respect of the shares held in physical form.;

c. Members holding shares in demat form are requested to note that the bank details furnished by the respective Depositories to the Company will be considered for remittance of dividend in accordance with Mandate SEBI requirements. The Company or RTA cannot act on any request received directly from such Members for any change in bank particulars or mandates;

d. Pursuant to the SEBI Master Circular dated May 7, 2024 and Master Circular for Registrars to an Issue and Share Transfer Agents dated February 6, 2026, dividend to Members holding shares in physical mode shall be paid only through electronic mode, subject to furnishing of Permanent Account Number ('PAN'), contact details (postal address, mobile number and e-mail address), bank account details, specimen signature, etc., for their respective folios with the Company or its RTA;

e. Accordingly, to ensure timely credit of dividend, Members are requested to keep their bank account details updated with their respective DPs in case of shares held in demat form, and with the RTA in case of shares held in physical mode, by submitting the prescribed forms and documents. Dividend payments will be made through electronic mode based on such updated details.

(11) Pursuant to the provisions of Income Tax Act, 2025 ("IT Act, 2025"), dividend income is taxable in the hands of the Members and the Company is required to deduct tax at source **(TDS**) from the dividend paid to the Members at the prescribed rates in the IT Act, 2025 or Tax treaty at the time of making payment of the dividend.In order to enable the compliances with TDS requirements, Members are requested to complete and/ or update their Residential status, PAN, and Category as per the IT Act with their DPs or in case shares are held in physical form, with the Company by sending the documents on or before Monday**, August 24, 2026 to enable the Company to determine the appropriate TDS / withholding tax rate applicable.**

For resident Members, taxes shall be deducted at source under Section 393(1) of IT Act, 2025, as follows:

Members having valid and operative Permanent Account Number (PAN)	**10% *or as notified by the Government of India (GOI)**

*As per section 262(9) of the IT Act, 2025 read with Rule 158 IT Rules 2026, every person who has been allotted a PAN and eligible to obtain Aadhaar, shall be required to link the PAN with Aadhaar. In case of failure to comply with this, the PAN allotted shall be deemed to be invalid / inoperative and he shall be liable to all consequences under the IT Act, 2025 and tax shall be deducted at the higher rates as prescribed u/s 397(2) of the IT Act, 2025 i.e., 20% of tax deduction at source.

However, no tax shall be deducted on the dividend payable to resident individual Members if the total dividend to be received by them during financial year 2026-27 does not exceed ₹ 10,000, and in cases where member provides Form 121 subject to the fulfilment of conditions specified in the Income Tax Act, 2025. Resident Members may also submit any other document as prescribed under the IT Act, 2025 to claim a lower / Nil withholding of tax. PAN is mandatory for members providing Form 121 or any other document as mentioned above.

For Non-resident Members, taxes are required to be withheld in accordance with the provisions of Section 393 (2) of the IT Act, 2025 and other applicable sections of the IT Act, at the rates in force. The withholding tax shall be at the rate of 20%** (plus applicable surcharge and cess) or as notified by the GOI on the amount of dividend payable. However, as per Section 159 of the IT Act, 2025, nonresident Members have the option to be governed by the provisions of the Double Tax Avoidance Agreement (DTAA), read with Multilateral Instrument (MLI) between India and the country of tax residence of the Members, if they are more beneficial to them.

For this purpose, i.e., to avail the benefits under the DTAA read with MLI, non-resident Members will have to provide the following:

a. Copy of the PAN card allotted by the Indian income tax authorities duly attested by the Members or details as prescribed under sub-rule (2) of rule 217 of the Income-tax Rules, 2026.

b. Copy of the Tax Residency Certificate for financial year 2026-27 obtained from the revenue or tax authorities of the country of tax residence, duly attested by Members.

c. Electronically filed Form 41 issued by the Central Board of Direct Taxes from Income-Tax website

d. Self-declaration by the Members of having no permanent establishment in India in accordance with the applicable tax treaty.

e. Self-declaration of beneficial ownership by the non-resident shareholder.

f. Any other documents as prescribed under the IT Act for lower withholding of taxes, if applicable, duly attested by the Members.

g. Copy of Treaty.

In case of Foreign Institutional Investors (FII) / Foreign Portfolio Investors (FPI), tax will be deducted under Section 196D of the IT Act, 2025 at the rate of 20% (plus applicable surcharge and cess) or the rate provided in relevant DTAA, read with MLI, whichever is more beneficial, subject to the submission of the above documents, if applicable.

You will receive a separate email containing the document upload link and the designated email address.

(12) Further, to receive the dividend on time, Members holding shares in physical form who have not updated their mandate for receiving the dividends directly in their bank accounts through Electronic Clearing Service are requested to send the following documents to our RTA, latest by **August 12, 2026**:

a. **Form No. ISR-1** duly filled and signed by the holders stating their name, folio number, complete address with pin code, and following details relating to the bank account in which the dividend is to be received:

i) Name of Bank and Bank Branch;

ii) Bank Account Number & Type allotted by your bank after implementation of Core Banking Solutions; and

iii) 11-digit IFSC Code.

iv) 9 digit MICR Code.

b. Original copy of cancelled cheque bearing the name of the Member or first holder, in case shares are held jointly;

c. Self-attested copy of the PAN Card; and

d. Self-attested copy of any document (such as AADHAR Card, Driving License, Election Identity Card, Passport) in support of the address of the Member as registered with the Company.

Members holding shares in electronic form may please note that their bank details as furnished by the respective Depositories to the Company will be considered for remittance of dividend as per the applicable regulations of the Depositories and the Company will not entertain any direct request from such Members for change/ addition/deletion in such bank details. Accordingly, the Members holding shares in demat form are requested to update their Electronic Bank Mandate with their respective DPs.

Further, please note that instructions, if any, already given by Members in respect of shares held in physical form, will not be automatically applied to the dividend paid on shares held in electronic form.

(13) In case of joint holders attending the AGM, only such joint holder who is higher in the order of names will be entitled to vote.

(14) **Members who have not registered their E-mail address so far, are requested to register their e-mail for receiving all communication including Annual Report, Notices etc. from the Company electronically. Members can do this by updating their email addresses with their DPs.**

Registration of email ID and Bank Account details:

(a) In case, the shareholder's email ID is already registered with the Company/its Registrar & Share Transfer Agent / Depositories, log in details for e-voting are being sent on the registered email address.

(b) The Company has made arrangements for members to register their e-mail addresses. Therefore, those members who have not yet registered their e-mail addresses are requested to register the same by accessing the link https://web.in.mpms.mufg.com/EmailReg/Email_Register.html

(c) In case, the shareholder has not registered his/ her/their email address with the Company/its RTA/ Depositories and or not updated the Bank Account mandate, the following instructions to be followed:

(i) Kindly log in to the website of the RTA, namely, Link Intime India Private Ltd., https://in.mpms.MUFG.com, under Investor Services > Email/ Bank detail Registration–fill in the details and upload the required documents and submit. OR

(ii) In the case of Shares held in demat mode: The shareholder may please contact the Depository Participant **("DP")** and register the email address and bank account details in the demat account as per the process followed and advised by the DP.

(iii) Alternatively, Members may send an e-mail request to the email id: enotices@in.mpms.mufg.com along with scanned copy of the signed request letter providing the email address, mobile number, self-attested PAN copy and Client Master copy in case of electronic folio and copy of share certificate in the case of physical folio.

(15) In accordance with the provisions of the Regulation 36(3) of Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") and Secretarial Standard on General Meetings **(SS-2)** on General Meetings issued by the Institute of Company Secretaries of India ("ICSI")**,** a brief resume of the Directors proposed to be appointed / re-appointed, nature of their expertise in specific functional areas, disclosure of relationship between directors inter-se, names of listed companies in which they hold the directorship and membership / chairmanship of committees of directors, shareholding of non-executive directors are set out in this notice as Annexure I.

(16) The Annual Report for financial year 2025-26 of the Company (being circulated to the Members of the Company electronically), is also available on the Company's website at www.lichousing.com and on the website of the respective Stock Exchanges at www.bseindia.com and www.nseindia.com.

(17) In terms of the provisions of Section 107 of the Act, since the voting on resolutions as set out in this Notice, are being conducted through e-voting, the said resolutions will not be decided on a show of hands at the Meeting.

(18) Members holding shares in electronic form may please note that dividend in respect of the shares held by them will be credited to their bank account as per the details furnished by the respective Depositories to the Company as per the applicable regulations of the Depositories. The Company will not be in a position to entertain any request received from such members directly for change / addition / deletion in their bank details. Further, instructions, if any, already given by Members in respect of shares held in physical form will not be automatically applicable to the dividend payable on shares held in electronic form. Members may therefore give instructions regarding change in bank accounts in which they wish to receive dividend, to their DP directly.

(19) The Company proposes the payment of dividend, if declared, through National Electronic Fund Transfer **(NEFT)** or National Electronic Clearing Services **(NECS)**. Members holding shares in physical mode are advised to immediately submit the NEFT / Bank Details along with IFSC to the RTA at https://in.mpms.mufg.com/ or notify the changes, if any, to RTA, while Members holding the shares in dematerialization mode are advised to submit the bank details along with IFSC or notify the changes, if any, in their bank details to their respective DP. NECS mandate form can be obtained on request from the RTA to enable the Members to update their address & bank particulars and ensure timely & faster credit of dividend to their bank account.

(20) As per the provisions of Section 72 of the Act, the facility for making nomination is available to the Members in respect of the shares held by them. Nomination forms can be obtained from the Company's RTA on enotices@in.mpms.mufg.com

(21) Members holding shares in the same set of names under different ledger folios are requested to apply for consolidation of such folios along with relevant share certificates to the Company's Registrar and Transfer Agent.

(22) Pursuant to the provisions of Sections 124 and 125 of the Act, Rules made thereunder and Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 read with the relevant circulars and amendments thereto, the amount of dividend remaining unpaid or unclaimed for a period of seven years from the due date is required to be transferred to the Investor Education and Protection Fund **(IEPF)** as constituted by the Central Government. The Company had accordingly transferred on due date unclaimed dividend of ₹ 94.66 Lacs for the financial year 2017-18 to Investor Education and Protection Fund **(IEPF).**

Reminders are being sent to those Members having unclaimed dividends before transfer of such dividend to IEPF. Details of the unclaimed dividend are also uploaded, on the website of the Company i.e. www.lichousing.com and the same was also filed with MCA.

Members are requested to claim their unclaimed dividend, if any, and for the purpose may correspond with the Company Secretary or the RTA. Information in respect of unclaimed dividend for the financial year 2018-19 which is due for transfer to the IEPF is given below:

Financial Year ended	Date of Declaration	Due for Transfer
2018-19	28th August, 2019	30th September, 2026

Members who have not yet encashed the dividend warrants for any of the financial years from 2019-20 to 2024-25 are once again requested to make their claims immediately to the Company or the RTA, for issuance of duplicate / revalidated dividend warrant/s.

Members may also note that as per the provisions of Section 124 of the Act, read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer & Refund) Rules 2016, ("IEPF Rules") the shares in respect of which the dividend has not been claimed for seven consecutive years shall be transferred by the Company to the designated Demat Account of the IEPF Authority. Pursuant to the provisions of Section 124(6) of the Act, and the rules made thereunder, the Company has transferred in aggregate 64,627 Equity Shares of face value of ₹ 2/- each to designated Demat Account of IEPF Authority in respect of which the dividend remained unclaimed for a period of seven consecutive years i.e. from 2017-18 till the due date of 30th September, 2025 after following the prescribed procedure.

In case, valid claim is not received by that date, the Company shall proceed to transfer the respective shares to the IEPF account as per the provisions of IEPF Rules. The Company shall however also inform the concerned Members individually and shall also publish the notice in this respect in the newspaper pursuant to the provisions of IEPF Rules. The details of such Members and equity shares transferred to IEPF will also be uploaded on the website of the Company.

(23) The Members desiring any information as regards the accounts are requested to write to the Company at an early date, so as to enable the Company to keep the information ready.

(24) Securities and Exchange Board of India (SEBI) has mandated the submission of PAN by every participant in securities market. Members holding shares in electronic form are, therefore, requested to submit their PAN to their DPs with whom they are maintaining their demat account. Members holding shares in physical form shall submit their PAN details to the Company or to the RTA. SEBI has also mandated that for registration of transfer of securities, the transferor(s) and transferee(s) shall furnish a copy of their PAN card to the Company for registration of transfer of securities.

(25) **Instructions for e-voting and joining the Annual General Meeting are as follows:**

A. VOTING THROUGH ELECTRONIC MEANS

Pursuant to provisions of Section 108 of the Act and Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended from time to time, and Regulation 44 of the Listing Regulations, the Company is pleased to provide Members, the facility to exercise their vote at the AGM by electronic means and the business may be transacted through e-voting services. The facility of casting the votes by the Members using an electronic voting system from a place other than venue of the AGM **("remote e-voting")** will be provided by the RTA. The remote-e-voting period will commence on Tuesday, 25th August, 2026, at 9:00 a.m. (IST) and ends on Thursday, 27th August, 2026 at 05:00 p.m. (IST). During this period, Members of the Company holding shares either in physical form or in dematerialized form as on Friday, 21st August, 2026 **(hereinafter called as "Cut-off Date"),** may cast their vote electronically.

The E-voting module shall be forthwith blocked by the RTA for voting thereafter. Once the vote on resolution is casted by the Member, he shall not be allowed to change it subsequently. A person who is not a member as on the Cut-off date, but subsequently becomes a Member, should treat this Notice for information purpose only.

Remote e-Voting Instructions for shareholders

In terms of SEBI circular no. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30th January, 2026, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants.

Shareholders are advised to update their mobile number and email Id correctly in their demat accounts to access e-Voting facility.

Login method for Individual shareholders holding securities in demat mode is given below:

Individual Shareholders holding securities in demat mode with NSDL

METHOD 1 – NSDL OTP based login

a) Visit URL: https://eservices.nsdl.com/SecureWeb/evoting/evotinglogin.jsp

b) Enter your 8–character DP ID, 8–digit Client Id, PAN, Verification code and generate OTP.

c) Enter the OTP received on your registered email ID/ mobile number and click on login.

d) Post successful authentication, you will be re-directed to NSDL depository website wherein you will be able to see e-Voting services under Value added services. Click on "Access to e-Voting" under e-Voting services.

e) Click on "MUFG InTime" or "evoting link displayed alongside Company's Name" and you will be redirected to InstaVote website for casting the vote during the remote e-voting period.

METHOD 2–Individual Shareholders registered with NSDL IDeAS facility

Shareholders who have registered for NSDL IDeAS facility:

a) Visit URL: https://eservices.nsdl.com and click on "Beneficial Owner" icon under "Login".

b) Enter IDeAS User ID, Password, Verification code & click on "Log-in".

c) After successful authentication, you will be able to see e-Voting services under Value added services. Click on "Access to e-Voting" under e-Voting services.

d) Click on "MUFG InTime" or "evoting link displayed alongside Company's Name" and you will be redirected to InstaVote website for casting the vote during the remote e-voting period.

OR

Shareholders who have not registered for NSDL IDeAS facility:

a) To register, visit URL: https://eservices.nsdl.com and select "Register Online for IDeAS Portal" or click on https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp

b) Enter 8-character DP ID, 8-digit Client ID, Mobile no, Verification code & click on "Submit".

c) Enter the last 4 digits of your bank account / generate 'OTP'.

d) Post successful registration, user will be provided with Login ID and password.

e) Follow steps given above in points (a-d).

METHOD 3–Individual Shareholders directly visiting the e-voting website of NSDL

a) Visit URL: https://www.evoting.nsdl.com

b) Click on the "Login" tab available under 'Shareholder/Member' section.

c) Enter User ID (i.e., your 16 demat account number held with NSDL), Password/OTP and a Verification Code as shown on the screen.

d) Post successful authentication, you will be re-directed to NSDL depository website wherein you will be able to see e-Voting services under Value added services. Click on "Access to e-Voting" under e-Voting services.

e) Click on "MUFG InTime" or "evoting link displayed alongside Company's Name" and you will be redirected to InstaVote website for casting the vote during the remote e-voting period.

Individual Shareholders holding securities in demat mode with CDSL

METHOD 1 – CDSL e-voting page

a) Visit URL: https://www.cdslindia.com.

b) Go to e-voting tab.

c) Enter 16-digit Demat Account Number (BO ID) and PAN No. and click on "Submit".

d) System will authenticate the user by sending OTP on registered Mobile and Email as recorded in Demat Account

e) Post successful authentication, user will be able to see e-voting option. The evoting option will have links of e-voting service providers i.e., MUFG InTime. Click on "MUFG InTime" or "evoting link displayed alongside Company's Name" and you will be redirected to InstaVote website for casting the vote during the remote e-voting period.

METHOD 2 – Individual Shareholders registered with CDSL Easi/ Easiest facility

Shareholders who have registered/ opted for CDSL Easi/ Easiest facility:

a) Visit URL: https://web.cdslindia.com/myeasitoken/Home/Login or www.cdslindia.com, click on "Login" and select "My Easi New (Token)".

b) Enter existing username, Password & click on "Login".

c) Post successful authentication, user will be able to see e-voting option. The evoting option will have links of e-voting service providers i.e., MUFG InTime. Click on "MUFG InTime" or "evoting link displayed alongside Company's Name" and you will be redirected to InstaVote website for casting the vote during the remote e-voting period.

OR

Shareholders who have not registered for CDSL Easi/ Easiest facility:

a) To register, visit URL: https://web.cdslindia.com/myeasitoken/Registration/EasiRegistration / https://web.cdslindia.com/myeasitoken/Registration/EasiestRegistration

b) Proceed with updating the required fields.

c) Post successful registration, user will be provided username and password on the registered email id. Follow steps given above in points (a-c).

Individual Shareholders holding securities in demat mode with Depository Participant

Individual shareholders can also login using the login credentials of your demat account through your depository participant registered with NSDL / CDSL for e-voting facility.

a) Login to DP website

b) After Successful login, user shall navigate through "e-voting" option.

c) Click on e-voting option, user will be redirected to NSDL / CDSL Depository website after successful authentication, wherein user can see e-voting feature.

d) After successful authentication, click on "Link InTime / MUFG InTime" or "evoting link displayed alongside Company's Name" and you will be redirected to InstaVote website for casting the vote during the remote e-voting period.

Login method for shareholders holding securities in physical mode / Non-Individual Shareholders holding securities in demat mode

Shareholders holding shares in physical mode / Non-Individual Shareholders holding securities in demat mode as on the cut-off date for e-voting may register for InstaVote as under:

Shareholders who have not registered for INSTAVOTE facility:

a) Visit URL: https://instavote.linkintime.co.in

b) Click on **"Sign Up"** under 'SHARE HOLDER' tab and register with your following details:

A. User ID:

NSDL demat account – User ID is 8 Character DP ID followed by 8 Digit Client ID.

CDSL demat account – User ID is 16 Digit Beneficiary ID.

Shareholders holding shares in physical form – User ID is Event No + Folio Number registered with the Company.

B. PAN:

Enter your 10-digit Permanent Account Number (PAN)

(Shareholders who have not updated their PAN with the Depository Participant (DP)/ Company shall use the sequence number provided to you, if applicable.

C. DOB/DOI:

Enter the Date of Birth (DOB) / Date of Incorporation (DOI) (As recorded with your DP / Company–in DD/MM/YYYY format)

D. Bank Account Number:

Enter your Bank Account Number (last four digits), as recorded with your DP/Company.

*Shareholders holding shares in NSDL form, shall provide 'D' above

**Shareholders holding shares in physical form but have not recorded 'C' and 'D', shall provide their Folio number in 'D' above

❖ Set the password of your choice

(The password should contain minimum 8 characters, at least one special Character (!#$&*), at least one numeral, at least one alphabet and at least one capital letter).

❖ Enter Image Verification (CAPTCHA) Code

❖ Click "Submit" (You have now registered on InstaVote).

Shareholders who have registered for INSTAVOTE facility:

c) Visit URL: https://instavote.linkintime.co.in Click on **"Login"** under 'SHARE HOLDER' tab.

A. User ID: Enter your User ID

B. Password: Enter your Password

C. Enter Image Verification (CAPTCHA) Code

D. Click "Submit"

d) Cast your vote electronically:

a. After successful login, you will be able to see the "Notification for e-voting".

b. Select 'View' icon.

c. E-voting page will appear.

d. Refer the Resolution description and cast your vote by selecting your desired option 'Favour / Against' (If you wish to view the entire Resolution details, click on the 'View Resolution' file link).

e. After selecting the desired option i.e. Favour / Against, click on 'Submit'.

A confirmation box will be displayed. If you wish to confirm your vote, click on 'Yes', else to change your vote, click on 'No' and accordingly modify your vote.

NOTE: Shareholders may click on "Vote as per Proxy Advisor's Recommendation" option and view proxy advisor recommendations for each resolution before casting vote. "Vote as per Proxy Advisor's Recommendation" option provides access to expert insights during the e-Voting process. Shareholders may modify their vote before final submission.

Once you cast your vote on the resolution, you will not be allowed to modify or change it subsequently.

Non-Individual Body corporate shareholders shall send a scanned copy of the board resolution authorising its representative to vote, to the scrutinizer at registered email address with a copy marked to RTA at enotices@in.mpms.mufg.com and the company at registered email address.

Guidelines for Institutional shareholders ("Custodian / Corporate Body/ Mutual Fund")

STEP 1 – Custodian / Corporate Body/ Mutual Fund Registration

a) Visit URL: https://instavote.linkintime.co.in

b) Click on **"Sign Up"** under "Custodian / Corporate Body/ Mutual Fund"

c) Fill up your entity details and submit the form.

d) A declaration form and organization ID is generated and sent to the Primary contact person email ID (which is filled at the time of sign up). The said form is to be signed by the Authorised Signatory, Director, Company Secretary of the entity & stamped and sent to insta.vote@linkintime.co.in.

e) Thereafter, Login credentials (User ID; Organisation ID; Password) is sent to Primary contact person's email ID. (You have now registered on InstaVote)

STEP 2 – Investor Mapping

a) Visit URL: https://instavote.linkintime.co.in and login with InstaVote Login credentials.

b) Click on **"Investor Mapping"** tab under the Menu Section

c) Map the Investor with the following details:

A. 'Investor ID' –

i. NSDL demat account – User ID is 8 Character DP ID followed by 8 Digit Client ID i.e., IN00000012345678

ii. CDSL demat account – User ID is 16 Digit Beneficiary ID.

B. 'Investor's Name–Enter Investor's Name as updated with DP.

C. 'Investor PAN'–Enter your 10-digit PAN.

D. 'Power of Attorney'–Attach Board resolution or Power of Attorney.

*File Name for the Board resolution/ Power of Attorney shall be – DP ID and Client ID or 16 Digit Beneficiary ID. Further, Custodians and Mutual Funds shall also upload specimen signatures.

E. Click on Submit button. (The investor is now mapped with the Custodian / Corporate Body/ Mutual Fund Entity). The same can be viewed under the "Report Section".

STEP 3 – Voting through remote e-voting

The corporate shareholder can vote by two methods, during the remote e-voting period.

METHOD 1–VOTES ENTRY

a) Visit URL: https://instavote.linkintime.co.in and login with InstaVote Login credentials.

b) Click on **"Votes Entry"** tab under the Menu section.

c) Enter the **"Event No."** for which you want to cast vote.

Event No. can be viewed on the home page of InstaVote under "On-going Events".

d) Enter **"16-digit Demat Account No."** for which you want to cast vote.

e) Refer the Resolution description and cast your vote by selecting your desired option 'Favour / Against' (If you wish to view the entire Resolution details, click on the 'View Resolution' file link). After selecting the desired option i.e. Favour / Against, click on 'Submit'.

f) A confirmation box will be displayed. If you wish to confirm your vote, click on 'Yes', else to change your vote, click on 'No' and accordingly modify your vote.

(Once you cast your vote on the resolution, you will not be allowed to modify or change it subsequently).

OR

METHOD 2–VOTES UPLOAD

a) Visit URL: https://instavote.linkintime.co.in and login with InstaVote Login credentials.

b) After successful login, you will be able to see the "Notification for e-voting".

c) Select **"View"** icon for **"Company's Name / Event number".**

d) E-voting page will appear.

e) Download sample vote file from **"Download Sample Vote File"** tab.

f) Cast your vote by selecting your desired option 'Favour / Against' in the sample vote file and upload the same under **"Upload Vote File"** option.

g) Click on 'Submit'. 'Data uploaded successfully' message will be displayed.

(Once you cast your vote on the resolution, you will not be allowed to modify or change it subsequently).

NOTE: **Non-Individual Body corporate shareholders** shall send a scanned copy of the board resolution authorising its representative to vote, to the scrutinizer at registered email address with a copy marked to RTA at enotices@in.mpms.mufg.com and the company at registered email address.

Helpdesk:

Shareholders holding securities in physical mode / Non-Individual Shareholders holding securities in demat mode:

Shareholders holding securities in physical mode / Non-Individual Shareholders holding securities in demat mode facing any technical issue in login may contact INSTAVOTE helpdesk by sending a request at enotices@in.mpms.mufg.com or contact on:–Tel: 022 – 4918 6000.

Individual Shareholders holding securities in demat mode:

Individual Shareholders holding securities in demat mode may contact the respective helpdesk for any technical issues related to login through Depository i.e., NSDL and CDSL.

Login type	Helpdesk details
Individual Shareholders holding securities in demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at : 022–4886 7000
Individual Shareholders holding securities in demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 22 55 33

Forgot Password:

Shareholders holding securities in physical mode / Non-Individual Shareholders holding securities in demat mode:

Shareholders holding securities in physical mode / Non-Individual Shareholders holding securities in demat mode have forgotten the USER ID [Login ID] or Password or both then the shareholder can use the "Forgot Password" option available on: https://instavote.linkintime.co.in

- Click on **"Login"** under 'SHARE HOLDER' tab.
- Click **"forgot password?"**
- Enter User ID, select Mode and Enter Image Verification code (CAPTCHA).
- Click on "SUBMIT".

In case shareholders have a valid email address, Password will be sent to his / her registered e-mail address. Shareholders can set the password of his/her choice by providing information about the particulars of the Security Question and Answer, PAN, DOB/DOI, Bank Account Number (last four digits) etc. The password should contain a minimum of 8 characters, at least one special character (!#$&*), at least one numeral, at least one alphabet and at least one capital letter.

User ID:

NSDL demat account – User ID is 8 Character DP ID followed by 8 Digit Client ID.

CDSL demat account – User ID is 16 Digit Beneficiary ID.

Shareholders holding shares in physical form – User ID is Event No + Folio Number registered with the Company.

In case Custodian / Corporate Body/ Mutual Fund has forgotten the USER ID [Login ID] or Password or both then the shareholder can use the "Forgot Password" option available on: https://instavote.linkintime.co.in

- Click on 'Login' under "Custodian / Corporate Body/ Mutual Fund" tab
- Click **"forgot password?"**
- Enter User ID, Organization ID and Enter Image Verification code (CAPTCHA).
- Click on "SUBMIT".

In case shareholders have a valid email address, Password will be sent to his / her registered e-mail address. Shareholders can set the password of his/her choice by providing information about the particulars of the Security Question and Answer, PAN, DOB/DOI etc. The password should contain a minimum of 8 characters, at least one special character (!#$&*), at least one numeral, at least one alphabet and at least one capital letter.

Individual Shareholders holding securities in demat mode with NSDL/ CDSL has forgotten the password:

Individual Shareholders holding securities in demat mode have forgotten the USER ID [Login ID] or Password or both, then the Shareholders are advised to use Forget User ID and Forget Password option available at above mentioned depository/ depository participants website.

❖ It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential.

❖ For shareholders/ members holding shares in physical form, the details can be used only for voting on the resolutions contained in this Notice.

❖ During the voting period, shareholders/ members can login any number of time till they have voted on the resolution(s) for a particular "Event".

B. INSTRUCTIONS FOR MEMBERS TO ATTEND THE AGM THROUGH INSTAMEET:

Instructions for Members to attend the AGM through InstaMeet (VC/OAVM) are as under:

1) Members are entitled to attend the AGM through VC/OAVM provided by RTA by following the below mentioned process. Facility for joining the AGM through VC/OAVM shall open 30 minutes before the time scheduled for the AGM and 15 minutes after the scheduled time of the AGM, will be available to the Members on first come first serve basis.

2) Members are requested to participate on first come first serve basis as participation through VC/OAVM is limited and will be closed on expiry of 15 (fifteen) minutes from the scheduled time of the AGM Meeting. Members with >2% shareholding, Promoters, Institutional Investors, Directors, KMPs, Chairperson of Audit Committee, Nomination and Remuneration Committee, Stakeholders Relationship Committee and Auditors etc. may be allowed to the meeting without restrictions of first come first serve basis. Members can log in and join 30 minutes prior to the schedule time of the meeting and window for joining shall be kept open till the expiry of 15 (fifteen) minutes after the schedule time. Participation is restricted up to 1000 members only.

3) Members will be provided with InstaMeet facility wherein Member shall register their details and attend the AGM as under:

   a) Visit URL: https://instameet.in.mpms.mufg.com & click on **"Login"**

   b) Select the "Company" and "Event Date" and register with your following details:

      A. Demat Account No. or Folio No or PAN:

      - Shareholders holding shares in NSDL demat account shall provide 8 Character DP ID followed by 8 Digit Client ID.
      - Shareholders holding shares in CDSL demat account shall provide 16 Digit Beneficiary ID.

- Shareholders holding shares in physical form – shall provide Folio Number.

B. PAN:

- Shareholders shall select check box – PAN and Enter your 10-digit Permanent Account Number (PAN).

(Shareholders who have not updated their PAN with the Depository Participant (DP)/ Company shall use the sequence number provided MUFG Intime, if applicable).

C. Mobile No: Enter your Mobile No.

D. Email ID: Enter your email Id as recorded with your DP/ Company.

c) Click "Go to Meeting" (You are now registered for InstaMeet and your attendance is marked for the meeting)

C. INSTRUCTIONS FOR MEMBERS TO REGISTER THEMSELVES AS SPEAKERS DURING ANNUAL GENERAL MEETING:

Members who desire to speak during the meeting are requested to follow the below mentioned procedures:

1. Members who would like to speak during the meeting must register their request with the company at co.secretarial@lichousing.com.
2. Members will get confirmation on first cum first basis depending upon the provision made by the client.
3. Members will receive "speaking serial number" once they mark attendance for the meeting. Please remember speaking serial number and start your conversation with panellist by switching on video mode and audio of your device.
4. Other shareholder who has not registered as "Speaker Shareholder" may still ask questions to the panellist via active chat-board during the meeting.

Members are requested to speak only when moderator of the meeting/ management will announce the name and serial number for speaking.

D. INSTRUCTIONS FOR MEMBERS TO VOTE DURING THE AGM THROUGH INSTAMEET:

Once the electronic voting is activated by the scrutinizer during the meeting, shareholders/ members who have not exercised their vote through the remote e-voting can cast the vote as under:

1. On the Shareholders VC page, click on the link for e-Voting "Cast your vote"
2. Enter your 16 digit Demat Account No. / Folio No. and OTP (received on the registered mobile number/ registered email Id) received during registration for InstaMEET. click on 'Submit'.
3. After successful login, you will see "Resolution Description" and against the same the option "Favour/ Against" for voting.
4. Cast your vote by selecting appropriate option i.e. "Favour/Against" as desired. Enter the number of shares (which represents no. of votes) as on the cut-off date under 'Favour/Against'.
5. After selecting the appropriate option i.e. Favour/ Against as desired and you have decided to vote, click on "Save". A confirmation box will be displayed. If you wish to confirm your vote, click on "Confirm", else to change your vote, click on "Back" and accordingly modify your vote.
6. Once you confirm your vote on the resolution, you will not be allowed to modify or change your vote subsequently.

Note:

- Members, who will be present in the Annual General Meeting through InstaMeet facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting facility during the meeting.
- Members who have voted through Remote e-Voting prior to the Annual General Meeting will be eligible to attend/ participate in the Annual General Meeting through InstaMeet. However, they will not be eligible to vote again during the meeting.
- Members are encouraged to join the Meeting through Tablets/ Laptops connected through broadband for better experience.
- Members are required to use Internet with a good speed (preferably 2 MBPS download stream) to avoid any disturbance during the meeting.
- Please note that Members connecting from Mobile Devices or Tablets or through Laptops connecting via Mobile Hotspot may experience Audio/Visual loss due to fluctuation in their network. It is therefore recommended to use stable Wi-FI or LAN connection to mitigate any kind of aforesaid glitches.
- In case Members face any technical issue in login they may contact INSTAMEET helpdesk by sending a request at instameet@in.mpms.mufg.com or contact on:–Tel: 022 – 4918 6000 / 4918 6175.

Appeal to Members:

(i) DEMAT:

Pursuant to SEBI notification dated June 8, 2018, transfer of shares in physical mode is prohibited and mandated holding of shares in demat, except in case of transmission or transposition. Accordingly, Members are requested to convert the physical holding to demat through depository participant. Members may contact the R&T Agent for any assistance in the said process of converting physical shares into DEMAT.

(ii) REGISTRATION OF NOMINATION AND BANK MANDATE:

Registration of nomination makes easy for dependants to access your investments and set out the proportion of your benefits to the nominees. Registration and / or updation of bank mandate ensures the receipt of dividend and / or any other consideration timely, faster and easier and more important, avoids fraudulent encashment of warrants. Members are requested to submit their bank registration documents i.e. request letter, cancelled cheque and self-attested PAN card & address proof with the Company and/ or depository participants.

General Instructions:

(i) The e-voting period will commence on **Tuesday, 25th August, 2026 9.00 AM IST and ends on Thursday, 27th August, 2026 05.00 pm IST** (both days inclusive). During this period, Members holding shares either in physical form or in dematerialized form, may cast their vote electronically. The e-voting module shall be disabled by MUFG Intime India Private Limited thereafter. Please note that once the vote on a resolution has been casted, the Members cannot change it subsequently.

(ii) The voting rights of Members shall be in proportion of their shareholding in the total paid-up equity share capital of the Company.

(iii) A person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the Depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting or of voting at the AGM.

(iv) Any person who acquires shares of the Company and becomes a Member of the Company after the dispatch of this Notice of the Annual General Meeting and holds shares as on the cut-off date i.e. Friday, August 21, 2026, may obtain the login id and password by sending a request at insta.vote@in.mpms.mufg.com or call on 022-49186000.

(v) M/s. BPP & Co., Company Secretaries, Pune (Membership No.: ACS 47312 and Certificate of Practice No.: 19902 and Firm Registration No. S2018MH565200) has been appointed by the Company to act as the Scrutinizer to scrutinize the e-voting process, in a fair and transparent manner.

(vi) The Scrutinizer shall immediately after the conclusion of voting at the Annual General Meeting, first count the votes cast at the Meeting, thereafter unblock the votes cast through e-voting in the presence of at least 2 (two) witnesses not in the employment of the Company.

(vii) The Scrutinizer shall within a period of 2 (two) working days from the date of Annual General Meeting submit a consolidated Scrutinizer's Report of the total votes cast in favour and against, if any, to the Chairman or Company Secretary & Compliance Officer, who shall countersign the same.

(viii) The results declared along with the Scrutinizer's Report shall be placed on the Company's website viz., www.lichousing.com and shall be communicated to the Stock Exchanges where the Company's equity shares are listed and on the website of RTA.

(ix) The resolutions shall be deemed to be passed as at the date of the AGM subject to the receipt of requisite number of votes.

(x) The inspection of registers and other documents shall be provided by electronic mode, the complete details and procedure of which shall be given in the Notice of AGM for viewing the documents.

(xi) All documents referred to in the accompanying Notice and the Explanatory Statement shall be available for inspection electronically. Members seeking to inspect such documents can send an email to enotices@in.mpms.mufg.com with subject line 'Inspection of AGM Documents' along with the self-attested copy of the PAN card of the member. The relevant documents will also be available for inspection by the Members electronically during the AGM on the website of the service provider https://instameet.linkintime.co.in Shareholder would be able to view documents under the "Inspection of Documents" section of the Service Providers portal after entering their login credentials. This Notice will also be available on the Company's website www.lichousing.com for download.

EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013 AND OTHER APPLICABLE PROVISIONS.

Item No. – 4:

In terms of Rule 14(2) of the Companies (Prospectus and Allotment of Securities) Rules, 2014, a company can make a private placement of its securities including NCDs under the Companies Act, 2013 only after the prior approval of its shareholders by way of a special resolution. The Companies (Prospectus and Allotment of Securities) Rules, 2014, further provides that the said special resolution must be passed in respect of all offers / invitations for subscribing the NCDs to be issued during a year and such a special resolution is required to be passed every year.

The NCDs proposed to be issued by the Company for cash may be either at par or premium or at a discount to face value depending upon the prevailing market conditions at the time of issues.

Accordingly, the approval of the Members is being sought by way of special resolution as set out at **Item No. 4** of this Notice, authorising the Board to issue NCDs and / or any other instruments which can be classified as being Tier II capital under the provisions of the Master Direction - the Reserve Bank of India (Housing Finance Companies) Directions, 2025 and Circulars issued thereunder from time to time – including any amendment, modification, variation or re-enactment thereof, for the time being in force, up to an aggregate amount not exceeding ₹ 55,000/- crore (Rupees Fifty-Five Thousand Crore Only) on private placement basis during a period commencing from the date of this approval by the shareholders to the date of the 38th Annual General Meeting for FY 2027-2028 or the date by which the above limit is exhausted, whichever is earlier.

Further existing borrowing powers of the Board under Section 180(1)(c) of the Act, out of the approval accorded by the Board and Shareholders of the Company for ₹ 4,00,000/- Crore (Rupees Four Lakh Crore Only) at the 30th Annual General Meeting held on August 28, 2019 is still subsisting approximately to the tune of ₹ 1,29,000 Crore as on 30th June 2025.

The Board, accordingly, recommends the passing of the special resolution as set out at Item No. 4 of this Notice, for the approval of the Members.

None of the Directors, Key Managerial Personnel and their relatives are in any way, concerned or interested, financially or otherwise, in the said Resolution.

All the material documents referred to in the explanatory statement will be available for inspection electronically from date of dispatch of the Notice through electronic mode and up to the last date of e-voting i.e. **Thursday August 27, 2026.** Members seeking to inspect such documents can send an email to enotices@in.mpms.mufg.com with subject line 'Inspection of Postal Ballot Documents' along with the self-attested copy of the PAN Card of the member.

The Board accordingly recommends, passing of the above resolutions, as set out at Item 1, 2 & 3 of this Notice as Ordinary Resolution and Item No. 4 as Special Resolution, for the approval of the Members of the Company.

ANNEXURE-I

Details of Director seeking appointment/ re-appointment at the Annual General Meeting

(In pursuance of Regulation 36 of the SEBI Listing Regulations, 2015 and Secretarial Standard 2, issued by the Institute of Company Secretaries of India)

Name of the Director	Shri P Koteswara Rao
Age	70 Years
DIN	06389741
Date of birth	31st March, 1956
Date of first appointment on the Board	11th June, 2018
Qualifications	Fellow Member of ICAI, B.com
Expertise	Marketing, Housing Finance, Credit Appraisal, Project Finance and Investment related activities.
Other Directorships Other Directorship (Including Directorship in public, private, foreign companies and insurance corporation)	NIL
Chairmanship/Membership of the committee of other companies in which position of Director is held.	NIL
Listed Entity from which the person has ceased to be Director in the past three years	NIL
Details of Remuneration sought to be paid	Sitting fees is paid for every Board and Committee Meetings, a director attends. Apart from sitting fees, no other remuneration / commission is paid to the Director.
Shareholding in LIC Housing Finance Limited	NIL
Terms and conditions of appointment	As displayed on the company's website: https://www.lichousing.com/static-assets/pdf/TermsAndConditions%20of%20appointment%20of%20Non%20Independent%20Director-2023.pdf?crafterSite=lichfl-corporate-website-cms&embedded=true

Brief profile

Shri P Koteswara Rao is a Fellow member of Institute of Charted Accountants of India with Bachelor's Degree in Commerce From Shri Venkateswara University, Triupati (AP). He has experience in the area of Accounts, Finance, Fund Management, Portfolio Management, Office Services, etc. He is also NSE Certified Market Professional. Shri P Koteswara Rao joined LIC of India as Direct Recruit Officer (CA Batch) in the year 1986. He has held various responsible position in senior cadres throughout his career spanning 30 years in various capacities in LIC of India and always added value to his job role. He worked as Marketing Manager and Senior Divisional Manager of Machilipatnam Division of LIC of India in Andhra Pradesh. He also worked as Regional Manager (OS) in the Western Zonal office, Mumbai, as Regional Manager (F&A) in Southern Zone, Chennai and also as Regional Manager (F&A) In Northern Zone, Delhi. For a brief period of one year, Shri p Koteswara Rao was General Manager in LIC Housing Finance Limited in charge of Credit Appraisal and Project Finance before moving to LIC of India as Chief (Investment/Operations), Central Office, Mumbai.

He had served in the Board of SKS Trust (Private) Ltd. As nominee Director for more than three years.

His hobbies include reading books.

He has attended a programme on Strategic leadership at Indian School of Business, Hyderabad.

Global exposure: Shri P Koteswara Rao participated in training programme on Fixed Income Instruments at Asian Institute of Management, Manila, Philippnies.

He was one of the speakers in the seminar conducted by Insurance Institute of India on ERM in June 2019 on Risk Management. After retiring from the services of LIC of India as Chief (Investment) in 2016, he has joined Insurance subjects, including Insurance Regulatory Matters, Investment, Risk Management, etc.

He has visited Bhutan and Armenia on academic assignments.

By Order and on behalf of the Board

Varsha Hardasani
Company Secretary & Compliance Officer
Membership No.: ACS50448

Date: 6th July, 2026
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