

1st August, 2025

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, 2025.

With respect to the captioned subject the Investor Presentation pertaining to the First Quarter ended June 30, 2025 has been uploaded on the official website of UC 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 Hardasani Company Secretary and Compliance Officer



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

Corporate Office : LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai 400 005 Tel: + 91 22 2217 8600, Fax: +91 22 2217 8777, Email: lichousing@lichousing.com.



LICHFL: A Journey of 36 Years.....





2024

Crossed Rs. 4000 Cr in Profit

2019

Crossed ₹ 2,00,000 Cr in Assets & ₹ 2000 Cr Pro

2022

Crosses ₹ 1 lakh cr

2015

Crossed ₹ 2,50,000 Cr in Assets

in portfolio

2017 2011

Crossed ₹ 150,000 cr in assets

50,000 Cr loan

2007 portfolio Crossed ₹ 1000 cr profit &

2007 portfolio
Launch of Fixed 2009 ₹ 75,000 Cr assets

Deposit Program Crossed ₹ 500 crs profit

"Sanchay Deposit" 2004

2002 GDR Issue

AAA Rating

1994

1989 IPO



Awards & Achievements



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"

2022

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



2015

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

2019

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

Issuer on EBP

2017

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

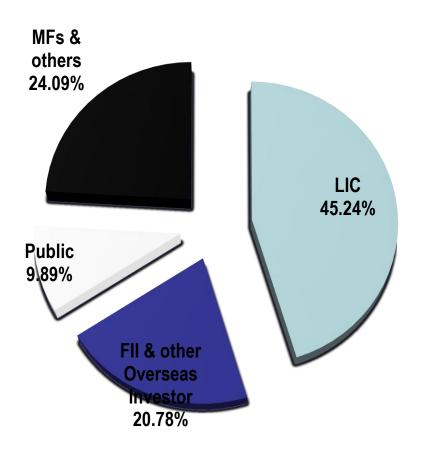
2016

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

Shareholding Pattern



June 2025



Top 10 Shareholders as on 31.07.2025

Shareholder	%
Life Insurance Corporation of India	45.24%
ICICI Prudential Asset Management Co. Ltd.	3.96%
Kotak Mahindra Asset Management Company Limited	3.95%
Mirae Asset Global Investments (India) Pvt. Ltd.	2.42%
Norges Bank Investment Management (NBIM)	2.29%
Bank Muscat SAOG	2.09%
The Vanguard Group, Inc.	1.71%
Aditya Birla Sun Life AMC Limited	1.30%
HDFC Life Insurance Company Limited	1.27%
Tata Asset Management Ltd.	1.18%

Executive Summary – Q1 FY 26

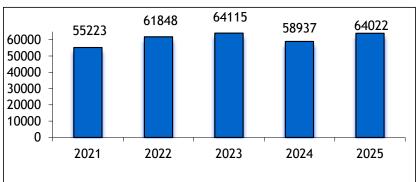


- Q1 FY26 PAT at Rs. 1359.92 cr as against Rs 1300.21 cr, up by 5%
- Q1 FY26 Total Revenue from operations Rs.7233 cr as against Rs.6784 cr, up by 7%
- Outstanding Loan portfolio up by 7% to Rs. 309587 cr
 - Individual Home Loan Portfolio up by 7% to Rs. 262411 Cr
- Q1FY 26 Loan Disbursements Rs. 13116 cr against Rs. 12915 cr
 - Individual Home Loan Disbursements Rs.11247 cr as against Rs.10932 cr
- Net Interest Income Rs.2065.78 cr for Q1 FY26 as against Rs.1989.08 cr for Q1 FY25,up by
- Net Interest Margins 2.68 % for Q1 FY26 as against 2.76% for Q1 FY25
- Stage 3 EAD at 2.62 % as on 30.06.2025 as against 3.30 % as on 30.06.2024
- Total ECL provision stood at Rs. 5051 Cr as on 30.06.2025
- PCR (Stage III) stands at 50.81%

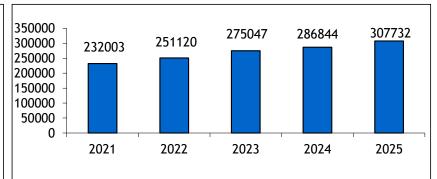
Update-Last 5 Years



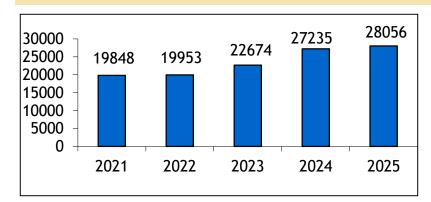
Disbursement (Rs. Cr) CAGR 4%



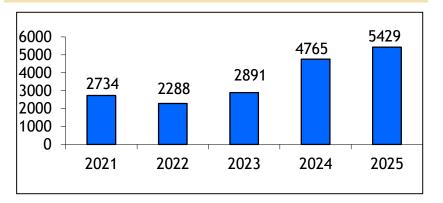
Loan Portfolio (Rs.cr) CAGR 7%



Income (Rs. cr) CAGR 9%



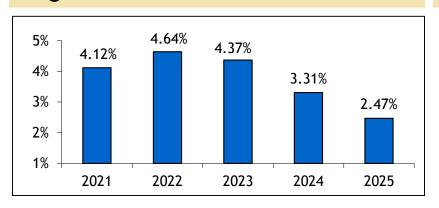
Profit After Tax (Rs. cr) CAGR 19%



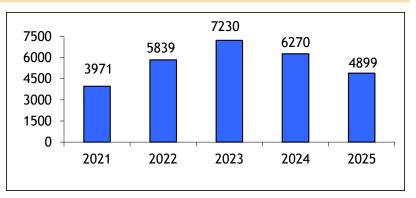
Update-Last 5 Years



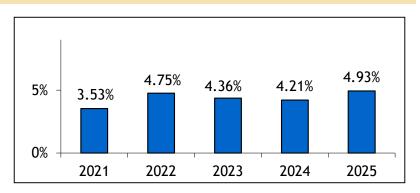
Stage 3- EAD%



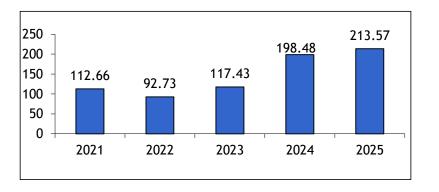
Total Provisions* (Rs cr)



Operating Expense to Total Income



Profit per employee (Rs. lacs)

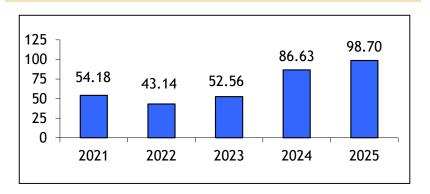


^{*}ECL Provisions of Stage 1,2 and 3

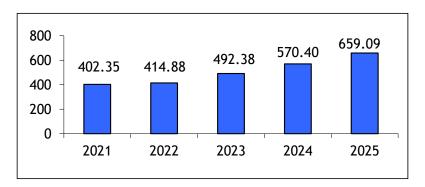
Update-Last 5 Years



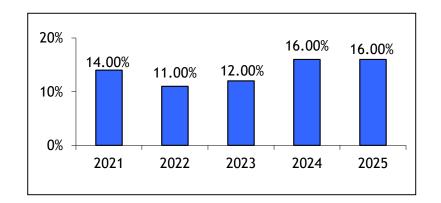
EPS (Rs) (Rs 2/- pd up)



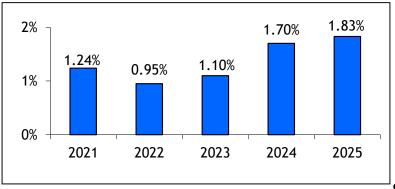
Book Value (Rs)(Rs 2/- pd up)



Return on Avg Equity



Return on Avg Loan Assets



Large geographic presence





Guntur

Chennai

Pondicherry

OMysore Hosur O

Kozhikode oErode Tiruchirapalli

Nagercoil

Coimbatore

O Pondi Thanjavur

Tirumangalam

Kannur o Thrissur

Palghat O Ernakulam

Kottayam O
Thiruvananthapuram O

- 10 Regional Offices
- 23 Back Offices
- 44 Cluster Offices
- 307 Area Offices
- Rep office in Dubai
- 2485 Employees

Widening footprint...improved efficiencies

Year	No of Marketing Offices	No of Back offices	No of Regional Offices	No of Employees	Lon Portfolio Rs cr
2008	125	14	6	985	21936
2013	194	16	7	1446	77812
2020	282	24	9	2392	210578
2025	307	23	9	2542	307732



HOME LOAN AGENTS (HLAs)
(Agents of LIC)

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

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

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

DIRECT MARKETING EXECUTIVES (Captive Marketing Channel)

307

Marketing Offices

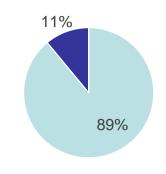
New Marketing Channel

*Online Loan approvals during Q1FY26 were Rs.2363 Cr

Origination Pattern & Average Ticket Size

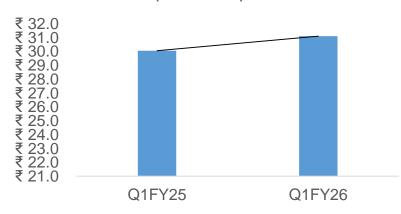




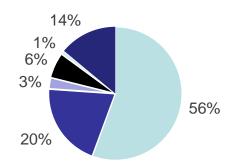


■ Salaried ■ Self Employed

Incremental Ticket Size (Rs lacs)

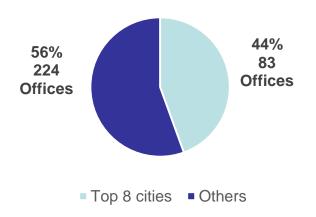


Originations by source



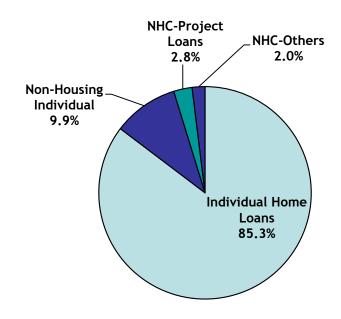
■ HLA ■ DSA ■ CRA ■ DIRECT ■ DME ■ Corporate Agent

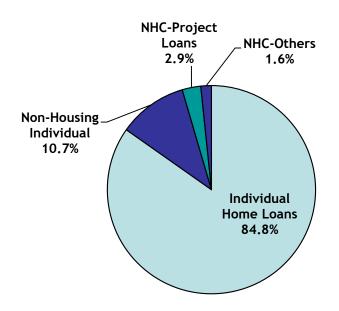
Top 8 cities & Others



Loan Book Composition







30.06.2024 O/s Portfolio Rs. 288665 cr

30.06.2025 O/s Portfolio Rs. 309587 cr



Pure Floating Rate Loans		
To Outstanding Portfolio		
As of FY24 99%		
As of FY25	99%	
As of Q1FY26	99%	

Loan To Value Ratio		
On Incremental Sanctions		
For FY24 52%		
For FY25 50%		
For Q1FY26 50%		

Prepayment		
Lump Sum/ opening book		
For FY24 10.4%		
For FY25 9.4%		
For Q1FY26	9.8%	

Installment to Net Income Ratio		
On Incremental Sanctions		
For FY24 31%		
For FY25 43%		
For Q1FY26 42%		

Financial Highlights



	Q1FY2026	Q1FY2025
Return on Average Equity (%)	15%	16%
Return on Average Assets (%)	1.76%	1.81%
Earnings per share (on Rs 2 pd up)	24.72	23.64
Capital Adequacy Ratio	March 2025	March 2024
Tier I	21.70	19.19
Tier II	1.50	1.59
Total	23.20	20.78

Executive Summary – Q1/FY26



Particulars	Var	Q1 FY2026 (Rs. Cr)	Q1 FY2025 (Rs. Cr)
Revenue from Operations	7%	7233.13	6783.67
Finance cost	6%	5047.28	4750.05
Net Interest Income	4%	2065.78	1989.08
Impairment on Financial Instruments	35%	192.87	143.09
Profit before Tax	4%	1699.16	1628.43
Tax Expense	3%	339.24	328.22
Net Profit	5%	1359.92	1300.21

Executive Summary – Q1/FY26



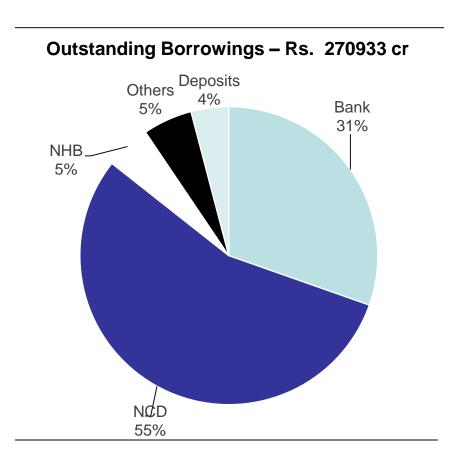
Rs. cr

			RS. Cr
Particulars	Var	Q1 FY2026	Q1 FY2025
Disbursements			
Individual Housing Loan (IHL)	3%	11247	10932
Non-Housing Individual (NHI)	18%	1647	1394
Non-Housing Commercial (NHC)	-3%	66	68
Project Finance (PF)	-70%	156	521
<u>Total</u>	2%	13116	12915
Outstanding Portfolio			
Individual	7%	300637	280566
Project	10%	8950	8099
<u>Total</u>	7%	309587	288665
Net Interest Margins(%)		2.68%	2.76%
Weighted average cost of funds		7.50%	7.76%
Yield on advances annualised		9.60%	9.83%
Spreads		2.10%	2.07%



as on 30.06.2025

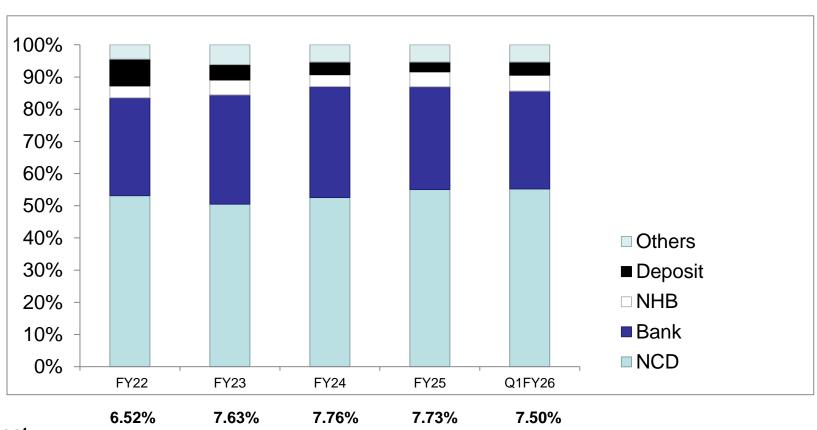
Source	Wtd Avg Cost (%)
Bank / NHB	7.13%
Non Convertible Debenture	7.74%
Tier II	7.30%
Commercial Paper	7.46%
Deposits	7.56%
PTC	7.51%
Total	7.50%



During Q1 FY26, Incremental Cost of Funds was 6.97%

Change in Liability Mix- last 4 yrs

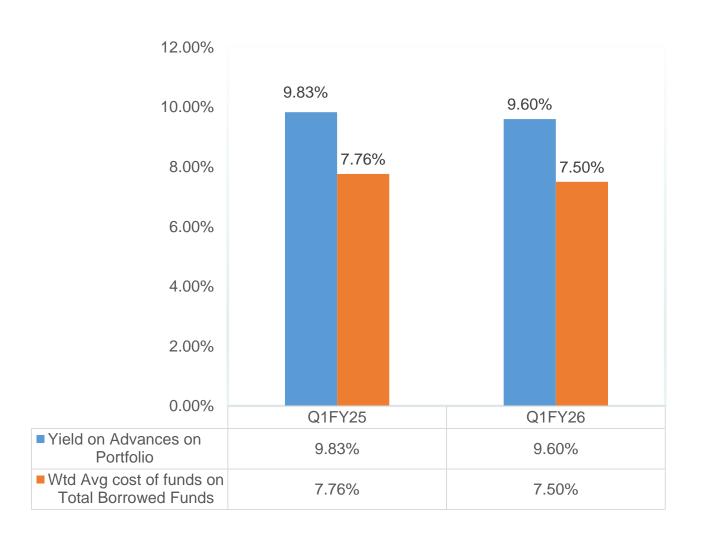




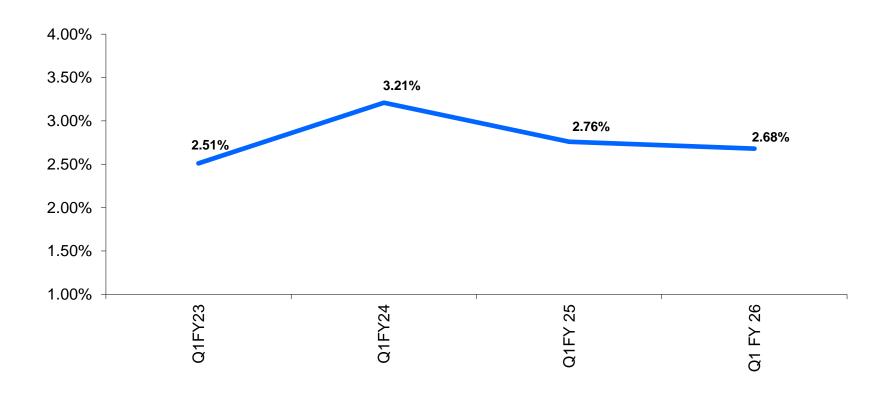
Wtd. Avg. cost of Funds

Yield & Cost of Funds on portfolio









Classification of Assets



Exposure At Default %	June-25	June-24
Stage 1	93.80%	92.64%
Stage 2	3.58%	4.06%
Stage 3	2.62%	3.30%
Total	100%	100%
ECL Provision	June-25	June-24
Stage 1	Rs. 514.19 Cr	Rs. 484.34 Cr
Stage 2	Rs. 414.09 Cr	Rs. 456.45 Cr
Stage 3	Rs. 4122.99 Cr	Rs. 4729.29 Cr
Stage 3-PCR	50.81%	49.72%



Thank you

DISCLAIMER

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