

1<sup>st</sup> August, 2025

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



**CIN NO. :** L65922MH1989PLC052257

Website : [www.lichousing.com](http://www.lichousing.com)

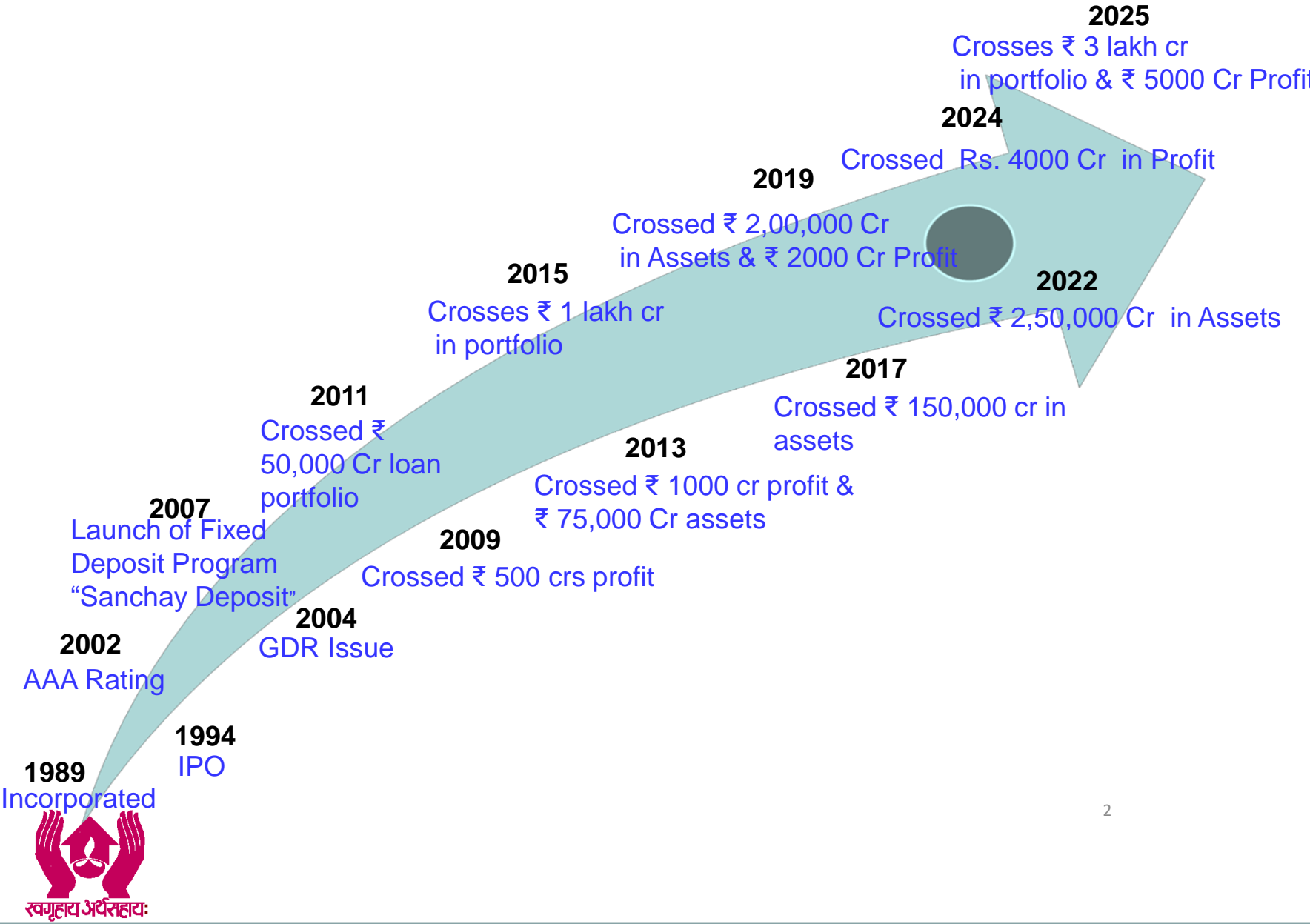
**Corporate Office :** LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai 400 005  
Tel: + 91 22 2217 8600, Fax: +91 22 2217 8777, Email: [lichousing@lichousing.com](mailto:lichousing@lichousing.com).

**Registered Office:** LIC Housing Finance Ltd. Bombay Life Bldg., 2nd flr., 45/47, Veer Nariman Rd, Fort, Mumbai - 400 001.  
Tel: + 91 22 2204 9682 /9799 /0006, Fax: +91 22 2204 9682, E-mail: [lichousing@lichousing.com](mailto:lichousing@lichousing.com).



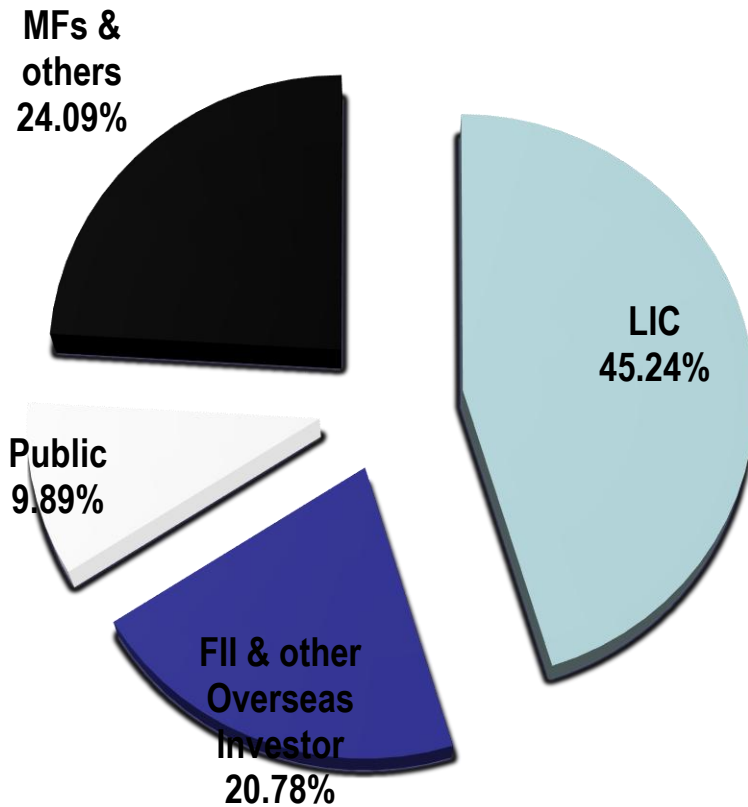
**Investor Update**  
**Q1 FY 2026**

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





## June 2025



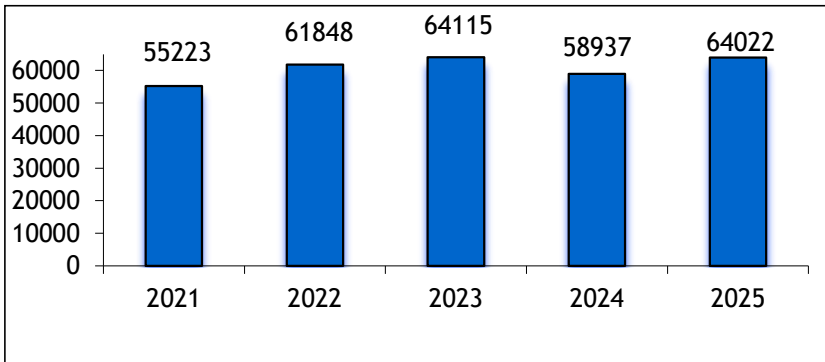
## Top 10 Shareholders as on 31.07.2025

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%

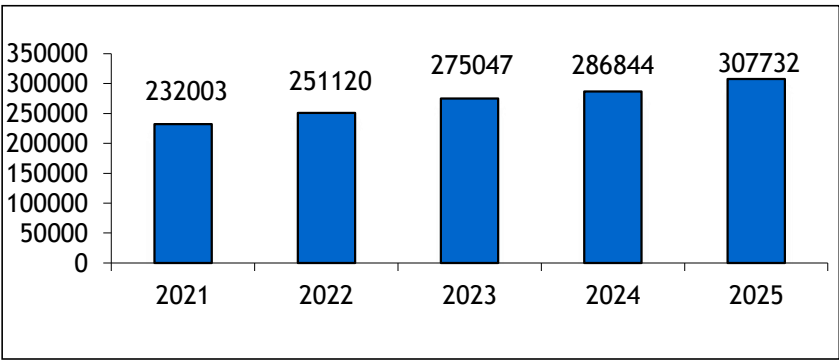
- Q1 FY26 PAT at Rs. 1359.92 cr as against Rs 1300.21 cr, up by 5%
- Q1 FY26 Total Revenue from operations Rs.7233 cr as against Rs.6784 cr, up by 7%
- Outstanding Loan portfolio up by 7% to Rs. 309587 cr
  - Individual Home Loan Portfolio up by 7% to Rs. 262411 Cr
- Q1FY 26 Loan Disbursements Rs.13116 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 4%
- 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%



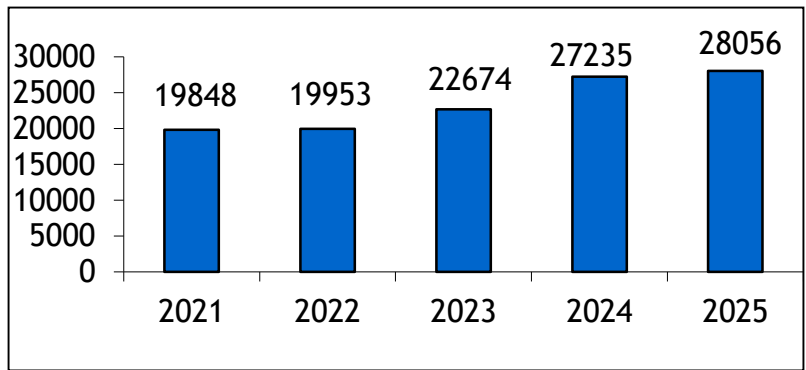
**Disbursement (Rs. Cr) CAGR 4%**



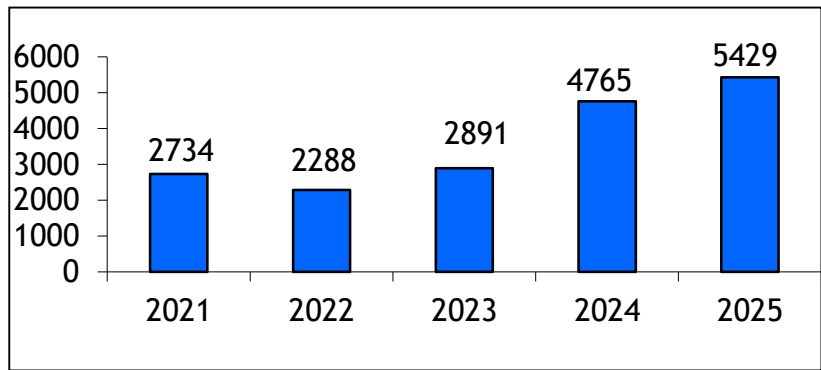
**Loan Portfolio (Rs.cr) CAGR 7%**



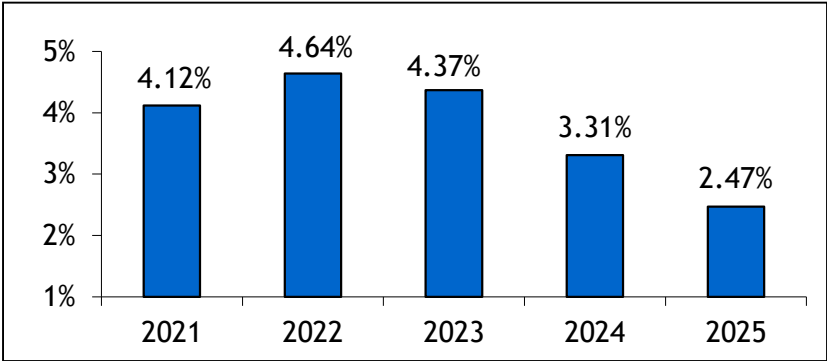
**Income (Rs. cr) CAGR 9%**



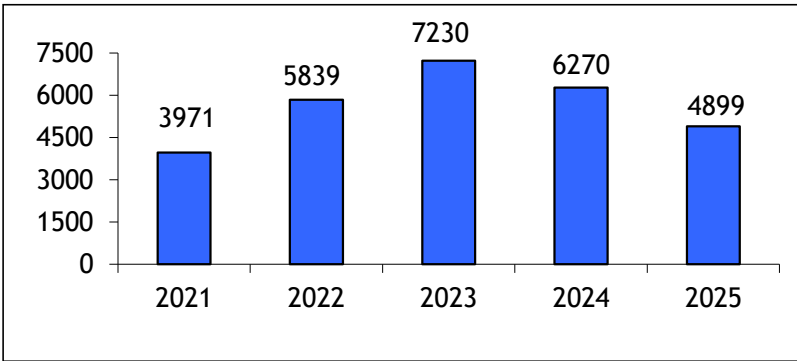
**Profit After Tax (Rs. cr) CAGR 19%**



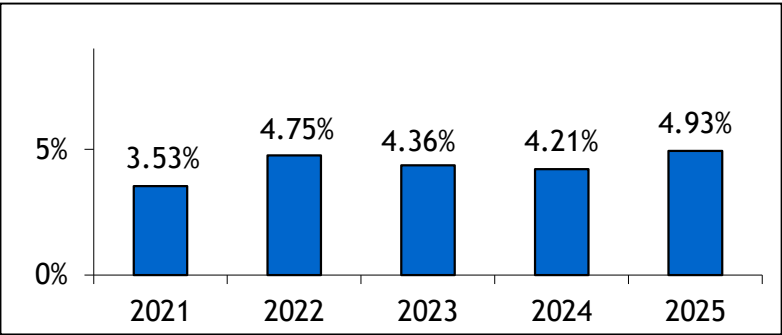
**Stage 3- EAD%**



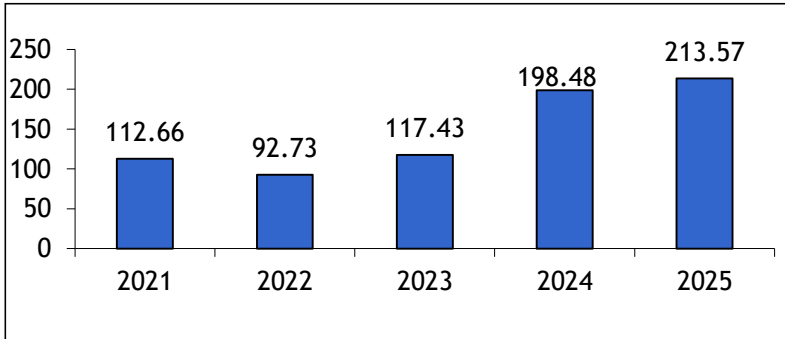
**Total Provisions\* (Rs cr)**



**Operating Expense to Total Income**



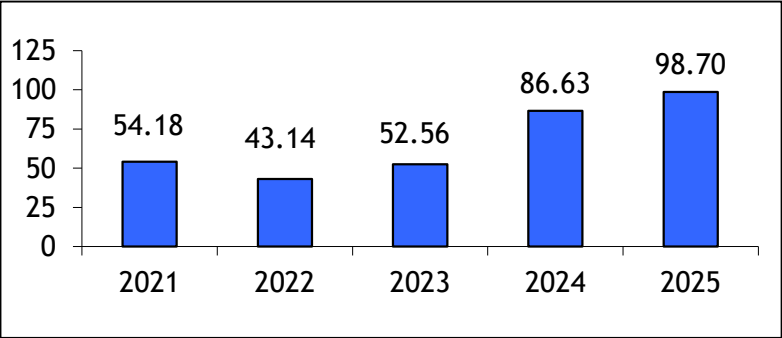
**Profit per employee (Rs. lacs)**



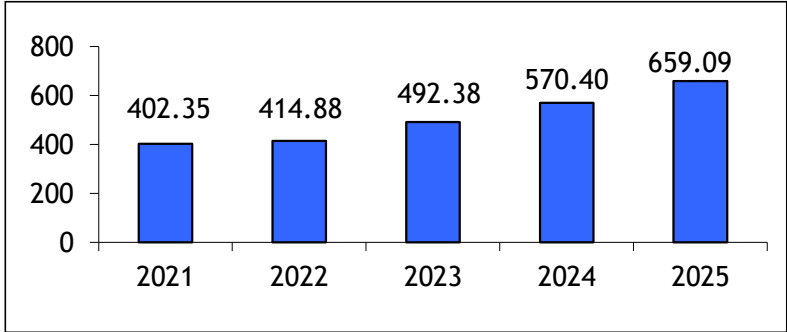
\*ECL Provisions of Stage 1,2 and 3



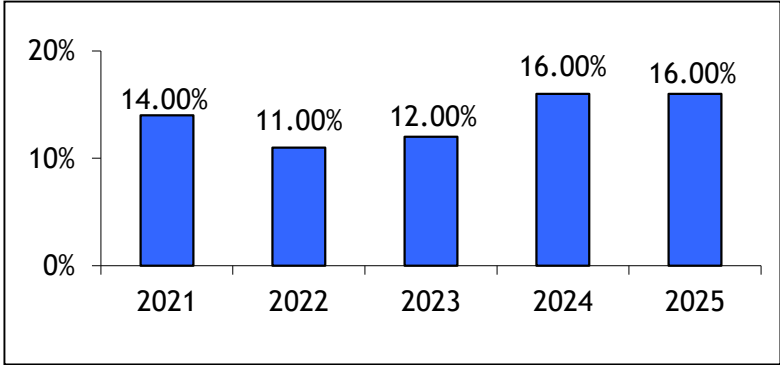
**EPS (Rs) (Rs 2/- pd up)**



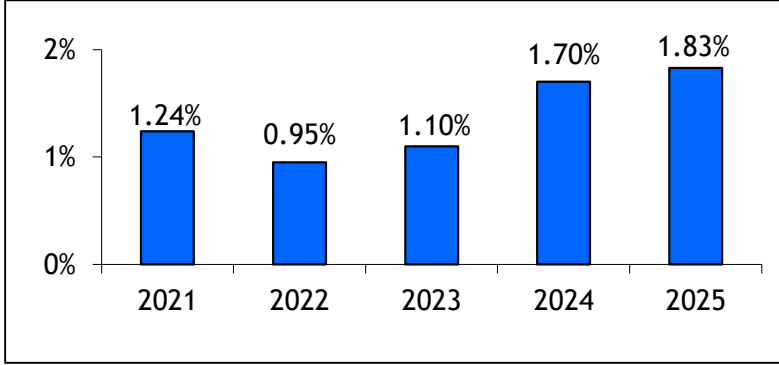
**Book Value (Rs)(Rs 2/- pd up)**



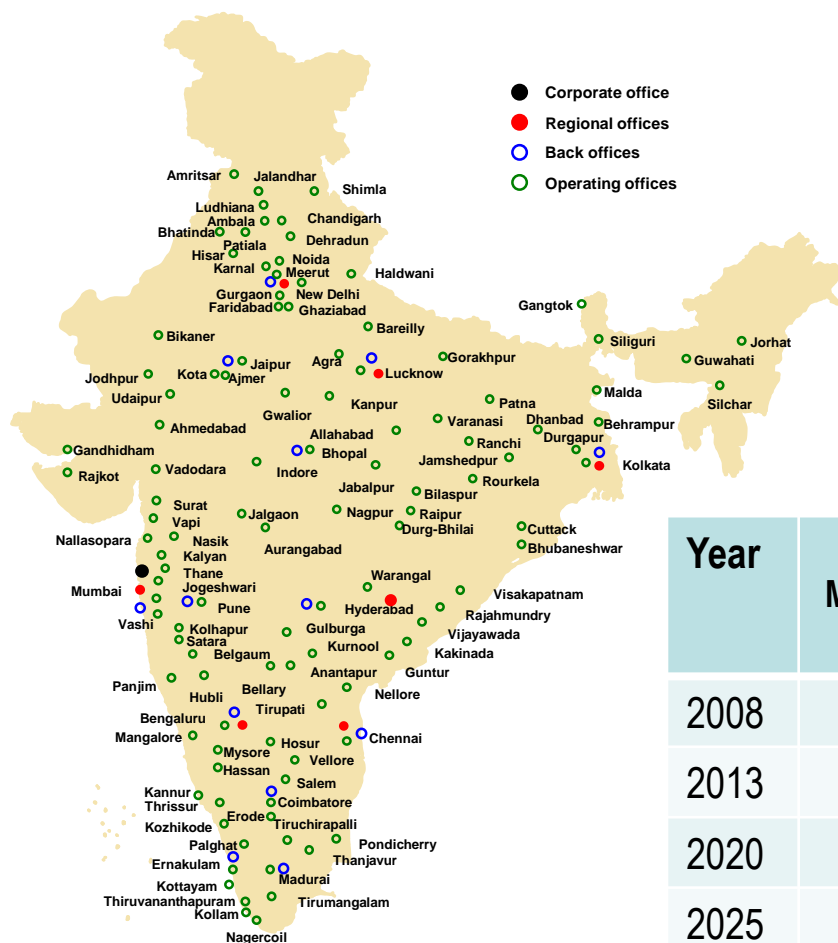
**Return on Avg Equity**



**Return on Avg Loan Assets**



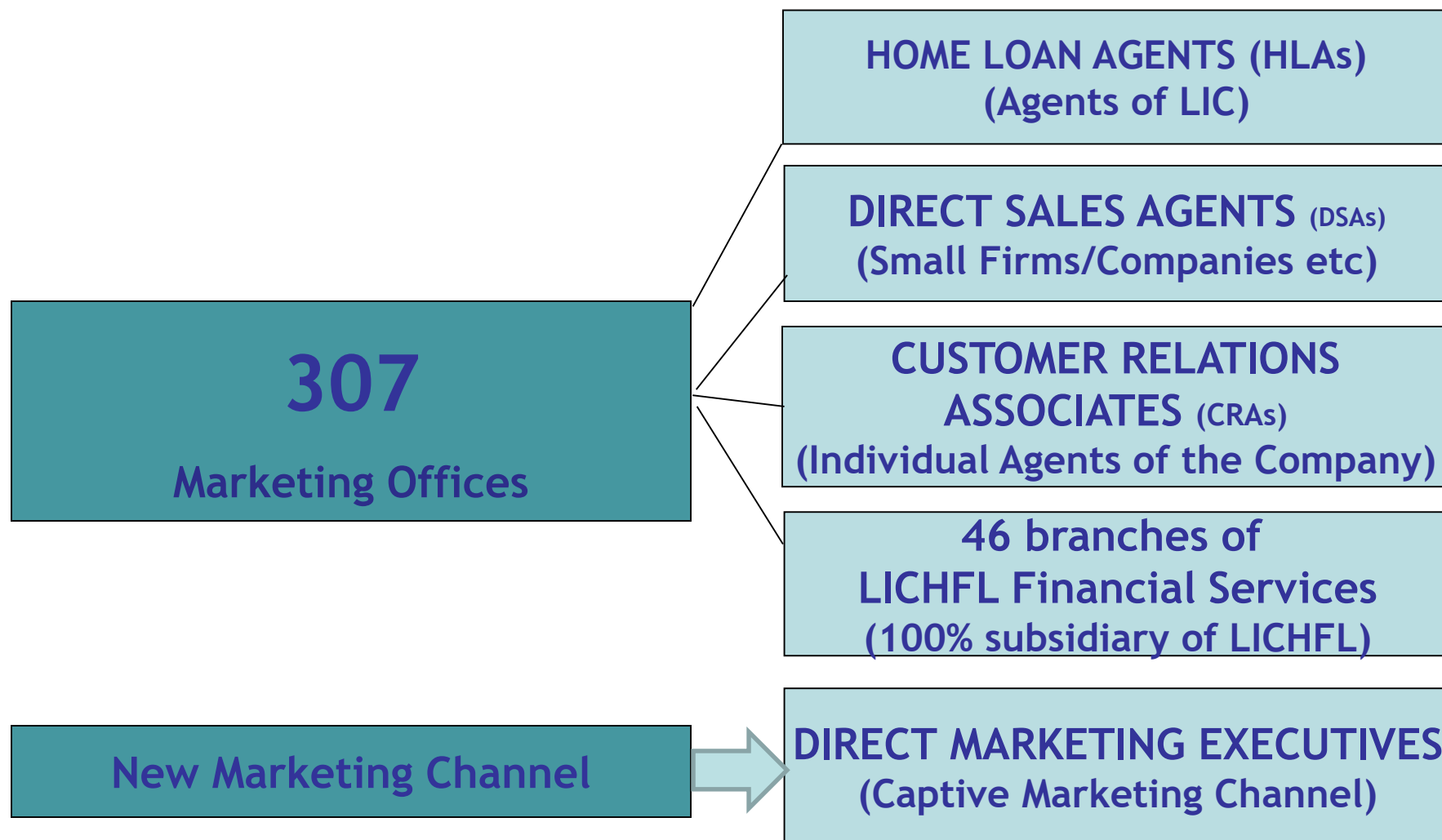
# Large geographic presence



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

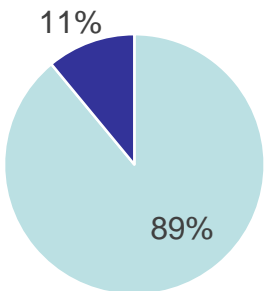
Widening footprint...improved efficiencies

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



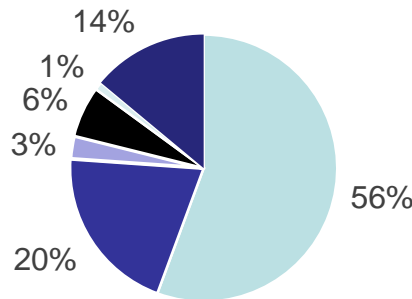
\*Online Loan approvals during Q1FY26 were Rs.2363 Cr

Customer Type (No.)



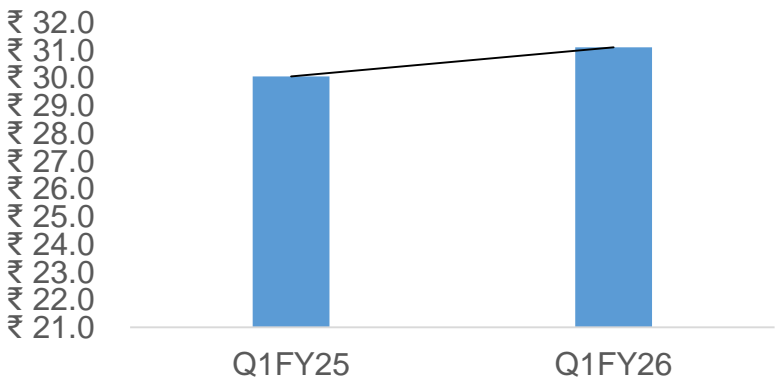
■ Salaried ■ Self Employed

Originations by source

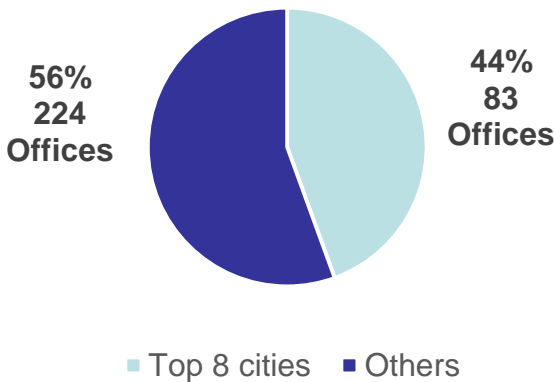


■ HLA ■ DSA ■ CRA ■ DIRECT ■ DME ■ Corporate Agent

Incremental Ticket Size  
(Rs lacs)

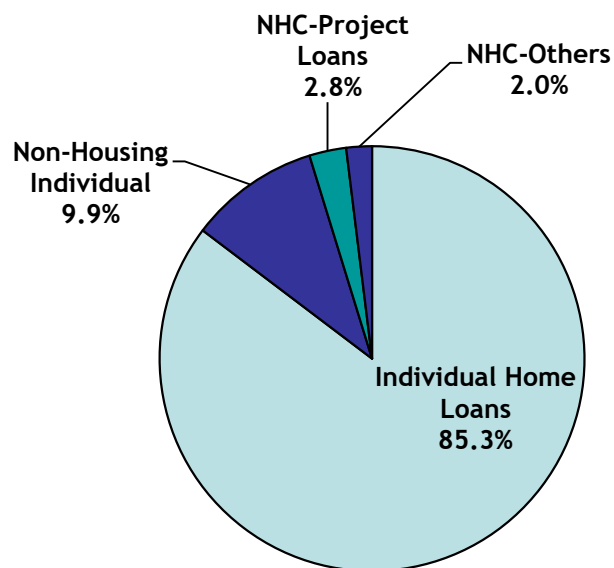


Top 8 cities & Others

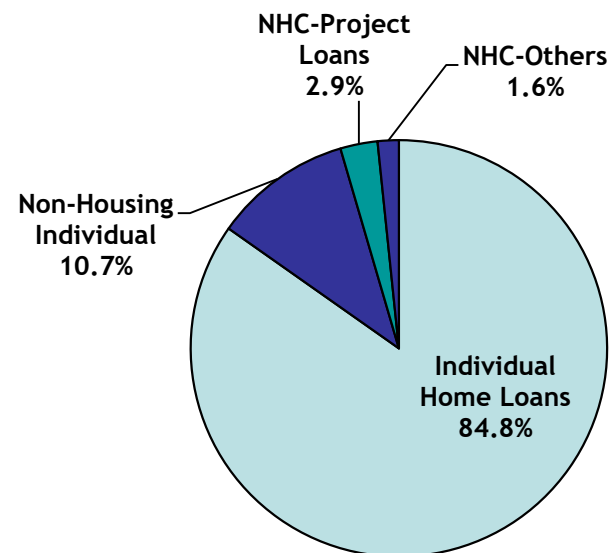


■ Top 8 cities ■ Others

# Loan Book Composition



**30.06.2024**  
**O/s Portfolio Rs. 288665 cr**



**30.06.2025**  
**O/s Portfolio Rs. 309587 cr**

## Individual Loans – Portfolio Stats

### 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%

	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



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
<u>Profit before Tax</u>	4%	1699.16	1628.43
Tax Expense	3%	339.24	328.22
<u>Net Profit</u>	5%	1359.92	1300.21

## Executive Summary – Q1/FY26

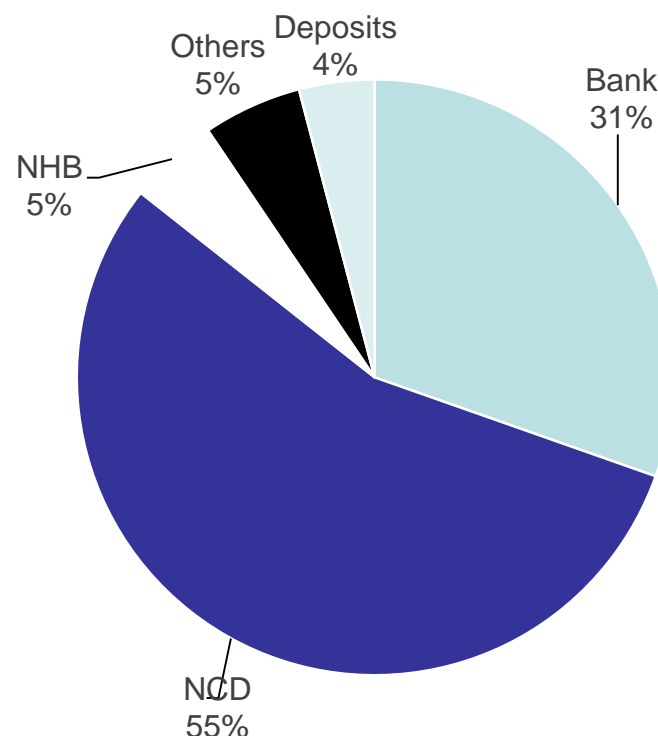
Rs. cr

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

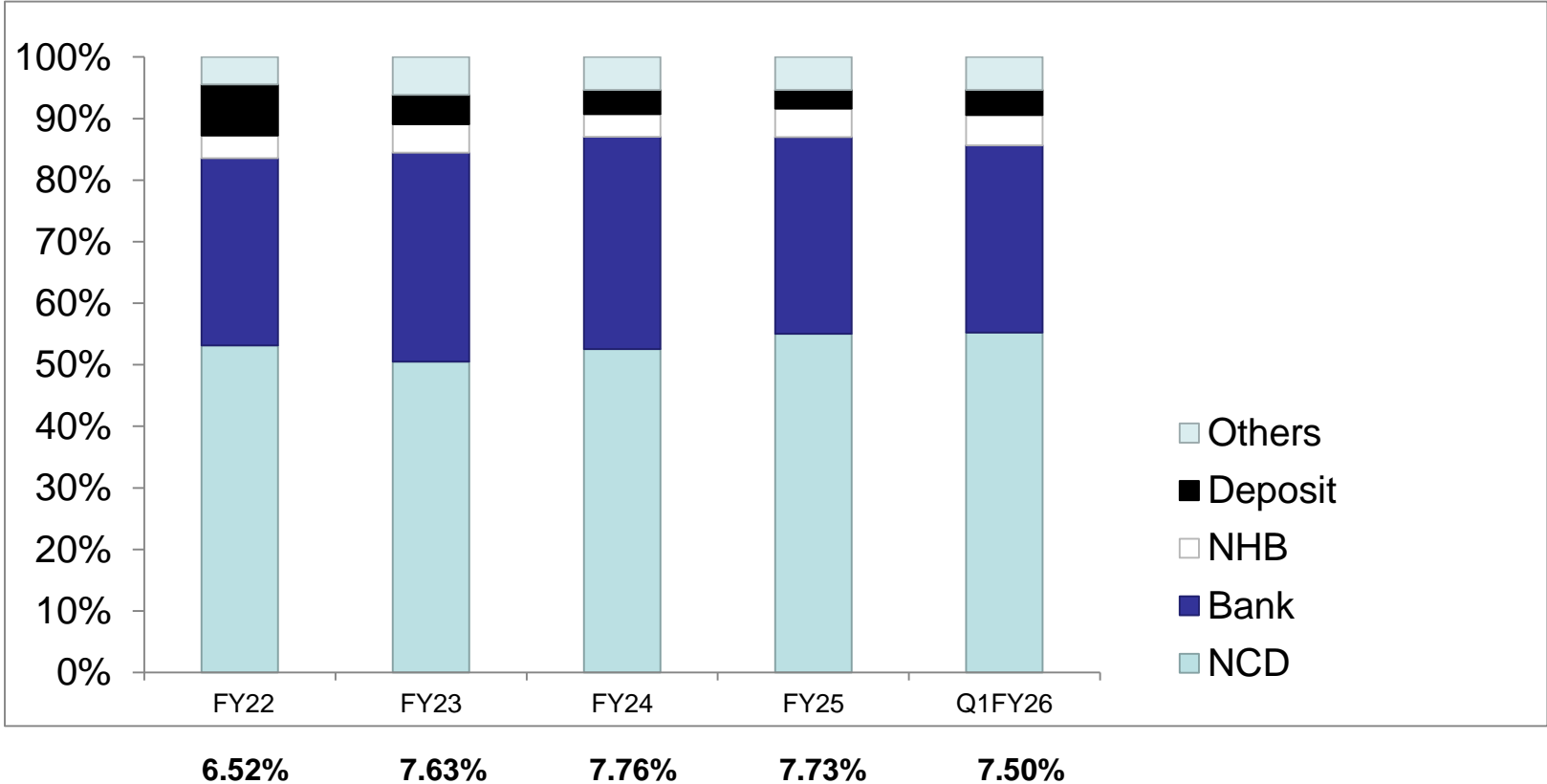
Source	Wtd Avg Cost (%)
Bank / NHB	7.13%
Non Convertible Debenture	7.74%
Tier II	7.30%
Commercial Paper	7.46%
Deposits	7.56%
PTC	7.51%
<b>Total</b>	<b>7.50%</b>

Outstanding Borrowings – Rs. 270933 cr



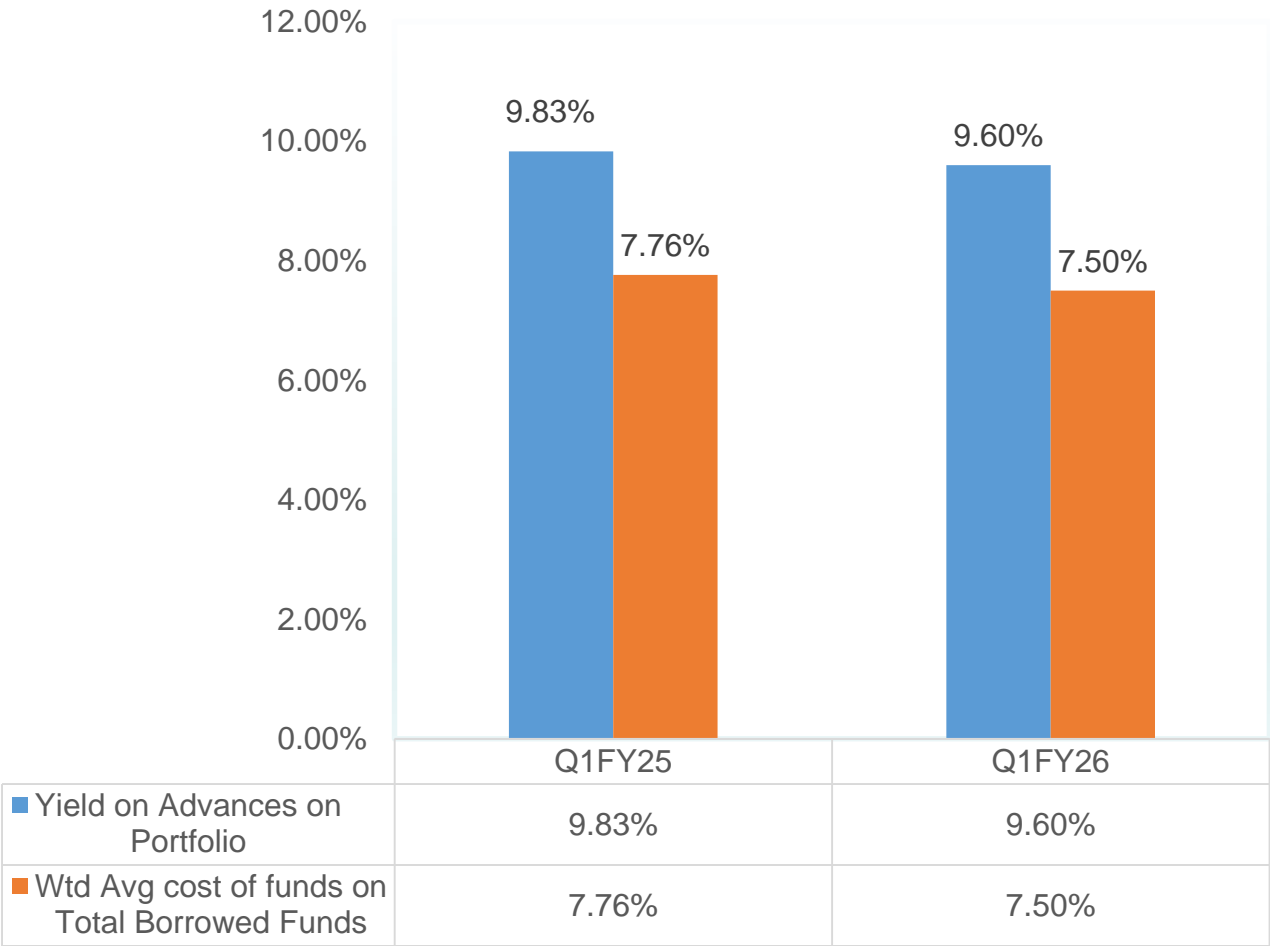
During Q1 FY26, Incremental Cost of Funds was 6.97%

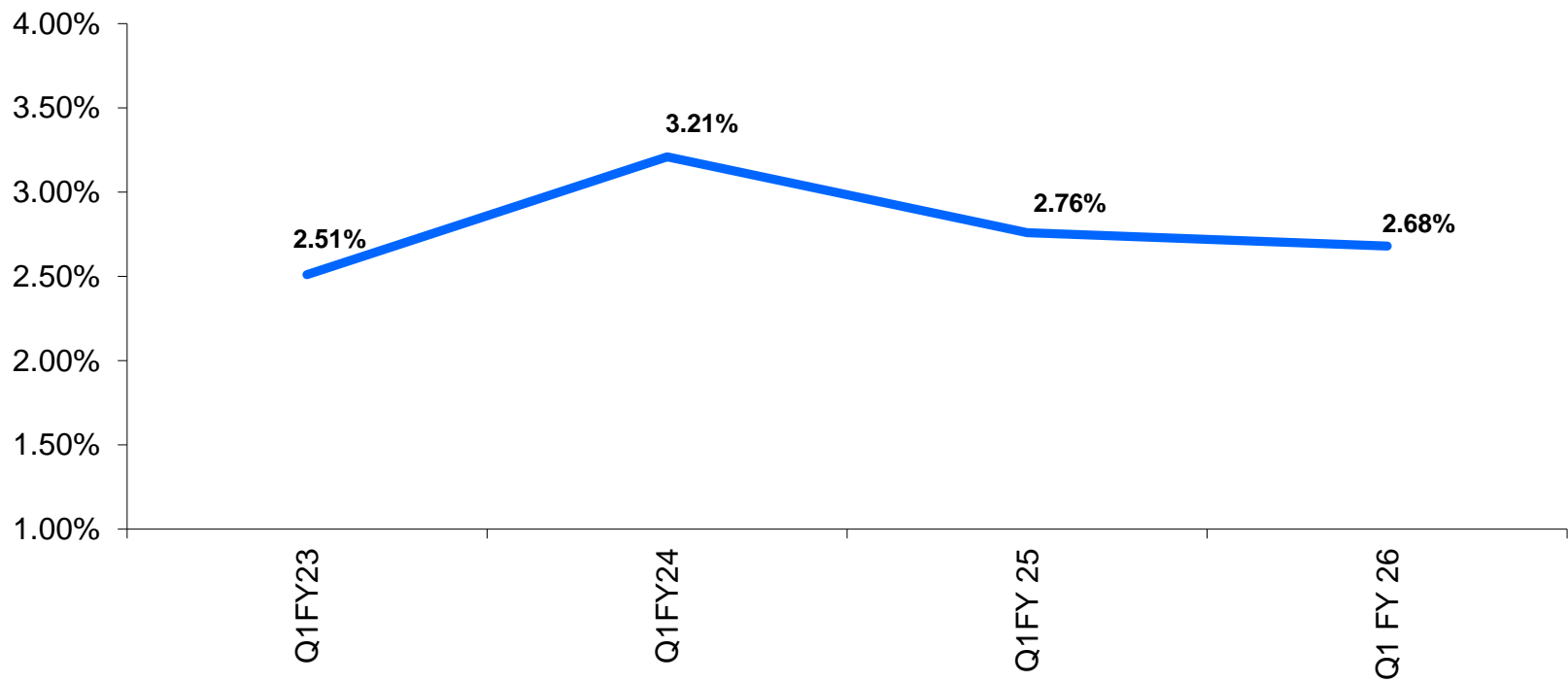
# Change in Liability Mix- last 4 yrs



**Wtd. Avg. cost  
of Funds**

# Yield & Cost of Funds on portfolio





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

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