

29th October, 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: cmllist@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 Second Quarter Ended September 30, 2025.

With respect to the captioned subject the Investor Presentation pertaining to the Second Quarter and half year ended September 30, 2025 has been uploaded on the official website of LIC Housing Finance Limited and may be accessed on the following web link:

Investor Update: <https://www.lichousing.com/investors/investor-update>

We request you to kindly take the same on record.
Thanking you,

Yours faithfully,

For LIC Housing Finance Limited



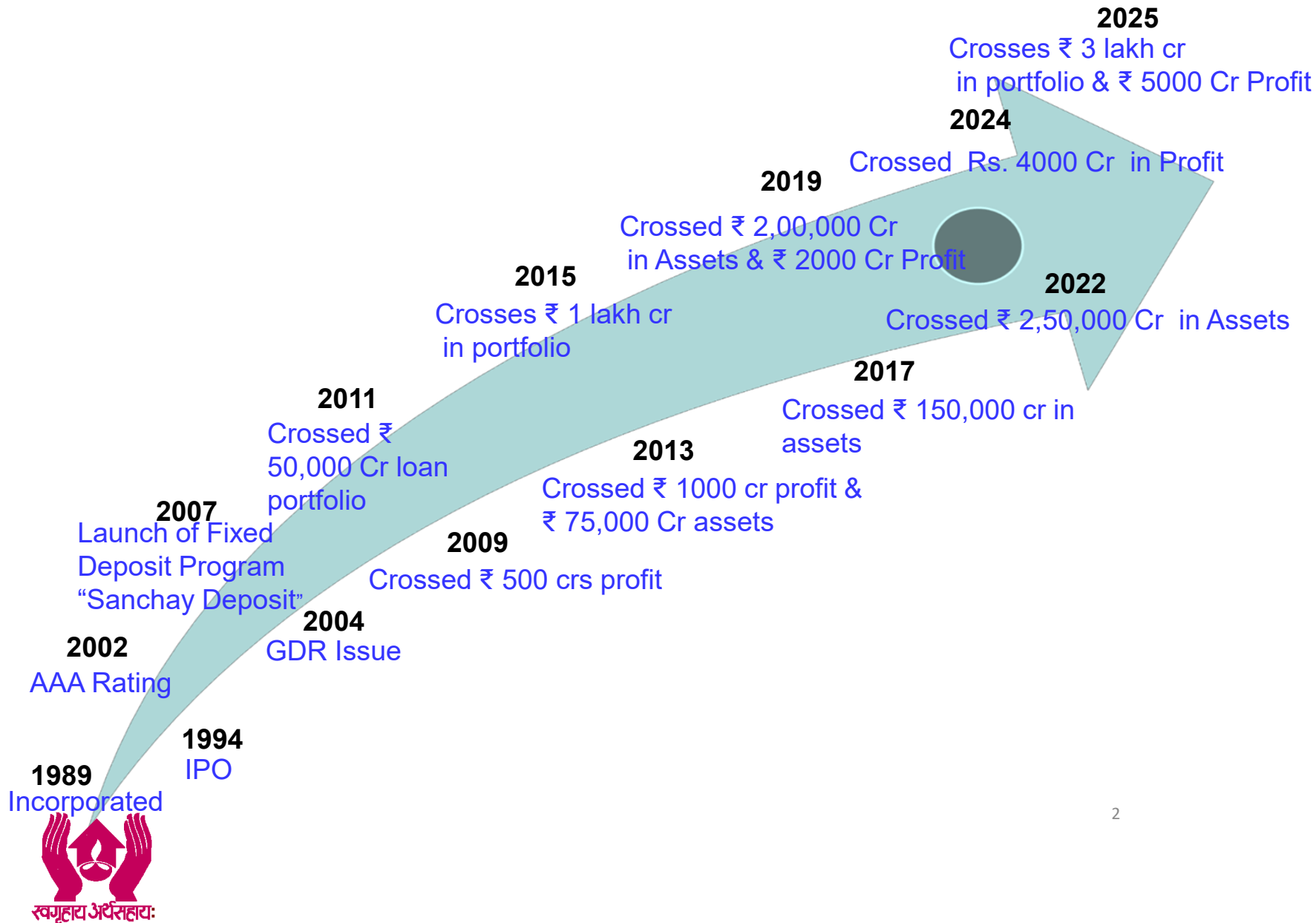
Varsha Hardasani

Company Secretary and Compliance Officer



Investor Update
Q2 FY 2026

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



Awards & Achievements

2016



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

2017



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

2019



Voted as the 'Brand of
the Decade 2019' by
BARC Asia
NSE for Best Issuer
on EBP

2022



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

2023



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

2024



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

2024



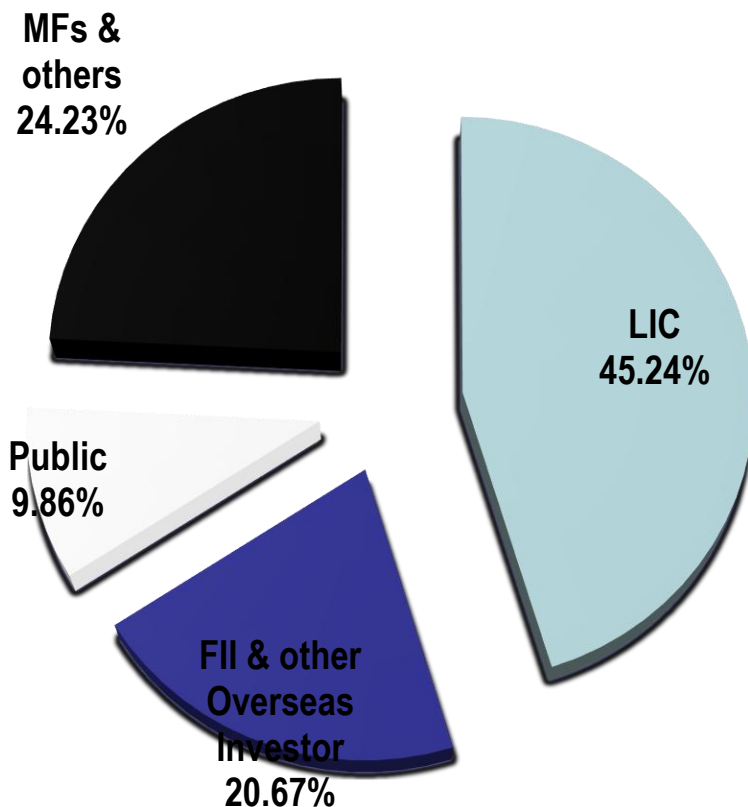
"Winner of the
Corporate Bond Private
Placement- Private
Issuer of the Year" by
"Assocham"

2025



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

September 2025

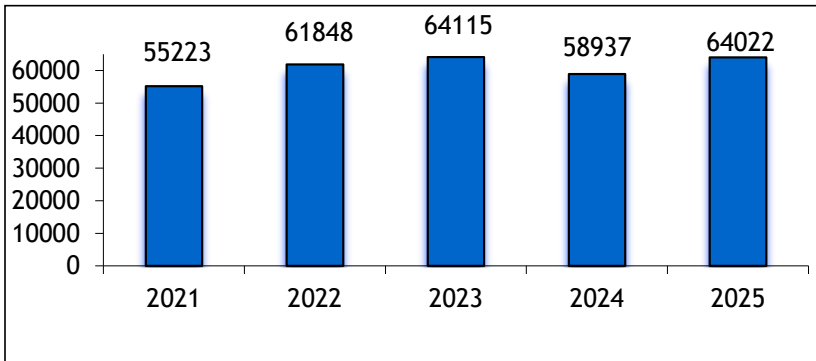


Top 10 Shareholders

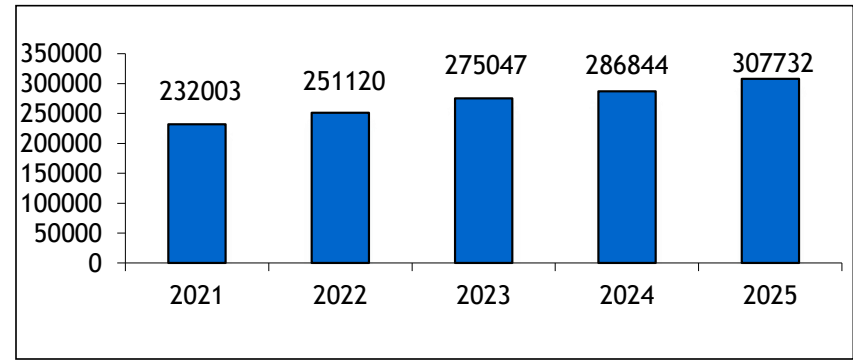
Shareholder	%
Life Insurance Corporation Of India	45.24%
ICICI Prudential Asset Management Co. Ltd.	3.96%
Kotak Mahindra Asset Management Company Limited	3.95%
Mirae Asset Global Investments (India) Pvt. Ltd.	2.42%
Norges Bank Investment Management (NBIM)	2.29%
Bank Muscat SAOG	2.09%
The Vanguard Group, Inc.	1.72%
Aditya Birla Sun Life AMC Limited	1.30%
Tata Asset Management Ltd.	1.28%
HDFC Life Insurance Company Limited	1.27%

- Q2 FY26 PAT at Rs.1353.87 cr as against Rs 1328.89 cr, up by 2%.
- Q2 FY26 Total Revenue from operations Rs.7163 cr as against Rs.6926 cr.
up by 3%.
- Outstanding Loan portfolio up by 6% to Rs. 311816 cr.
 - Individual Home Loan Portfolio up by 5 % to Rs. 264096 Cr.
- Q2FY 26 Loan Disbursements Rs. 16313 cr as against Rs.16476 cr.
 - Individual Home Loan Disbursements Rs.13490 cr as against Rs.13051 cr.
- Net Interest Income Rs.2038 cr for Q2 FY2026 as against Rs.1974 cr for Q2 FY2025, up by 3%.
- Net Interest Margins 2.62% for Q2 FY26 as against 2.71 % for Q2 FY25.
- Stage 3 EAD at 2.51% as on 30.09.2025 as against 3.06 % as on 30.09.2024 .
- Total ECL provision stood at Rs.5074 Cr as on 30.09.2025.

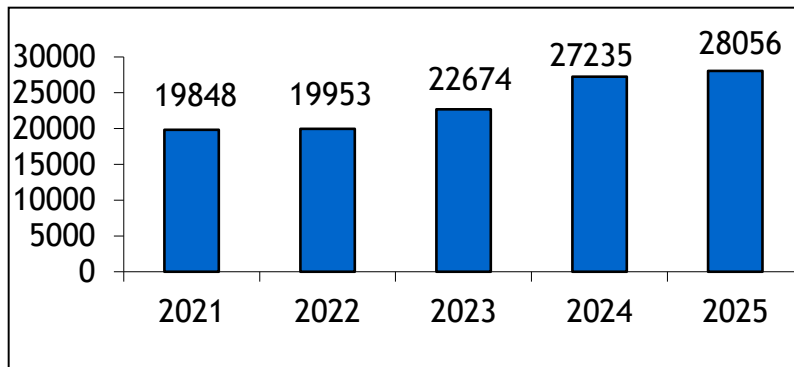
Disbursement (Rs. Cr) CAGR 4%



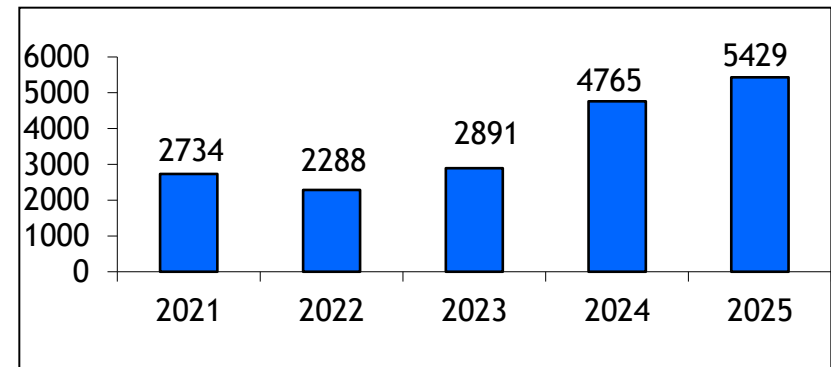
Loan Portfolio (Rs.cr) CAGR 7%



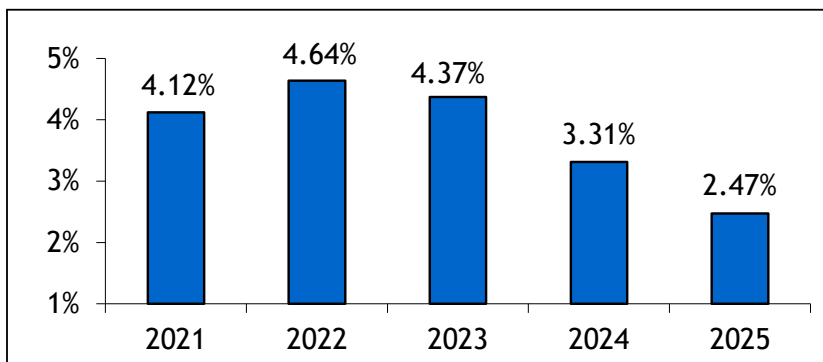
Income (Rs. cr) CAGR 9%



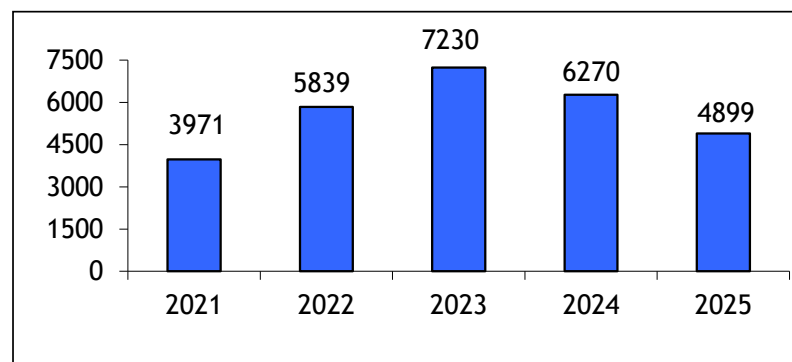
Profit After Tax (Rs. cr) CAGR 19%



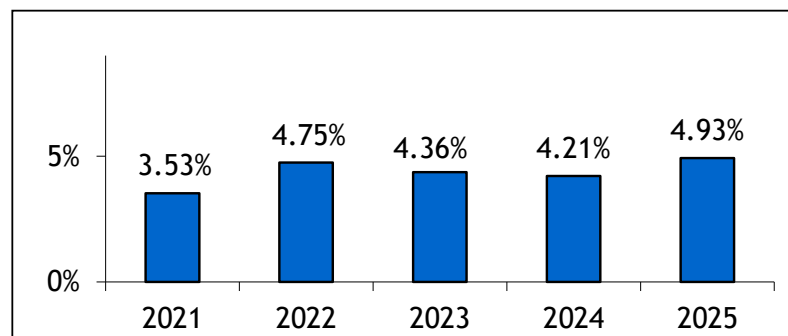
Stage 3- EAD%



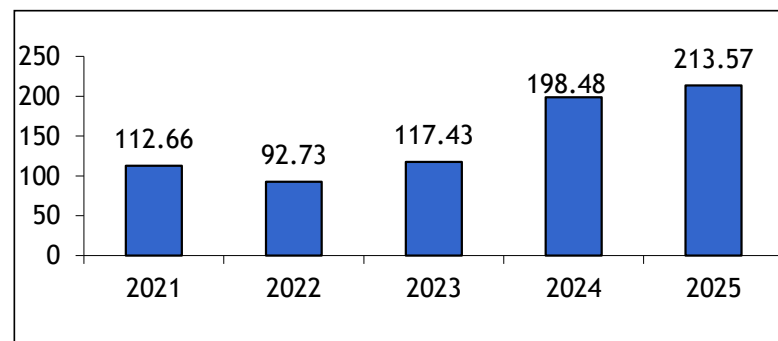
Total Provisions* (Rs cr)



Operating Expense to Total Income

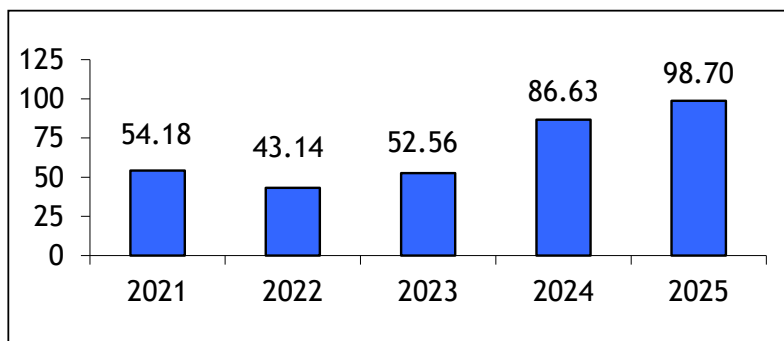


Profit per employee (Rs. lacs)

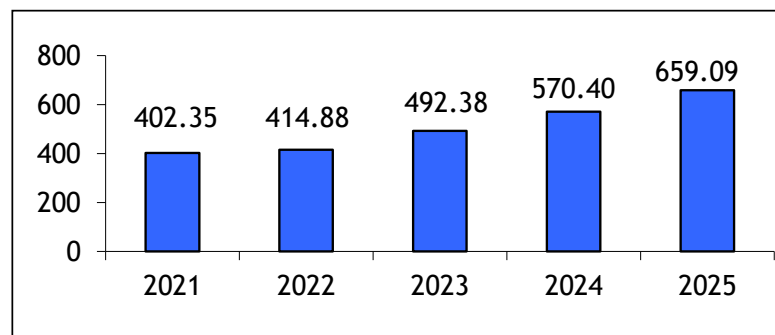


*ECL Provisions of Stage 1,2 and 3

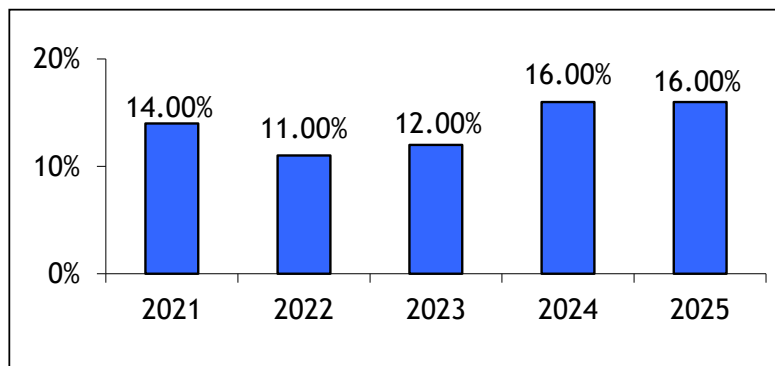
EPS (Rs) (Rs 2/- pd up)



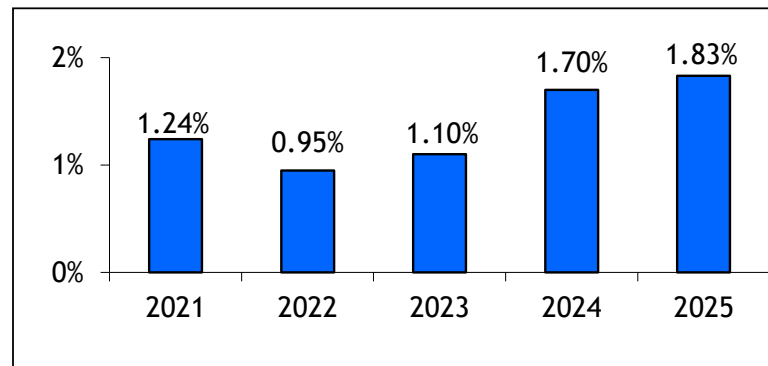
Book Value (Rs)(Rs 2/- pd up)



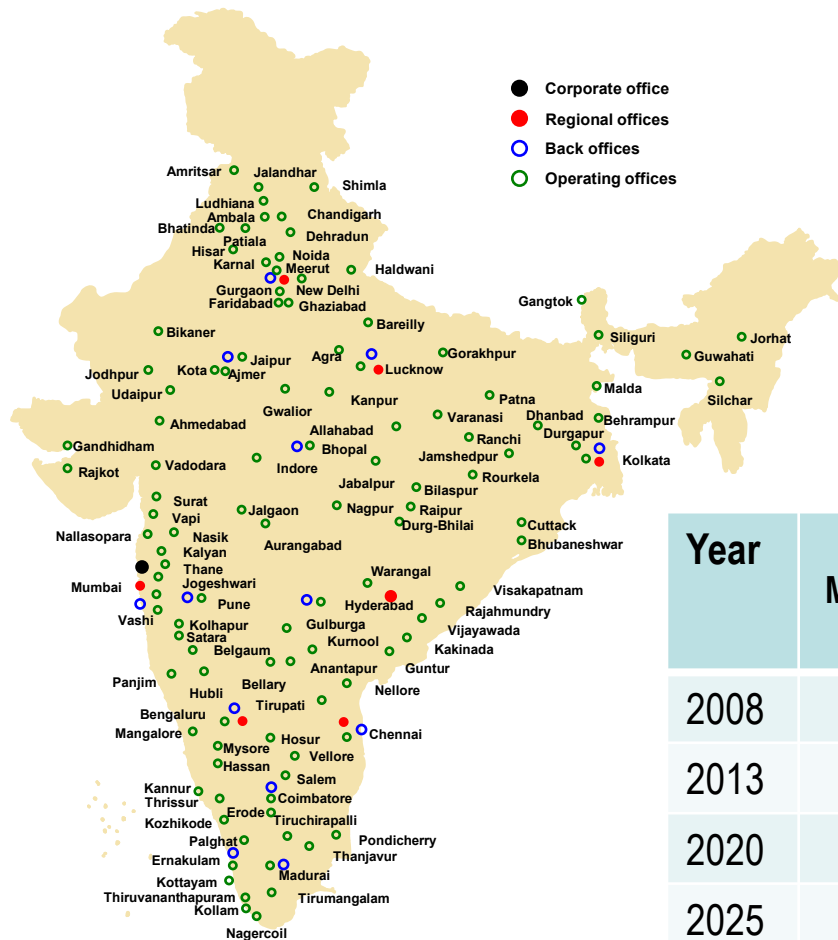
Return on Avg Equity



Return on Avg Loan Assets



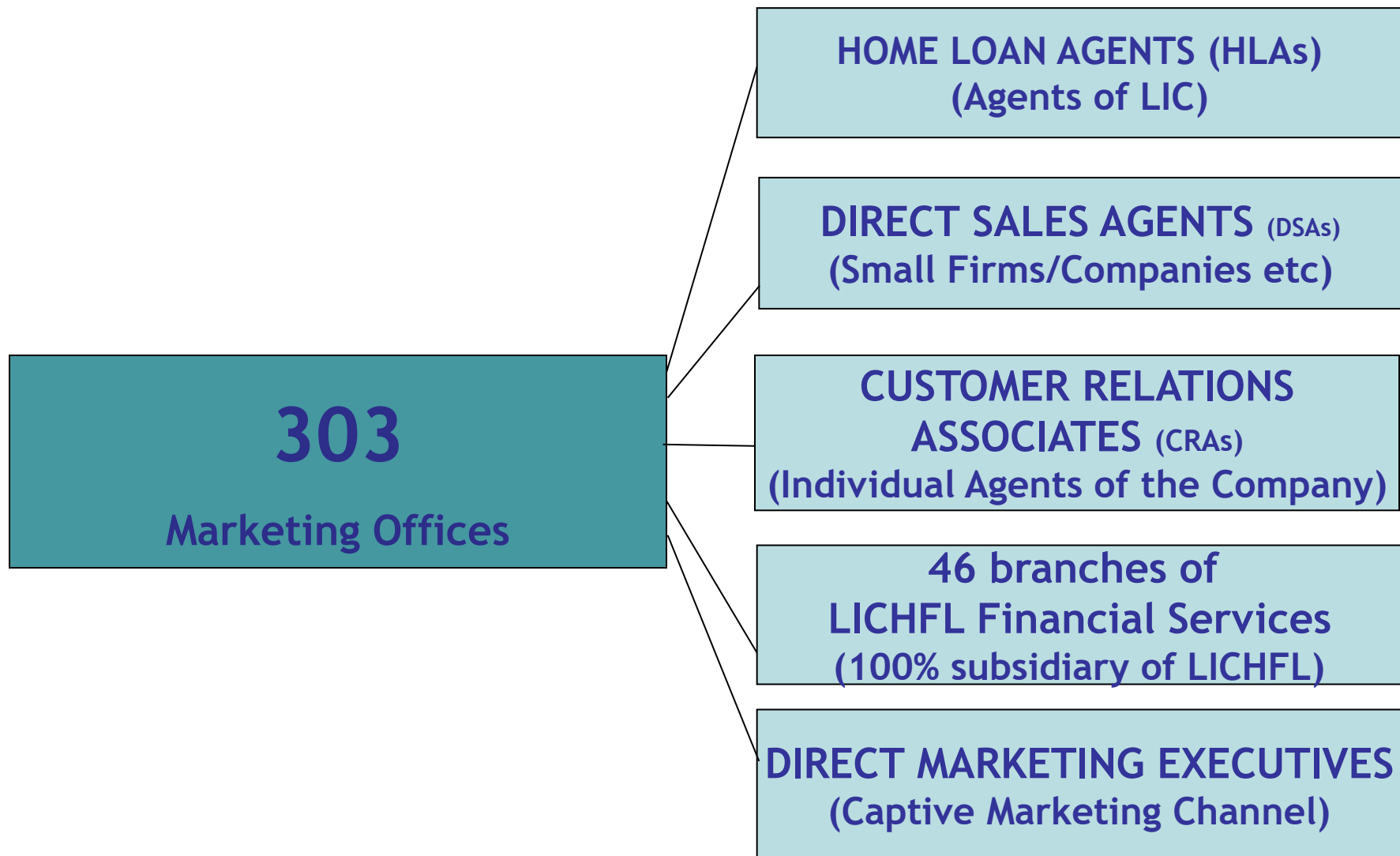
Large Geographic Presence



- 10 Regional Offices
- 23 Back Offices
- 39 Cluster Offices
- 303 Area Offices
- Rep office in Dubai
- 2446 Employees

Widening footprint...improved efficiencies

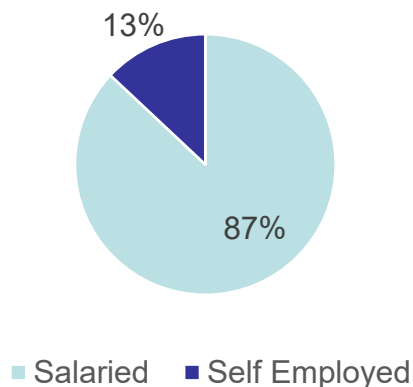
Year	No of Marketing Offices	No of Back offices	No of Regional Offices	No of Employees	Lon Portfolio Rs cr
2008	125	14	6	985	21936
2013	194	16	7	1446	77812
2020	282	24	9	2392	210578
2025	307	23	9	2542	307732



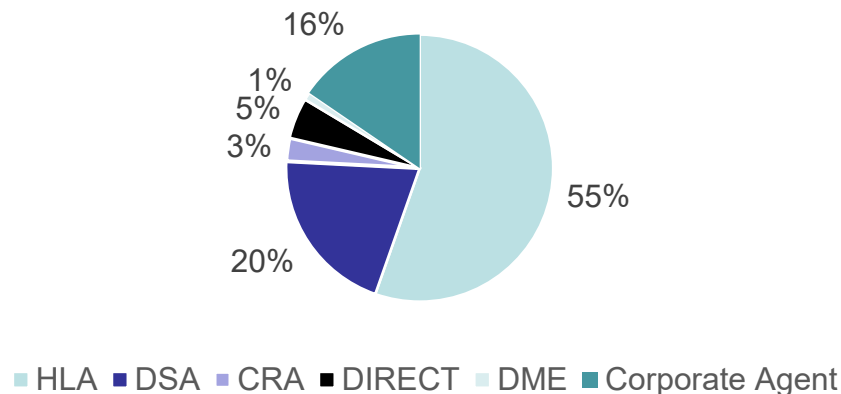
*Online Loan approvals during H1FY26 were Rs.4125 Cr

Origination Pattern & Average Ticket Size

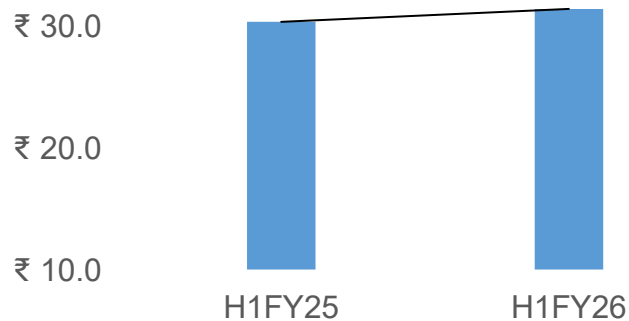
Customer Type (No.)



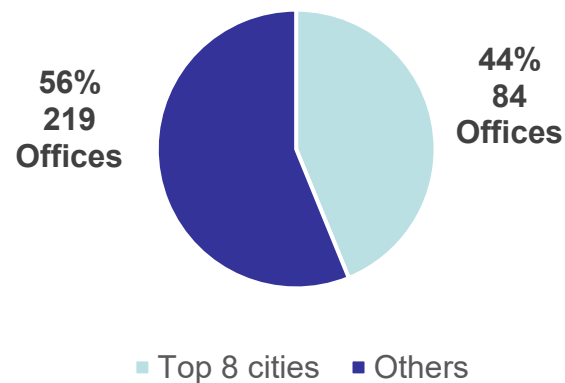
Originations by source



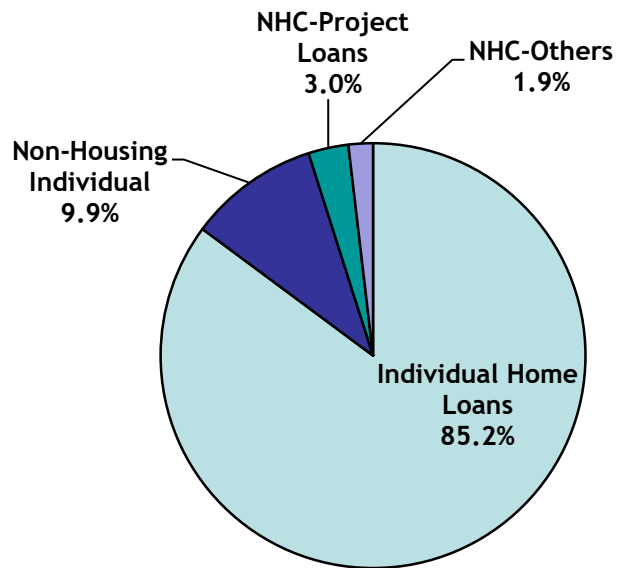
Incremental Ticket Size (Rs lacs)



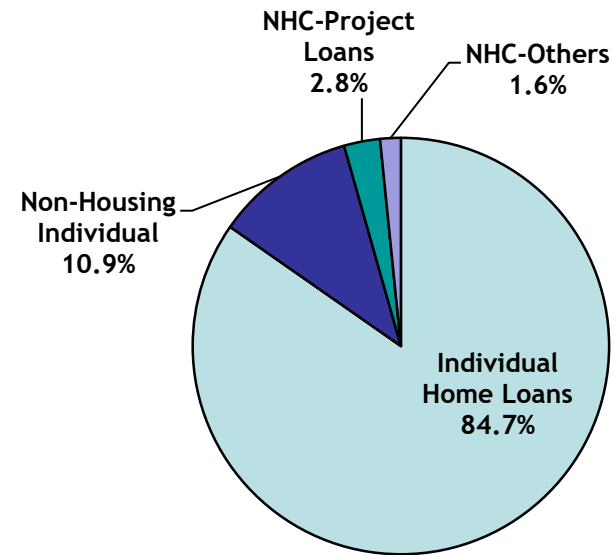
Top 8 cities & Others



Loan Book Composition



30.09.2024
O/s Portfolio Rs. 294588 cr



30.09.2025
O/s Portfolio Rs. 311816 cr

Pure Floating Rate Loans To Outstanding Portfolio

As of FY24	99%
As of FY25	99%
As of H1FY26	99%

Loan To Value Ratio On Incremental Sanctions

For FY24	52%
For FY25	50%
For H1FY26	49%

Prepayment Lump Sum/ opening book

For FY24	10.4%
For FY25	9.4%
For H1FY26	11.4%

Installment to Net Income Ratio On Incremental Sanctions

For FY24	31%
For FY25	43%
For H1FY26	42%

Particulars	Q2FY2026	Q2FY2025
Return on Average Equity (%)	15%	16%
Return on Average Assets (%)	1.74%	1.82%
Earnings per share (on Rs 2 pd up)	24.61	24.16
Capital Adequacy Ratio	March 2025	Sept 2024
Tier I	21.70	20.00
Tier II	1.50	1.49
Total	23.20	21.49

Executive Summary – Q2/FY26

Particulars	Var	Q2 FY26 (Rs. Cr)	Q2 FY25 (Rs. Cr)	Var	H1 FY26 (Rs. Cr)	H1 FY25 (Rs. Cr)
Revenue from Operations	3%	7163.32	6925.81	5%	14396.45	13709.48
Finance cost	2%	4995.08	4879.58	4%	10042.36	9629.63
Net Interest Income	3%	2038.46	1973.86	4%	4104.24	3962.94
Impairment on Financial Instruments and Net Loss on De-recognition of Financial Instruments	117%	168.16	77.34	64%	361.03	220.43
<u>Profit before Tax</u>	2%	1704.71	1664.36	3%	3403.87	3292.79
Tax Expense	5%	350.84	335.47	4%	690.08	663.69
<u>Net Profit</u>	2%	1353.87	1328.89	3%	2713.79	2629.10

Executive Summary – Q2/FY26

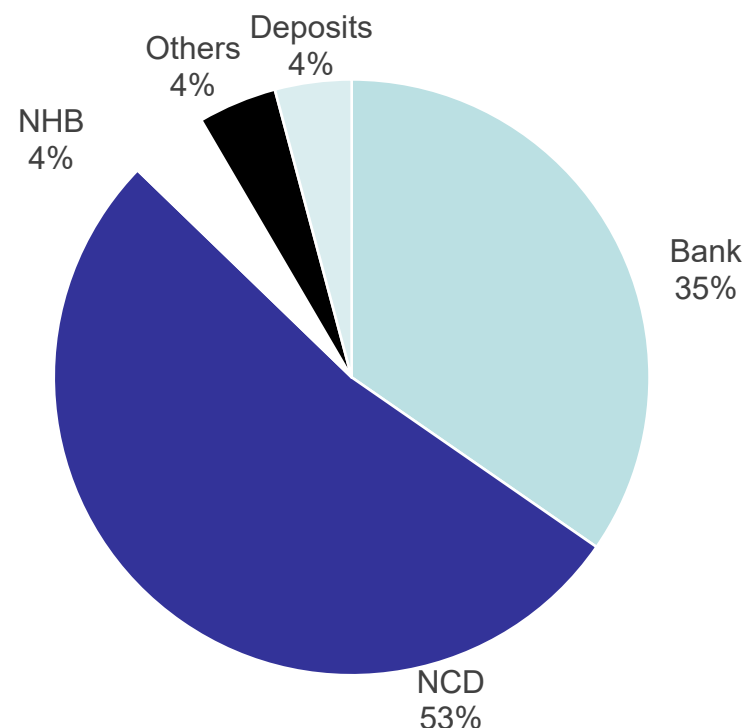
Rs. cr

Particulars	Var	Q2 FY26	Q2 FY25	Var	H1FY26	H1FY25
Disbursements						
Individual Housing Loan (IHL)	3%	13490	13051	3%	24737	23983
Non-Housing Individual (NHI)	23%	2338	1896	21%	3985	3290
Non-Housing Corporate Loan (NHC)	-19%	107	132	-14%	173	200
Project Finance (PF)	-73%	378	1397	-72%	534	1918
<u>Total</u>	-1%	16313	16476	0.13%	29429	29391
Outstanding Portfolio						
Individual	6%	303084	285614			
Project	-3%	8732	8974			
<u>Total</u>	6%	311816	294588			
Net Interest Margins(%)		2.62%	2.71%		2.65%	2.73 %
Weighted average cost of funds					7.42%	7.73%
Yield on advances annualised					9.40%	9.77%
Spreads					1.98%	2.04%

As on 30.09.2025

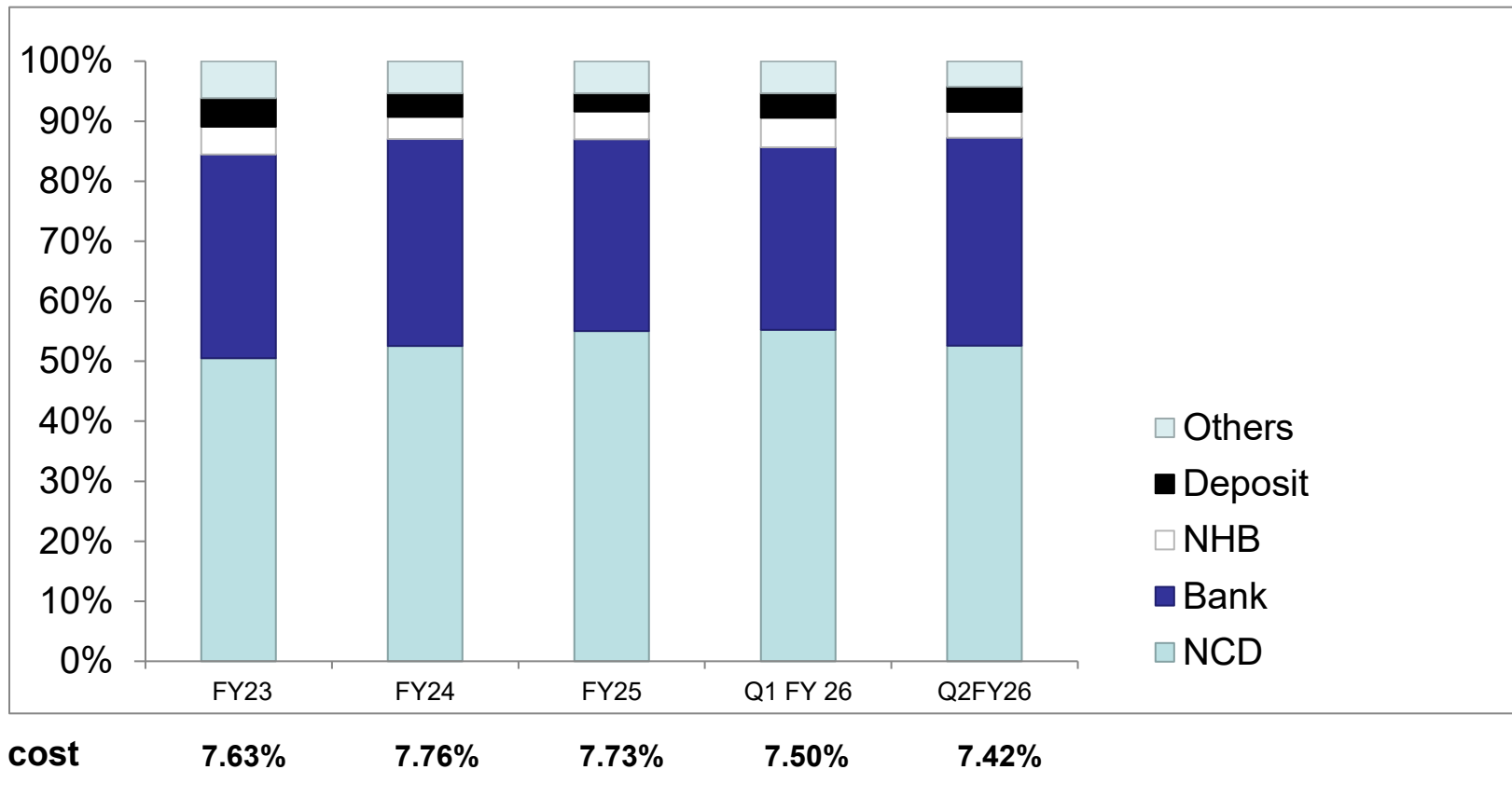
Source	Wtd Avg Cost (%)
Bank (including NHB)	6.95%
Non Convertible Debenture	7.75%
Tier II	7.30%
Commercial Paper	7.44%
Deposits	7.52%
PTC	7.51%
Total	7.42%

Outstanding Borrowings – Rs. 272458 cr

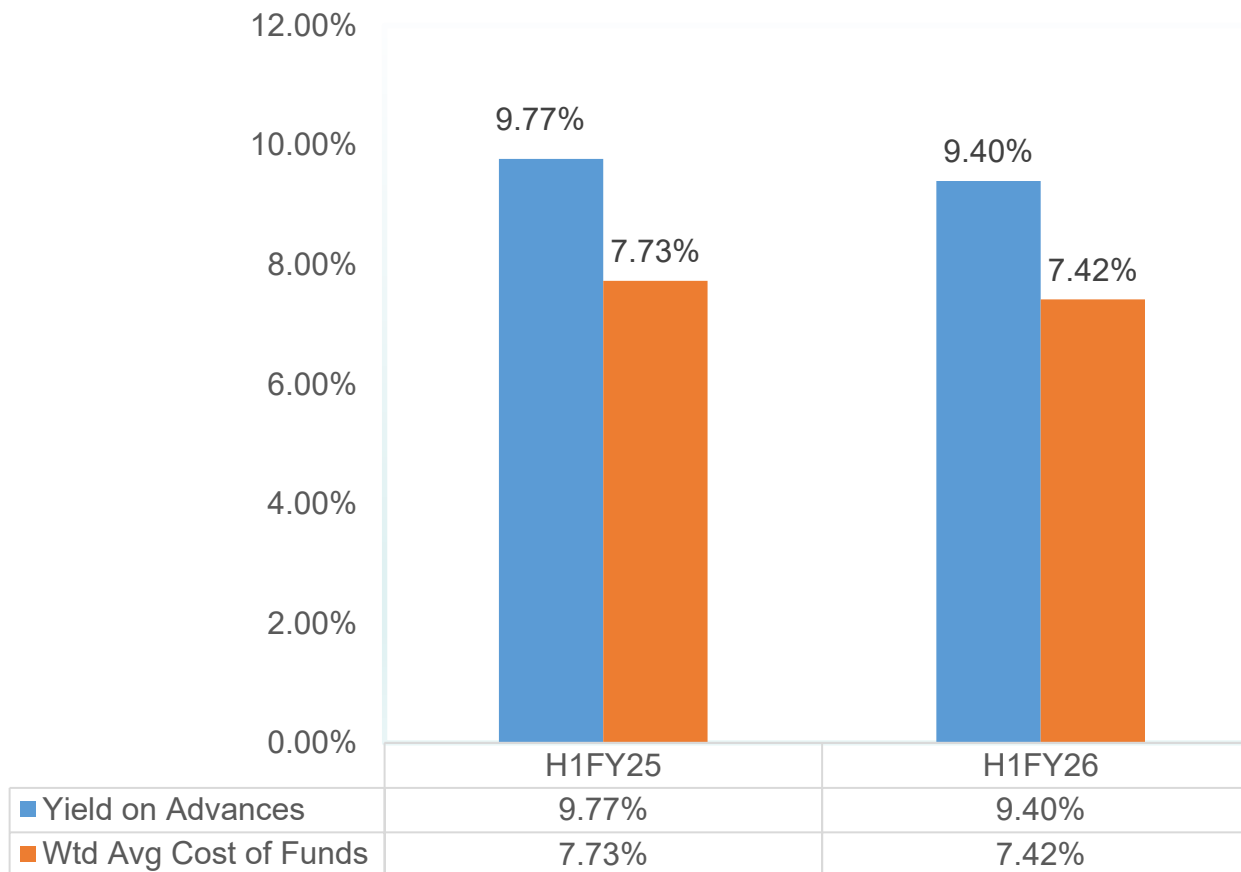


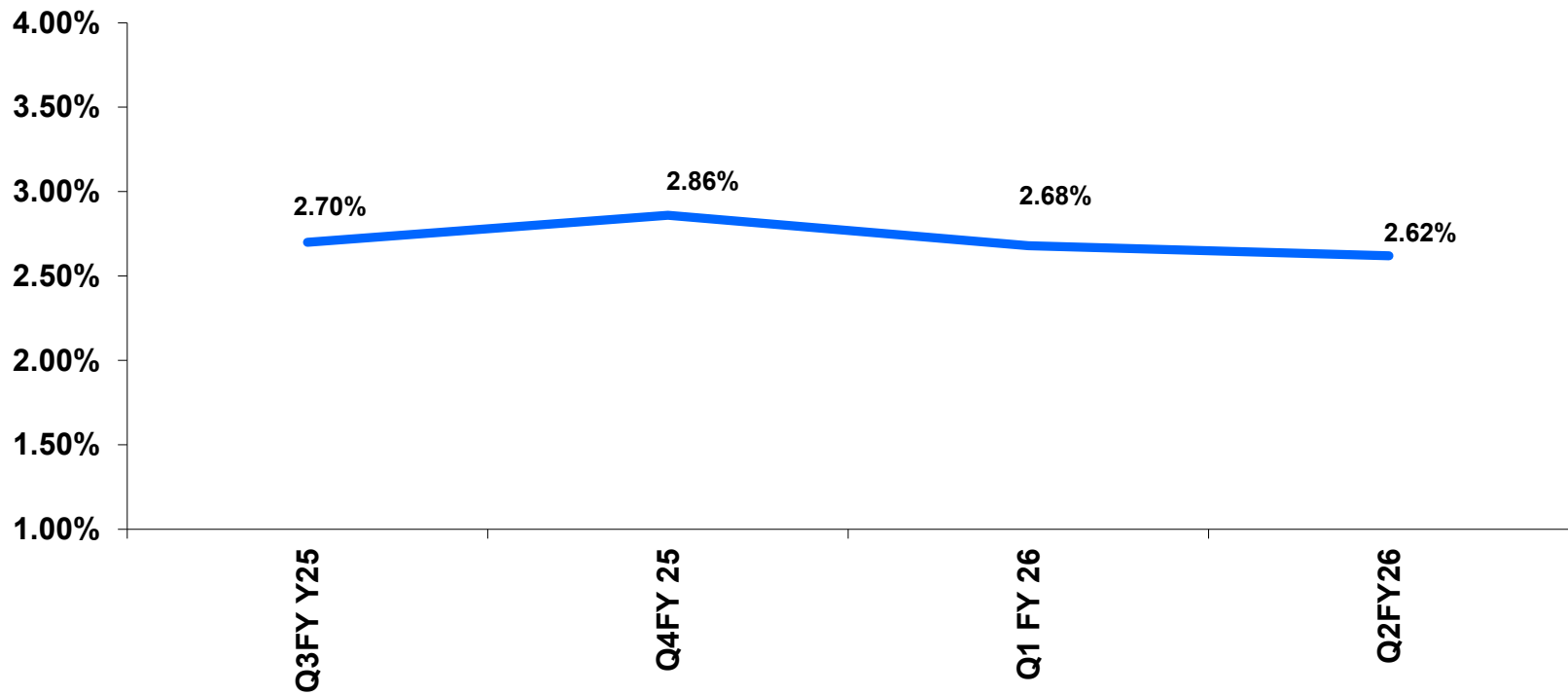
During Q2 FY26, Incremental Cost of Funds was 6.73%

Change in Liability Mix- last 4 yrs.



Yield & Cost of Funds on Portfolio





Exposure At Default %	Sept-25	Sept-24
Stage 1	94.11%	93.09%
Stage 2	3.38%	3.85%
Stage 3	2.51%	3.06%
Total	100%	100 %

ECL Provision	Sept-25	Sept-24
Stage 1	Rs. 506.81 cr	Rs. 522.84 cr
Stage 2	Rs. 410.46 cr	Rs. 488.98 cr
Stage 3	Rs. 4156.49 cr	Rs. 4445.78 cr
Stage 3-PCR	53%	49%

Thank you

DISCLAIMER

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

While every care is taken to verify the accuracy of the information given in this presentation, neither the Company nor its officials would in any way be liable for any action taken or not taken by the viewers or the users of this presentation or for any claims, losses etc.