

Ref.:LICHFL/CS/Result-Q3 FY22-23

February 06, 2022

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: <b>LICHSGFIN EQ</b> 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 : <b>500253</b> Email: <a href="mailto:corp.relations@bseindia.com">corp.relations@bseindia.com</a>
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Dear Sir/Madam,

**Re: Outcome of Meeting of Board of Directors for the Third Quarter and Nine Month ended 31<sup>st</sup> December, 2022.**

With reference to our letter Ref.:LICHFL/CS/noticebm dated January 27, 2023 regarding publishing of Unaudited Financial Results for the Third Quarter and Nine Months ended 31<sup>st</sup> December, 2022. In this connection we are forwarding herewith the Unaudited Financial Results for the Third Quarter and Nine Months ended 31<sup>st</sup> December, 2022 in the prescribed format, along with the Limited Review report of Joint Statutory Auditors thereon were considered and approved by the Board of Directors in their meeting held on 6<sup>th</sup> February, 2023 concluded on 4:35 PM as considered and recommended by the Audit Committee.

**Change of designation of Director Shri Sanjay Kumar Khemani**

Pursuant to the provisions of Regulation 17 (1) (b) of SEBI (LODR) 2015 and recommendation by the Nomination and Remuneration Committee based on the evaluation, qualification, expertise, track record, integrity, due diligence and the satisfaction of the 'fit and proper criteria', the Board at their meeting held on Monday, February 06, 2023', has approved the change in designation of Shri Sanjay Kumar Khemani (DIN 00072812) from Non-Executive Director Non Independent Director to Independent Director who is not liable to retire by rotation.

CIN No. : L65922MH1989PLC052257

**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)**Web: [www.lichousing.com](http://www.lichousing.com)**

**Appointment of Secretarial Auditor for FY 2022-23.**

Based on the recommendation by the Audit Committee meeting held on Wednesday, January 04, 2023 and based on their consent the Board has approved the appointment of M/s. N. L. Bhatia & Associates, Practicing Company Secretaries (UIN: P1996MH055800) as the Secretarial Auditors the Financial Year 2022-2023.

This is for your information and records.



Yours faithfully,  
For LIC Housing Finance Ltd.



Varsha Hardasani

Company Secretary and Compliance Officer

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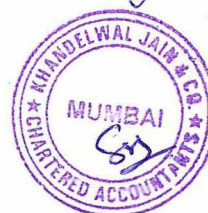
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## LIC HOUSING FINANCE LIMITED

## STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31/12/2022

(₹ in Crore)						
Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31-12-2022	30-09-2022	31-12-2021	31-12-2022	31-12-2021	31-03-2022
	Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
<b>1 Revenue from operations</b>						
a. Interest Income	5,838.66	5,049.30	5,000.57	16,138.19	14,499.21	19,688.46
b. Fees and commission Income	6.39	12.04	33.48	32.28	76.62	98.17
c. Net Gain on De-recognition of Financial Instruments under Amortised Cost Category	1.00	6.93	5.81	18.63	10.14	19.40
d. Others	24.79	17.27	14.43	52.74	33.44	113.04
<b>Total Revenue from operations</b>	<b>5,870.84</b>	<b>5,085.54</b>	<b>5,054.29</b>	<b>16,241.84</b>	<b>14,619.41</b>	<b>19,919.07</b>
Other Income	5.19	6.48	16.10	17.19	25.02	33.95
<b>Total Income</b>	<b>5,876.03</b>	<b>5,092.02</b>	<b>5,070.39</b>	<b>16,259.03</b>	<b>14,644.43</b>	<b>19,953.02</b>
<b>2 Expenses</b>						
a. Finance Costs	4,232.79	3,886.40	3,545.95	11,759.23	10,601.89	14,153.65
b. Fees and Commission Expenses	56.47	52.31	34.71	152.09	87.18	135.54
c. Net Loss on De-recognition of Financial Instruments under Amortised Cost Category	0.06	191.99	0.02	192.07	18.06	33.59
d. Impairment on Financial Instruments	762.61	373.81	355.56	1,444.13	1,811.31	1,988.24
e. Employee Benefits Expenses	120.50	111.67	97.64	329.61	460.01	563.32
f. Depreciation, amortisation and Impairment	16.28	15.98	13.21	46.95	38.23	52.44
g. Other expenses	94.31	81.01	61.45	222.73	164.01	248.09
<b>Total Expenses</b>	<b>5,283.02</b>	<b>4,713.17</b>	<b>4,108.54</b>	<b>14,146.81</b>	<b>13,180.69</b>	<b>17,174.87</b>
<b>3 Profit Before Tax (1-2)</b>	<b>593.01</b>	<b>378.85</b>	<b>961.85</b>	<b>2,112.22</b>	<b>1,463.74</b>	<b>2,778.15</b>
<b>4 Tax Expense</b>	<b>112.71</b>	<b>73.88</b>	<b>194.52</b>	<b>401.47</b>	<b>295.10</b>	<b>490.87</b>
<b>5 Net Profit for the Period (3-4)</b>	<b>480.30</b>	<b>304.97</b>	<b>767.33</b>	<b>1,710.75</b>	<b>1,168.64</b>	<b>2,287.28</b>
<b>6 Other Comprehensive Income</b>						
A (i) Items that will not be reclassified to profit or loss	(2.77)	(4.78)	(0.33)	1.62	(6.25)	(6.31)
(ii) Tax impact on above	0.69	1.21	0.08	(0.41)	1.57	1.59
<b>Subtotal (A)</b>	<b>(2.08)</b>	<b>(3.57)</b>	<b>(0.25)</b>	<b>1.21</b>	<b>(4.68)</b>	<b>(4.72)</b>
B (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
(ii) Tax impact on above	-	-	-	-	-	-
<b>Subtotal (B)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other Comprehensive Income (A + B)</b>	<b>(2.08)</b>	<b>(3.57)</b>	<b>(0.25)</b>	<b>1.21</b>	<b>(4.68)</b>	<b>(4.72)</b>
<b>7 Total Comprehensive Income (5+6)</b>	<b>478.22</b>	<b>301.40</b>	<b>767.08</b>	<b>1,711.96</b>	<b>1,163.96</b>	<b>2,282.56</b>
<b>8 Paid-up Equity Share Capital (face value ₹ 2/-)</b>	<b>110.08</b>	<b>110.08</b>	<b>110.08</b>	<b>110.08</b>	<b>110.08</b>	<b>110.08</b>
<b>9 Earnings Per Share (EPS) on (face value of ₹ 2/-)</b>						
Basic and Diluted Earning Per Share (₹)	8.73	5.54	14.65	31.10	22.32	43.14
(The EPS for the Quarters / Nine months are not annualised)						
<b>10 Reserves excluding Revaluation Reserves as at March 31</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>24,561.76</b>



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**Notes to the Financial Results:**

- 1 The financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 - Interim Financial Reporting, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. Any application guidance / clarifications / directions issued by the Reserve Bank of India, the NHB or other regulators are implemented as and when they are issued / become applicable.
- 2 The main business of the Company is to provide loans for purchase or construction of residential houses. All other activities of the Company revolve around the main business and accordingly there are no separate reportable segments, as per the Ind AS 108 - Operating Segments.
- 3 There are no loans transferred / acquired during the quarter / period ended December 31, 2022 under the RBI Master Direction on Transfer of Loan Exposure dated September 24, 2021.
- 4 The Secured listed non-convertible debt securities of the Company are secured by a negative lien on the assets of the Company (excluding current and future receivables and book-debt of whatsoever nature of the Company on which a first pari-passu floating charge by way of hypothecation to secure the borrowings of the company outstanding as on March 31, 2015 and the unavailed sanctions of the term loans, cash credit and refinance as on March 31, 2015), with a minimum Security cover of 100%. In addition to above the Debentures would be secured by mortgage on an Immoveable Property owned by the Company. Security cover for NCD issued by the company is 1.19 times as at December 31, 2022.
- 5 Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the Nine months ended December 31, 2022 is attached as Annexure 1.
- 6 The Reserve Bank of India, under Scale Based Regulations has categorised the Company as Upper Layer (NBFC-UL), vide its circular dated September 30, 2022. Management has initiated necessary steps in terms of formulating an implementation plan and ensuring compliances with norms/ changes suggested as and when they become applicable.
- 7 In compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the above results for the Nine Months ended December 31, 2022 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on February 06, 2023. The above results have been subjected to a Limited Review by the Statutory Auditors of the Company.
- 8 The figures for the previous periods have been regrouped / reclassified / restated wherever necessary in order to make them comparable.

For and behalf of the Board

  
Y. Viswanatha Gowd  
Managing Director & CEOPlace : Mumbai  
Date : February 06, 2023**CIN No. : L65922MH1989PLC052257****Corporate Office :** LIC Housing Finance Ltd., 131 Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai 400 005  
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## Annexure 1

Disclosures in compliance with Regulations 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the period ended December 31, 2022.

Particulars	As at December 31, 2022	As at December 31, 2021
a) Debt equity ratio = (Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities+Deposits) / (Equity share Capital + Other Equity -Impairment Reserve- Deferred Revenue Expenditure - Intangible Assets - Deferred Tax)	10.30	10.04
b) Outstanding redeemable preference shares (quantity and value)	NA	NA
c) Capital redemption reserve / Debenture redemption reserve - Debenture redemption reserve is not required in respect of Privately placed debentures in terms of Rule 18(7)(b)(ii) of Companies (Share Capital and Debenture) Rules, 2014.	-	-
d) Net worth	₹ 23829.02 Crore	₹ 22097.97 Crore
e) Net profit after tax	₹ 1711.96 Crore	₹ 1163.96 Crore
f) Earnings per share	Basic - ₹ 31.10 Diluted - ₹ 31.10	Basic - ₹ 22.32 Diluted - ₹ 22.32
g) Total debts to total assets (%) = (Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Deposits) / Total Assets.	0.90	0.88
h) Operating margin (%) = Profit before Tax / Revenue from Operations.	13.00%	10.01%
i) Net profit margin (%) = Profit after Tax / Total Revenue.	10.52%	7.98%
j) Sector specific equivalent ratios, as applicable.		
i) Provision Coverage Ratio ("PCR") (%) = Total Impairment loss allowance for stage III / Gross Stage III Loans.	50.80%	45.68%
ii) Gross Non Performing Assets ("GNPA") (%) = Gross Stage III Loans / Gross Loans.	4.76%	5.14%
iii) Net Non Performing Assets ("NNPA") (%) = (Gross Stage III Loans - Impairment loss allowance for Stage III) / (Gross Loans - Impairment loss allowance)	2.40%	3.20%
iv) Liquidity coverage ratio (%) (Regulatory requirement - 50%)	207.22%	288%

Note 1 : The Company, being a Housing Finance Company ("HFC"), disclosure of Debt service coverage ratio, Interest service coverage ratio, current ratio, Long term debt to working capital, Bad debts to Accounts receivable ratio, Current liability ratio, Debtors turnover, Inventory turnover ratio are not applicable.



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**SGCO & Co. LLP**

Chartered Accountants

4A, Kaledonia-HDIL,

2nd Floor, Sahar Rd,

Andheri East,

Mumbai - 400 069, India

**Khandelwal Jain & Co.**

Chartered Accountants

6-B&C, PIL Court, 6th Floor,

111, Maharshi Karve Road,

Churchgate,

Mumbai - 400 020., India

**Independent Auditor's Review Report on quarterly and year to date unaudited Standalone Financial Results pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.**

To

The Board of Directors of LIC Housing Finance Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of LIC Housing Finance Limited ("the Company") for the quarter and year to date ended 31<sup>st</sup> December, 2022 ("the Statement") attached herewith being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended ("the Listing Regulations").
2. This Statement which is the responsibility of the Company's management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 ("Ind AS 34") "Interim Financial Reporting" prescribed under Section 133 of the Companies Act 2013, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Financial Statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard specified under Section 133 of the Companies Act 2013, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.


**5. Other Matters**

- (a) The Statement includes comparative figures of the Company for the quarter ended December 31, 2021 and nine months ended December 31, 2021, which have been reviewed by the predecessor firms of statutory auditors vide their report dated January 27, 2022 in which the predecessor auditors have expressed unmodified conclusion.
- (b) The numbers and details pertaining to year ended 31st March 2022 and notes related thereto in the Statement have been traced from the Consolidated Financial Statements of the Company audited by predecessor firms of statutory auditors vide their unmodified report dated May 18, 2022.

Our conclusion on the Statement is not modified in respect of these matters.

**For SGCO & Co. LLP**  
**Chartered Accountants**

Firm Regn. No. 112081W/W100184



**Gourav Roongta**  
**Partner**

Membership No.: 186176

UDIN: 23186176BGUOXF7871



Place: Mumbai

Date: February 6, 2023

**For Khandelwal Jain & Co.**  
**Chartered Accountants**

Firm Regn. No. 105049W



**Shailesh Shah**  
**Partner**

Membership No.: 033632

UDIN: 23033632BGXWGX9088



Place: Mumbai

Date: February 6, 2023



## LIC HOUSING FINANCE LIMITED

## STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTH ENDED 31/12/2022

(₹ in Crore)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31-12-2022	30-09-2022	31-12-2021	31-12-2022	31-12-2021	31-03-2022
	Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
<b>1 Revenue from operations</b>						
a. Interest Income	5,851.92	5,053.00	5,004.25	16,160.03	14,510.24	19,717.77
b. Fees and commission Income	11.03	16.67	38.83	46.48	89.79	117.61
c. Net Gain on Fair Value Changes	0.45	1.02	0.37	1.85	0.96	1.04
d. Net Gain on De-recognition of Financial Instruments under Amortised Cost Category	1.00	6.93	5.81	18.63	10.14	19.40
e. Sales	-	0.80	-	0.80	-	-
f. Others	25.75	17.93	15.01	54.99	35.36	118.54
<b>Total Revenue from operations</b>	<b>5,890.15</b>	<b>5,096.35</b>	<b>5,064.27</b>	<b>16,282.78</b>	<b>14,646.49</b>	<b>19,974.36</b>
Other Income (Includes Dividend of ₹ 0.43 Crore)	5.79	5.05	14.41	17.06	22.34	30.95
<b>Total Income</b>	<b>5,895.94</b>	<b>5,101.40</b>	<b>5,078.68</b>	<b>16,299.84</b>	<b>14,668.83</b>	<b>20,005.31</b>
<b>2 Expenses</b>						
a. Finance Costs	4,232.09	3,885.81	3,545.68	11,757.25	10,599.97	14,151.09
b. Fees and Commission Expenses	55.74	38.51	25.23	132.39	69.02	113.99
c. Net Loss on Fair Value Changes	(0.03)	(0.46)	-	-	-	-
d. Net Gain on De-recognition of Financial Instruments under Amortised Cost Category	0.06	191.99	0.02	192.07	18.06	33.59
e. Impairment on Financial Instruments	762.61	373.81	355.56	1,444.13	1,811.31	1,988.24
f. Cost of Material Consumed	23.71	2.74	0.19	26.45	0.48	19.92
g. Employee Benefits Expenses	131.47	122.53	107.86	363.35	489.06	602.45
h. Depreciation, amortisation and Impairment	17.38	16.00	13.61	49.63	40.20	55.19
i. Other expenses	95.74	82.50	62.96	226.56	167.46	253.59
<b>Total Expenses</b>	<b>5,318.77</b>	<b>4,713.23</b>	<b>4,111.11</b>	<b>14,191.83</b>	<b>13,195.56</b>	<b>17,218.06</b>
<b>3 Profit Before Tax (1-2)</b>	<b>577.17</b>	<b>388.17</b>	<b>967.57</b>	<b>2,108.01</b>	<b>1,473.27</b>	<b>2,787.25</b>
<b>4 Tax Expense</b>	<b>115.20</b>	<b>76.73</b>	<b>196.25</b>	<b>407.71</b>	<b>301.02</b>	<b>501.25</b>
<b>5 Net Profit for the Period (3-4)</b>	<b>461.97</b>	<b>311.44</b>	<b>771.32</b>	<b>1,700.30</b>	<b>1,172.25</b>	<b>2,286.00</b>
<b>6 Other Comprehensive Income</b>						
A (i) Items that will not be reclassified to profit or loss	(2.71)	(4.79)	(0.27)	1.67	(6.45)	(6.56)
(ii) Tax impact on above	0.72	1.24	0.07	(0.39)	1.62	1.64
<b>Subtotal (A)</b>	<b>(1.99)</b>	<b>(3.55)</b>	<b>(0.20)</b>	<b>1.28</b>	<b>(4.83)</b>	<b>(4.92)</b>
B (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
(ii) Tax impact on above	-	-	-	-	-	-
<b>Subtotal (B)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other Comprehensive Income (A + B)</b>	<b>(1.99)</b>	<b>(3.55)</b>	<b>(0.20)</b>	<b>1.28</b>	<b>(4.83)</b>	<b>(4.92)</b>
<b>7 Total Comprehensive Income for the Period (before Share of Profit/Loss) of Associates &amp; Share of Profit attributable to Non Controlling Interest) (5+6)</b>	<b>459.98</b>	<b>307.89</b>	<b>771.12</b>	<b>1,701.58</b>	<b>1,167.42</b>	<b>2,281.09</b>
<b>8 Share of Profit/(Loss) of Associates</b>	<b>(0.51)</b>	<b>1.39</b>	<b>(0.67)</b>	<b>0.13</b>	<b>0.82</b>	<b>0.69</b>
<b>9 Share of Profit attributable to Non Controlling Interest</b>	<b>(0.12)</b>	<b>(0.11)</b>	<b>(0.08)</b>	<b>(0.31)</b>	<b>(0.28)</b>	<b>(0.35)</b>
<b>10 Total Comprehensive Income for the Period (Comprising Profit/(Loss) Comprehensive Income for the period) (7+8+9)</b>	<b>459.35</b>	<b>309.17</b>	<b>770.37</b>	<b>1,701.40</b>	<b>1,167.96</b>	<b>2,281.42</b>
<b>1 Profit for the period attributable to:</b>						
Shareholders of the Company	461.85	311.33	771.24	1,699.99	1,171.97	2,285.65
Non-Controlling Interests	0.12	0.11	0.08	0.31	0.28	0.35
<b>2 Total Comprehensive Income for the period attributable to:</b>						
Shareholders of the Company	459.23	309.06	770.29	1,701.09	1,167.68	2,281.07
Non-Controlling Interests	0.12	0.11	0.08	0.31	0.28	0.35
<b>3 Paid-up Equity Share Capital (face value ₹ 2/-)</b>	<b>110.08</b>	<b>110.08</b>	<b>110.08</b>	<b>110.08</b>	<b>110.08</b>	<b>110.08</b>
<b>4 Earnings Per Share (EPS) on (face value of ₹ 2/-)</b>						
Basic and Diluted Earning Per Share (₹)	8.40	5.66	15.28	30.91	23.23	43.12
(The EPS for the Quarters are not annualised)						
<b>5 Reserves excluding Revaluation Reserves as at March 31</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>24,640.74</b>

CIN No. : L65922MH1989PLC052257

 Corporate Office : LIC Housing Finance Ltd., 131 Maker Tower, 13th floor, Cuffe Parade, Mumbai - 400 005  
 Tel : + 91 22 2217 8600 Fax: +91 22 2217 8777 E-mail : [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)

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1. As per the Ind AS 108 dealing with 'Operating Segments', the main segments and the relevant disclosures relating thereto are as follows:

(₹ in Crore)

Particulars	Quarter Ended Dec 31, 2022	Quarter Ended Sep 30, 2022	Quarter Ended Dec 31, 2021	Nine Months Ended Dec 31, 2022	Nine Months Ended Dec 31, 2021	Year Ended March 31, 2022
<b>Loans</b>						
Segment Revenue	5,876.03	5,092.03	5,070.39	16,259.03	14,644.43	19,953.02
Segment Result	593.01	378.85	961.85	2,112.22	1,463.74	2,778.15
Segment Assets	272,025.25	264,988.26	246,620.83	272,025.25	246,620.83	254,460.06
Assets held for sale	142.71	144.56	107.87	142.71	107.87	107.38
Segment Liabilities	246,251.71	239,694.80	223,175.51	246,251.71	223,175.51	229,895.61
Net Assets	25,916.25	25,438.02	23,553.19	25,916.25	23,553.19	24,671.83
Depreciation & Amortization	16.28	15.97	13.21	46.95	38.23	52.44
Non Cash Expenses other Depreciation & Amortization	762.67	565.80	355.57	1,636.20	1,829.37	2,021.83
<b>Other Segments</b>						
Segment Revenue	24.48	26.19	26.39	73.54	64.95	95.72
Segment Result	(16.19)	8.93	9.68	(4.00)	19.56	19.56
Segment Assets	6.44	272.38	277.23	278.83	277.23	286.15
Assets held for sale	-	-	-	-	-	-
Segment Liabilities	24.98	84.73	83.48	109.71	83.48	101.85
Net Assets	(18.54)	187.65	193.75	169.11	193.75	184.29
Depreciation & Amortization	1.00	0.87	0.81	2.74	2.40	4.24
<b>Inter Segment Adjustments</b>						
Segment Revenue	(4.58)	(16.82)	(18.10)	(32.73)	(40.56)	(43.43)
Segment Result	0.35	0.40	(3.96)	(0.20)	(10.03)	(10.46)
Segment Assets	(265,016.97)	(170.90)	(171.71)	(199.60)	(171.71)	(166.84)
Assets held for sale	-	-	-	0.00	-	-
Segment Liabilities	(239,723.44)	(70.67)	(64.96)	(99.31)	(64.96)	(64.44)
Net Assets	(25,293.52)	(100.22)	(106.75)	(100.29)	(106.75)	(102.40)
Depreciation & Amortization	0.09	(0.84)	(0.41)	(0.07)	(0.44)	(1.50)
<b>Total</b>						
Segment Revenue	5,895.94	5,101.40	5,078.68	16,299.84	14,668.82	20,005.31
Segment Result	577.17	388.17	967.57	2,108.01	1,473.27	2,757.25
Share of profit of Associates	(0.51)	1.39	(0.67)	0.13	0.82	0.69
Current Tax	176.31	115.56	249.50	626.85	381.28	952.38
Tax Expense for Earlier Years	-	-	(0.09)	-	(0.09)	(0.12)
Deferred Tax	(61.11)	(38.83)	(53.16)	(219.14)	(80.17)	(451.01)
OCI adjustments	(1.99)	(3.55)	(0.20)	1.28	(4.83)	(4.92)
Share of Profit/(Loss) of Non-Controlling Interest	(0.11)	(0.11)	(0.08)	(0.31)	(0.28)	(0.35)
<b>Total Result</b>	<b>459.35</b>	<b>309.16</b>	<b>770.37</b>	<b>1,701.40</b>	<b>1,167.96</b>	<b>2,281.41</b>
Segment Assets	7,014.72	265,089.75	246,726.35	272,104.47	246,726.35	254,579.39
Assets held for sale	(1.85)	144.56	107.87	142.71	107.87	107.38
Segment Liabilities	6,553.25	239,708.86	223,194.03	246,252.11	223,194.03	229,933.03
Net Assets	459.63	25,525.45	23,640.19	25,985.07	23,640.19	24,753.74
Depreciation & Amortization	17.38	16.00	13.61	49.63	40.19	55.19
Non Cash Expenses other Depreciation & Amortization	762.67	565.80	355.58	1,636.20	1,829.37	2,021.83

- (i) The accounting policies adopted for segment reporting are in line with the policies of the Group. Segment revenue, segment expenses, segment assets and segment liabilities have been identified to segments on the basis of their relationship to the operating activities of the segment.
- (ii) Transfer prices between operating segments are on an arm's length basis in a manner similar to transactions with third parties.
- (iii) Loans segment comprises of providing finance for purchase, construction, repairs, renovation of house/buildings.
- (iv) Other Segments comprise of Financial Services segment which involves business of marketing Financial Products and Services on own account as well as for and on behalf of other service providers, Construction Segment which establishes and operates assisted living community centres for elderly citizens in India, Asset Management segment which includes promoting and managing different schemes on behalf of LIC Mutual Fund and Trusteeship segment which supervises activities of LIC Mutual Fund.
- (v) The Company does not have any material operations outside India and hence, disclosure of geographic segments is not given.
- (vi) No single customer represents 10% or more of the Company's total revenue for the quarter ended December 31, 2022.

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**Notes to the Financial Results:**

- 2 The above financial results represent the Consolidated financial results for LIC Housing Finance Limited and its subsidiaries constituting the 'Group'.
- 3 The financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 - Interim Financial Reporting, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. Any application guidance / clarifications / directions issued by the Reserve Bank of India, the NHB or other regulators are implemented as and when they are issued / become applicable.
- 4 There are no loans transferred / acquired during the quarter / period ended December 31, 2022 under the RBI Master Direction on Transfer of Loan Exposure dated September 24, 2021.
- 5 The Secured listed non-convertible debt securities of the Company are secured by a negative lien on the assets of the Company (excluding current and future receivables and book-debt of whatsoever nature of the Company on which a first pari-passu floating charge by way of hypothecation to secure the borrowings of the company outstanding as on March 31, 2015 and the unavailed sanctions of the term loans, cash credit and refinance as on March 31, 2015), with a minimum security cover of 100%. In addition to above the Debentures would be secured by mortgage on an Immovable Property owned by the Company. Security cover for NCD issued by the company is 1.19 times as at December 31, 2022.
- 6 The Reserve Bank of India, under Scale Based Regulations has categorised the Company as Upper Layer (NBFC-UL), vide its circular dated September 30, 2022. Management has initiated necessary steps in terms of formulating an implementation plan and ensuring compliances with norms/ changes suggested as and when they become applicable.
- 7 In compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the above results for the period ended December 31, 2022 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on February 6, 2023. The above results have been subjected to a Limited Review by the Statutory Auditors of the Company.
- 8 The figures for the previous periods have been regrouped / reclassified / restated wherever necessary in order to make them comparable.

For and behalf of the Board



Y. Viswanatha Gowd  
Managing Director & CEO

Place : Mumbai  
Date : February 06, 2023



**CIN No. : L65922MH1989PLC052257**

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**SGCO & Co. LLP**  
Chartered Accountants  
4A, Kaledonia-HDIL,  
2nd Floor, Sahar Rd,  
Andheri East,  
Mumbai - 400 069, India

**Khandelwal Jain & Co.**  
Chartered Accountants  
6-B&C, PIL Court, 6th Floor,  
111, Maharshi Karve Road,  
Churchgate,  
Mumbai - 400 020., India

**Independent Auditor's Review Report on quarterly and year to date unaudited Consolidated Financial Results pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.**

To,  
The Board of Directors of  
LIC Housing Finance Limited

1. We have reviewed the accompanying Statement of Consolidated Unaudited Ind AS Financial Results of LIC Housing Finance Limited ("the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group"), and share of the net profit / (loss) after tax and total comprehensive income of its associates, for the quarter ended December 31, 2022 and for the period from April 1, 2022 to December 31, 2022 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 ("Ind AS 34") "Interim Financial Reporting" prescribed under section 133 of the Companies Act, 2013, read with the relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.





4. The Statement includes the results of the following entities:

**Subsidiaries**

- i. LICHFL Care Homes Limited
- ii. LICHFL Financial Services Limited
- iii. LICHFL Trustee Company Private Limited
- iv. LICHFL Asset Management Company Limited

**Associates**

- i. LIC Mutual Fund Asset Management Limited
- ii. LIC Mutual Fund Trustee Private Limited

5. Based on our review conducted as stated in paragraph 3 above and based on the consideration of the review reports of other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.
6. We did not review the interim financial statements of 4 subsidiaries, included in the consolidated unaudited financial results, whose interim financial statements, before consolidation adjustments, reflects total revenue (including other income) of Rs. 24.48 crores and Rs.74.19 crores, total net loss after tax of Rs. 18.65 crores and Rs. 9.88 crores and the total comprehensive loss of Rs. 18.54 crores and Rs. 9.80 crores, for the quarter ended December 31, 2022 and for the period from April 01, 2022 to December 31, 2022, respectively, as considered in the consolidated unaudited financial results. These interim financials of the subsidiaries have been reviewed by other auditors whose reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the report of the other auditors and the procedures performed by us as stated in paragraph 3 above. Our conclusion on the Statement is not modified in respect of this matter.

The consolidated unaudited financial results also include the Group's share of net profit / (loss) after tax of Rs. (0.51) crores and Rs. 0.13 crores and the total comprehensive profit/(loss) of Rs. (0.51) crores and Rs. 0.13 crores for the quarter ended December 31, 2022 and for period from April 01, 2022 to December 31, 2022, respectively, as considered in the consolidated unaudited financial results, in respect of 2 associates, based on their interim financial information furnished by management which have not been reviewed by their auditors. According to the information and explanation given to us by the Management, this interim



financial information is not material to the Group. Our conclusion on the Statement is not modified in respect of this matter.

## 7. Other Matters

- (a) The Statement includes comparative figures of the Company for the quarter ended December 31, 2021 and nine months ended December 31, 2021, which have been reviewed by the predecessor firms of statutory auditors vide their report dated January 27, 2022 in which the predecessor auditors have expressed unmodified conclusion.
- (b) The numbers and details pertaining to year ended 31st March 2022 and notes related thereto in the Statement have been traced from the Consolidated Financial Statements of the Company audited by predecessor firms of statutory auditors vide their unmodified report dated May 18, 2022.

Our conclusion on the Statement is not modified in respect of these matters.

For SGCO & Co. LLP  
Chartered Accountants

Firm Regn. No. 112081W/W100184

  
Gourav Roongta

Partner


Membership No.: 186176

UDIN: 23186176BGUOXG7745



For Khandelwal Jain & Co.  
Chartered Accountants

Firm Regn. No. 105049W

  
Shailesh Shah  
Partner

Membership No.: 033632

UDIN: 23033632BGXWGY9496



Place: Mumbai

Date: February 6, 2023

Place: Mumbai

Date: February 6, 2023

**Web: [www.lichousing.com](http://www.lichousing.com)**



**SGCO & Co. LLP**

Chartered Accountants

4A, Kaledonia-HDIL,

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Andheri East,

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**Khandelwal Jain & Co.**

Chartered Accountants

6-B&C, PIL Court, 6th Floor,

111, Maharshi Karve Road,

Churchgate,

Mumbai - 400 020., India

**Independent Statutory Auditor's Certificate with Respect to maintenance of Security Cover as pursuant to regulations of 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)**

To,  
The Board of Directors of  
LIC Housing Finance Limited

Dear Sirs,

We SGCO & Co. LLP, Chartered Accountants and Khandelwal Jain & Co., Chartered Accountants, are Joint Statutory Auditors of the LIC Housing Finance Limited ("the Company") and have been requested by the Company to certify the accompanying Statement showing 'Security Cover' for the listed non-convertible debt securities as at December 31, 2022 (the "Statement") pursuant to the requirements of the Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the "SEBI Regulations").

Accordingly, the Company has prepared the details of security cover available for debenture holders in accordance with the unaudited financial statements as at December 31, 2022 and other relevant records/documents maintained by the Company as per attached statement. We have stamped the same for identification purposes.

We understand that this certificate is required by the Company for the purpose of submission with BSE Limited, National Stock Exchange of India Limited and IOBI Trusteeship Services Limited with respect to maintenance of asset cover in respect of listed non-convertible debt securities of the Company as per Regulation 54) of Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements) Regulation, 2015 ("Regulations") in the format notified by SEBI vide circular no. SEBI/ HO/ MIRSD/MIRST\_CRADT I CIR/ PI 2022/67 dated May 19,2022.

**Management Responsibility**

1. The preparation of the Statement is the responsibility of the Management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement



and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

2. The Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations, the circular and for providing all relevant information to the Stock Exchange.

#### **Auditor's Responsibility**

3. Pursuant to the requirements of the SEBI Regulations and the circular, it is our responsibility to provide a limited assurance as to whether as at December 31, 2022, the Company has maintained security cover as per the terms of the Information Memorandum / Placement Memorandum and Debenture Trust Deeds.
4. We have carried out limited review of the unaudited financial results of the Company for the Nine month ended December 31, 2022 and issued an unmodified conclusion vide our report dated February 06, 2023. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit.
5. We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
6. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements
7. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, mentioned in paragraph 5 above. The procedures performed vary in nature and timing from and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we have performed the following procedures in relation to the Statement:



- a) Obtained and read on a test check basis, the Debenture Trust Deeds and the Information Memorandum in respect of the secured Debentures and noted the particulars of security cover and the security cover percentage required to be maintained by the Company in respect of such Debentures, as indicated in the Statement.
- b) Obtained and read on a test check basis, the Debenture Trust Deeds and the Information Memorandum in respect of the unsecured Debentures and noted that there is no minimum security cover percentage prescribed therein in respect of the such Debentures.
- c) Traced and agreed the principal amount of the Debentures outstanding as at December 31, 2022 to the financial results referred to in paragraph 5 above, and the books of account maintained by the Company as at and for the nine month ended December 31, 2022.
- d) Traced the book value of assets indicated in the Statement to the financial results as at and for the nine-month ended December 31, 2022 referred to in paragraph 5 above and other relevant records maintained by the company.
- e) Obtained the list of the security cover maintained by the company. Traced the value of charge created against assets to the asset cover.
- f) Obtained the list and the book value of assets placed under lien or encumbrance for the purpose of obtaining any other loan and determined that such assets are not included in the calculation of security cover in respect of the Debentures on a test check basis.
- g) Examined and verified the arithmetical accuracy of the computation of security cover indicated in the Statement.
- h) Performed necessary inquiries with the Management and obtained necessary representations.

### Conclusion

8. Based on the procedures performed by us, as referred to in paragraph 7 above and according to the information and explanations received and Management representations obtained, nothing has come to our attention that causes us to believe that;
  - a. The computation of security cover available for debenture holders contained in the statement is not in agreement with the unaudited books of accounts and other relevant records and documents maintained by the Company.
  - b. Security cover available for debenture holders is not 100% or more than the cover required as per Offer Document/ Information Memorandum in respect of listed debt securities.





**SGCO & Co. LLP**

Chartered Accountants

**Khandelwal Jain & Co.**

Chartered Accountants

**Restriction on Use**

This certificate is being issued to the Company pursuant to the requirements of Regulation 54 of the Securities and Exchange Board of India (listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended). Our certificate should not to be used for any other purpose or by any person other than the addressees of this certificate. Accordingly, we do not accept or assume any liability or duty of care to any other person to whom this certificate is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

**For SGCO & Co. LLP**  
**Chartered Accountants**

Firm Regn. No. 112081W/W100184

  
**Gourav Roongta**  
**Partner**

Membership No.: 186176

UDIN: 23186176BGUOXI6722



Place: Mumbai

Date: February 6, 2022

**For Khandelwal Jain & Co.**  
**Chartered Accountants**

Firm Regn. No. 105049W

  
**Shailesh Shah**  
**Partner**

Membership No.: 033632

UDIN: 23033632BGXWGWZ5187



Place: Mumbai

Date: February 6, 2022

To,  
The Board of Directors,  
LIC Housing Finance Limited.,  
Bombay Life Building, 2<sup>nd</sup> Floor,  
45/47, Veer Nariman Road,  
Mumbai – 400 001.

Date: 06<sup>th</sup> February, 2023

### CERTIFICATION

We the undersigned Viswanatha Gowd Y, Managing Director & CEO and Sudipto Sil, Chief Financial Officer hereby certify that for the Quarter ended 31<sup>st</sup> December, 2022, we have reviewed the financial results and that to the best of our knowledge and belief:

1. These statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading.
2. These statements together present a true and fair view of the Company's affairs and are in compliance with existing accounting standards, applicable laws and regulations.

  
**Managing Director & CEO**



  
**Chief Financial Officer**

**CIN No. :** L65922MH1989PLC052257

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