

Ref. LICHFL/CS/FinresMar-2018

23 April 2018

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

Dear Sir,

Re: Audited Financial Results for the Fourth Quarter and year ended 31st March, 2018.

Please refer to our letter Ref.:LICHFL/CS/noticebm dated 10th April, 2018 regarding intimation of Board Meeting for considering Audited Financial Results for the Fourth Quarter and year ended 31st March, 2018.

In this connection we are forwarding herewith Audited Financial Results for the Fourth Quarter and Financial Year ended 31st March, 2018 in the prescribed format along with Form A and Auditors' Report. The results were considered & approved by the Board of Directors in their meeting held on 23rd April, 2018 as considered and recommended by the Audit Committee.

Dividend:

The Board of Directors of the Company in its meeting held today i.e. 23rd April, 2018, inter alia approved recommendation of dividend for financial year 2017-2018 @ 340% i.e. Rs.6.80 per equity share of Rs.2/-each. The dividend on equity shares, will be paid on or after 20th August, 2018.

29th Annual General Meeting:

The Board approved that the 29th Annual General Meeting of the Members of the Company be held on Monday, 20th August, 2018 at 3.00 p.m. at M.C. Ghia Hall", Bhogilal Hargovindas Building, 4th Floor, 18 / 20 Kaikhushru Dubash Marg, Behind Prince of Wales Museum, Mumbai – 400 001.

Closure of Register of Members and Share Transfer Books:

The Board approved that the Register of Members and the Share Transfer Books of the Company shall remain closed from Saturday, 11th August, 2018 to Monday, 20th August, 2018 (both days

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

Registered Office: LIC Housing Finance Ltd. Bombay Life Bldg., 2nd flr., 45/47, Veer Nariman Rd, Fort, Mumbai - 400 001.
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inclusive) for the purpose of payment of dividend and 28th Annual General Meeting. Accordingly, dividend will be paid

- a. to those members holding shares in physical form, whose names would appear on the Register of Members of the Company, at the close of business hours on Monday, 20th August, 2018 after giving effect to all valid transfers in physical form lodged with the Company on or before Friday, 10th August, 2018 and
- b. in respect of the shares held in electronic form, on the basis of the details furnished by National Securities Depository Ltd. (NSDL) and Central Depository Services (India) Ltd. (CDSL) at the close of business hours on Thursday, 9th August, 2018.

This is for your information and records.

Thanking you,

Yours faithfully,
For LIC Housing Finance Ltd.



General Manager (Taxation) &
Company Secretary

Encl. : a/a.

C.C.:

(1) Corporate Relationship Department Bombay Stock Exchange Limited, 1st Floor, P J Towers, Dalal Street, Fort, Mumbai 400 001

(2) The Luxembourg Stock Exchange, 11, Avenue de la Porte-Neuve, L-2011 Luxembourg, G. D. LUXEMBOURG.

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FORM A

(as on date of adoption of accounts – 23.04.2018)

1.	Name of the Company	LIC Housing Finance Limited
2.	Annual financial statements for the year ended	31 st March 2018
3.	Type of Audit observation :	Unqualified
4.	Frequency of observation	Not Applicable
5.	To be signed by –	
	Managing Director & CEO Shri Vinay Sah	
	Chief Financial Officer Shri P. Narayanan	
	Joint Statutory Auditors of the Company For Shah Gutpa & Co., Chartered Accountants FRN – 109574W Shri Vipul Choksi, Partner, M.No.37606	
	Joint Statutory Auditors of the Company For Chokshi & Chokshi, LLP Chartered Accountants FRN – 101872W / W100045 Shri Vineet Saxena, Partner, M.No.100770	
	Audit Committee, Chairman Shri Debabrata Sarkar	



STATEMENT OF AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31/03/2018

(₹ in Lakhs)

	Particulars	Quarter Ended			Year Ended	Year Ended
		31/03/2018	31/12/2017	31/03/2017	31/03/2018	31/03/2017
		Unaudited	Unaudited	Unaudited	Audited	Audited
1	Income					
	a. Revenue from operations	390095.15	373809.54	364287.25	1495965.89	1398694.17
	b. Other Income	3316.14	2948.45	1898.82	11324.73	9340.81
	Total Revenue	393411.29	376757.99	366186.07	1507290.62	1408034.98
2	Expenses					
	a. Finance cost	284305.16	281481.36	256992.55	1112465.13	1023149.09
	b. Employee benefits expense	6310.31	4834.22	5683.18	21754.80	24580.31
	c. Depreciation and amortisation expense	265.24	245.61	247.91	998.08	943.42
	d. Establishment and Other expenses	15843.21	9693.27	13723.11	41998.22	35652.56
	e. Provisions / Write Offs (Net)	2813.28	4844.94	8929.45	23887.28	28132.24
	Total Expenses	309537.20	301099.40	285576.20	1201103.51	1112457.62
3	Profit before exceptional and extraordinary items and tax (1-2)	83874.09	75658.59	80609.87	306187.11	295577.36
4	Exceptional items	-	-	-	-	-
5	Profit before extraordinary items and tax (3-4)	83874.09	75658.59	80609.87	306187.11	295577.36
6	Extraordinary items	-	-	-	-	-
7	Profit before tax (5-6)	83874.09	75658.59	80609.87	306187.11	295577.36
8	Tax expense	29941.36	26551.15	27691.20	107228.36	102472.35
9	Net Profit for the period (7-8)	53932.73	49107.44	52918.67	198958.75	193105.01
10	Paid-up Equity Share Capital (face value ₹ 2/-)	10093.26	10093.26	10093.26	10093.26	10093.26
11	Reserves as at 31st March	-	-	-	1258972.56	1097603.08
12	Earning Per Share (EPS) on (face value of ₹ 2/-) basic and diluted earnings per share (₹) - (the EPS for quarter is not annualised)	10.69*	9.73*	10.49*	39.42	38.26
13	Debt Redemption Reserve	-	-	-	-	-
14	Debt Equity Ratio [(Long Term Borrowings + Short Term Borrowings + Current Maturities of Long Term Borrowings) / Shareholders' fund]	-	-	-	11.45	11.41
15	Debt Service Coverage Ratio [(Profit Before Tax + Interest and other Charges) / (Interest and Other Charges + Principal Repayment)]	-	-	-	0.22	0.27
16	Interest Service Coverage Ratio [(Profit Before Tax + Interest and Other Charges) / Interest and Other Charges]	-	-	-	1.28	1.29
17	Net Worth				1269072.20	1107702.71

STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE YEAR ENDED 31/03/2018

(₹ in Lakhs)

Particulars	Consolidated	
	Year ended 31/03/2018	Year ended 31/03/2017
	Audited	Audited
1. Income		
a. Revenue from Operations	1498747.79	1400694.47
b. Other Income	11777.46	9396.67
Total Revenue	1510525.25	1410091.14
2. Expenses		
a. Finance Cost	1112457.16	1023140.95
b. Employees benefits expense	23923.75	26623.41
c. Depreciation and amortisation expense	1022.99	969.76
d. Establishment and Other Expenses	39820.33	33906.92
e. Provisions / Write offs (Net)	23887.28	28132.24
Total Expenses	1201111.51	1112773.28
3. Profit before exceptional and extraordinary items and tax (1-2)	309413.74	297317.86
4. Exceptional items	-	-
5. Profit before extraordinary items and tax (3-4)	309413.74	297317.86
6. Extraordinary items	-	-
7. Profit before tax (5-6)	309413.74	297317.86
8. Tax Expense	108232.97	103135.47
9. Net Profit for the Year (7-8)	201180.77	194182.39
10. Share of Profit / (loss) of Associate Companies	244.70	45.47
11. Minority Interest	34.79	0.55
12. Net Profit after Taxes, minority interest and Share of profit / (loss) of Associate Companies (9+10-11)	201390.68	194227.31
13. Paid-up Equity Share Capital (Face value ₹ 2/-)	10093.26	10093.26
14. Reserves as at 31st March	1269210.96	1105485.00
15. Earning Per Share (EPS) on (face value of ₹ 2/-) Basic and Diluted Earning Per Share	39.91	38.49

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Notes :

1 Statement of Assets and Liabilities

(₹ in Lakhs)

Particulars	Standalone		Consolidated	
	As at 31/03/2018	As at 31/03/2017	As at 31/03/2018	As at 31/03/2017
A EQUITY AND LIABILITIES				
1 Shareholders' Funds				
(a) Share Capital	10099.63	10099.63	10099.63	10099.63
(b) Reserves and Surplus	1258972.57	1097603.08	1269210.96	1105485.00
Sub-total - Shareholders' funds	1269072.20	1107702.71	1279310.59	1115584.63
2 Minority Interest			198.30	163.51
3 Non Current Liabilities				
(a) Long-term borrowings	11022188.38	10373888.73	11022188.38	10373888.73
(b) Deferred Tax Liabilities (Net)	104298.56	91727.20	104298.56	91728.48
(c) Other long term liabilities	110591.46	118088.64	111467.31	118961.11
(d) Long-term provisions	125745.45	99722.57	125797.20	99775.96
Sub-total - Non-current liabilities	11362823.85	10683427.14	11363751.45	10684354.28
4 Current Liabilities				
(a) Short-term borrowings	938450.07	758721.63	938269.11	758721.63
(b) Trade payables	6129.33	5896.95	5242.73	5143.99
(c) Other current liabilities	3596853.08	2520160.38	3597794.88	2521212.32
(d) Short-term provisions	11872.68	14132.06	12333.48	14523.75
Sub-total - Current liabilities	4553305.16	3298911.02	4553640.20	3299601.69
TOTAL - EQUITY AND LIABILITIES	17185201.21	15090040.86	17196900.54	15099704.11
B ASSETS				
1 Non-Current Assets				
(a) Property, Plant & Equipment	9471.33	9287.83	12953.74	10356.34
Intangible Assets	240.60	364.61	241.55	366.46
(b) Goodwill on Consolidation	-	-	20.52	20.52
(c) Non-current investments	98678.61	52688.94	96508.61	51919.34
(d) Deferred tax assets (net)	-	-	5.02	1.72
(e) Long term loans & advances	22432.47	20669.53	22806.58	21357.89
(f) Other non current assets	10907.99	6896.82	11335.32	7159.08
Sub-total - Non-current assets	141731.00	89907.73	143871.34	91181.35
2 Loans				
(a) Non-current	15549867.16	13541420.52	15549867.16	13541420.52
(b) Current	1086418.82	911980.56	1086418.82	911980.56
Sub-total - Loans	16636285.98	14453401.08	16636285.98	14453401.08
3 Current Assets				
(a) Current investments	-	9.51	-	1820.31
(b) Trade receivables	12996.13	10941.79	14346.60	11219.05
(c) Cash and bank balances	295349.01	446334.97	305535.69	452253.54
(d) Short term loans and advances	3475.57	1581.98	1249.50	1808.54
(e) Other current assets	95363.52	87863.80	95611.43	88020.24
Sub-total - Current assets	407184.23	546732.05	416743.22	555121.68
TOTAL - ASSETS	17185201.21	15090040.86	17196900.54	15099704.11

- 2 The Board has recommended a dividend of ₹ 6.80 per equity share of ₹ 2/- each (340%) subject to approval of the members of the Company at the forthcoming Annual General Meeting.
- 3 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 Accounting Standard on 'Segment Reporting' (AS 17) specified under section 133 of the Companies Act, 2013. Based on the scale of operations of the subsidiaries and associates, their segments do not meet the criteria of reportable segments as per AS 17. Hence, disclosure of segment information of the Group in the consolidated financial results is not applicable.
- 4 Other income of the Company for the year ended March 31, 2018 includes income from Investments in various Liquid schemes of Mutual Funds ₹ 2086.80 Lakhs (Previous period ₹ 4014.90 Lakhs), and Interest on Bank Deposits and Certificate of Deposits ₹ 1414.01 Lakhs (Previous period ₹ 1670.17 Lakhs). Other income of the Group for the year ended March 31, 2018 includes income from Investments in various Liquid schemes of Mutual Funds ₹ 2646.61 Lakhs (Previous period ₹ 4168.18 Lakhs), and Interest on Bank Deposits and Certificate of Deposits ₹ 1628.75 Lakhs (Previous period ₹ 1953.39 Lakhs).
- 5 The figures for the quarter ended March 31, 2018 & March 31, 2017 are the balancing figures between audited figures in respect of the full financial year for 2017-18 & 2016-17 and published unaudited year to date figures upto the third quarter ended December 31, 2017 & December 31, 2016 respectively.
- 6 Other Current Liabilities of the Company / Group include Temporary Book Overdraft of ₹ 506424.24 Lakhs (Previous year ₹ 573975.61 Lakhs), which represents cheques issued towards disbursement to borrowers and cheques issued for payment of expenses, but not encashed as on March 31, 2018.

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- 7 The consolidated financial results as given above have been prepared as per Accounting Standard 21 - "Consolidated Financial Statements" and Accounting Standard 23 - "Accounting for Investments in Associates in Consolidated Financial Statements" specified under section 133 of the Companies Act, 2013. The unaudited financial statements of two Associate Companies have been considered for consolidation.
- 8 The Company has maintained 100% Asset Cover on its Secured Listed Non-Convertible Debentures as on March 31, 2018 based on negative lien.
- 9 CRISIL has assigned CRISIL AAA/ Stable for Non Convertible Debentures , CRISIL AAA/ Stable & CRISIL A1+ for long term and short term borrowings respectively , CRISIL A1+ for Commercial paper and FAAA/ Stable for Public Deposit. CARE has assigned CARE AAA for Non Convertible Debentures. ICRA Ltd. has assigned ICRA A1+ for Commercial Paper and there has been no change in the rating for the Company during the financial year 2017-18.
- 10 The figures for the previous periods have been regrouped / reclassified / restated wherever necessary in order to make them comparable with figures for the current year ended March 31, 2018.
- 11 In compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 the above results for the quarter and year ended March 31, 2018 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on April 23, 2018.

For and behalf of the Board



Vinay Sah
Managing Director & CEO

Place : Mumbai
Date : April 23, 2018



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Shah Gupta & Co.

Chartered Accountants

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Chokshi & Chokshi LLP

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Independent Auditors' Report

To
The Board of Directors
LIC Housing Finance Limited
Mumbai

1. We have audited the accompanying Statement of **Standalone Financial Results** of LIC Housing Finance Limited (the 'Company') for the year ended March 31, 2018 (the 'Statement'), being submitted by the Company pursuant to the requirement of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. This Statement being the responsibility of the company's management, has been approved by the Board of Directors and prepared on the basis of the related financial statements which is in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013 (the 'Act') read with relevant rules issued thereunder, as applicable and other accounting principles generally accepted in India. Our responsibility is to express an opinion on this Statement based on our audit of such standalone financial statements.

2. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Statement are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the Statement. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial controls relevant to the Company's preparation and fair presentation of the Statement in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Management, as well as evaluating the overall presentation of the Statement.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

3. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
- (i) is presented in accordance with the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and
 - (ii) give a true and fair view in conformity with the aforesaid Accounting Standards and other accounting principles generally accepted in India of the net profit and other financial information for the year ended March 31, 2018.
4. The Statement include the results for the quarter ended March 31, 2018 being the balancing figure between audited figures in respect of the full financial year and the published year to date unaudited figures up to the third quarter of the current financial year which were subject to limited review by us.

For SHAH GUPTA & CO.
Chartered Accountants
FRN - 109574W

For CHOKSHI & CHOKSHI LLP
Chartered Accountants
FRN - 101872W/W100045

Vipul K Choksi
Partner
M.No.037606

Vineet Saxena
Partner
M.No.100770

Place: Mumbai
Dated: 23.04.2018



Independent Auditors' Report

To
The Board of Directors
LIC Housing Finance Limited
Mumbai

1. We have audited the accompanying Statement of **Consolidated Financial Results** of LIC Housing Finance Limited (the 'Holding Company') and its subsidiaries (the Holding Company and its subsidiaries together referred to as the "Group") and its share of the profit of its associates for the year ended March 31, 2018 (the 'Statement of Consolidated Financial Results'), being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. This Statement of Consolidated Financial Results being the responsibility of the Holding Company's management, has been approved by the Board of Directors and prepared on the basis of the related financial statements which is in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013 (the 'Act') read with relevant rules issued thereunder, as applicable and other accounting principles generally accepted in India. Our responsibility is to express an opinion on this Statement of Consolidated Financial Results based on our audit of such consolidated financial statements.
2. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Statement of Consolidated Financial Results are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the Statement of Consolidated Financial Results. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the Statement of Consolidated Financial Results, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Holding Company's preparation and fair presentation of the Statement of Consolidated Financial Results in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Holding Company's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Management, as well as evaluating the overall presentation of the Statement of Consolidated Financial Results.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

3. In our opinion and to the best of our information and according to the explanations given to us, and based on consideration of the reports of the other auditors referred in paragraph 4 below, the Statement of Consolidated Financial Results:
 - (i) includes the results of the following entities:
 - List of Subsidiaries
 - a. LICHFL Care Homes Limited
 - b. LICHFL Financial Services Limited
 - c. LICHFL Trustee Company Private Limited
 - d. LICHFL Asset Management Company Limited
 - List of Associates
 - a. LIC Mutual Fund Asset Management Company Limited
(formerly known as LIC Nomura Mutual Fund Asset Management Company Limited)
 - b. LIC Mutual Fund Trustee Company Private Limited (formerly known as LIC Nomura Mutual Fund Trustee Company Private Limited)
 - (ii) are presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and



Shah Gupta & Co.

Chartered Accountants

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Chokshi & Chokshi LLP

Chartered Accountants

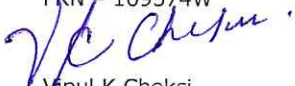
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(iii) give a true and fair view in conformity with the aforesaid Accounting Standards and other accounting principles generally accepted in India of the consolidated net profit and other financial information of the Company for the year ended March 31, 2018.

4. We did not audit the financial statements of four subsidiaries included in the Statement of Consolidated Financial Results, whose financial statements / financial information reflect total assets of Rs.17427.60 lakhs as at March 31, 2018 and total revenue of Rs.7890.01 lakhs for the year ended March 31, 2018. These financial statements have been audited by other auditors whose reports have been furnished to us by the Management, and our opinion on the Statement of Consolidated Financial Results, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries is based on the reports of the other auditors.
5. The Statement of Consolidated Financial Results includes the unaudited financial statements/financial information of two associates, whose financial statements/financial information reflect Group's share of net profit after tax of Rs.244.70 lakhs for the year ended March 31, 2018. Our opinion on the Statement of Consolidated Financial Results, in so far as it relates to the amounts and disclosures included in respect of the associates, is based solely on such unaudited financial information. In our opinion and according to the information and explanations given to us by the Management, these financial statements/ financial information are not material to the Group.

Our opinion on the Statement of Consolidated Financial Results is not modified in respect of our reliance on the financial statements/ financial information certified by the management.

For SHAH GUPTA & CO.
Chartered Accountants
FRN - 109574W


Vipul K Choksi
Partner

M.No.037606

Place: Mumbai
Dated: 23.04.2018



For CHOKSHI & CHOKSHI LLP
Chartered Accountants
FRN - 101872W/W100045


Vineet Saxena
Partner
M.No.100770



LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of non- convertible debenture and other debt securities as on 31.03.2018

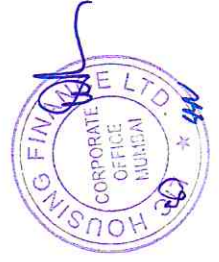
Tranche	Previous due date for payment of interest	Previous due date for payment of principal	Next due date for the payment of interest	Next due date for the payment of principal
11th Tranche	27-Jun-17	NA	27-Jun-18	27-Jun-18
38th Tranche	13-Aug-17	NA	13-Aug-18	13-Aug-18
39th Tranche	25-Aug-17	NA	25-Aug-18	25-Aug-18
40th Tranche	05-Sep-17	05-Sep-17	05-Sep-18	05-Sep-18
42nd Tranche	27-Sep-17	27-Sep-17	27-Sep-18	27-Sep-18
43rd Tranche	21-Oct-17	NA	21-Oct-18	21-Oct-18
65th Tranche	31-May-17	NA	31-May-18	31-May-20
76th Tranche	10-Aug-17	NA	10-Aug-18	10-Aug-20
83rd Tranche	13-Oct-17	NA	13-Oct-18	13-Oct-20
85th Tranche	23-Nov-17	NA	23-Nov-18	23-Nov-20
90th Tranche	04-Jan-18	NA	04-Jan-19	04-Jan-21
92nd Tranche	18-Jan-18	NA	18-Jan-19	18-Jan-21
94th Tranche	07-Mar-18	NA	07-Mar-19	07-Mar-21
98th Tranche	11-May-17	NA	11-May-18	11-May-21
100th Tranche	07-Jun-17	NA	07-Jun-18	07-Jun-21
114th Tranche	19-Sep-17	NA	19-Sep-18	19-Sep-21
117th Tranche	11-Nov-17	NA	11-Nov-18	11-Nov-21
131st Tranche	30-Jan-18	NA	30-Jan-19	30-Jan-22
133rd Tranche	10-Feb-18	NA	10-Feb-19	10-Feb-22
152nd Tranche	24-Jul-17	NA	24-Jul-18	24-Jul-22
157th Tranche	14-Sep-17	NA	14-Sep-18	14-Sep-22
158th Tranche	25-Oct-17	NA	25-Oct-18	25-Oct-22
162nd Tranche	12-Nov-17	NA	12-Nov-18	12-Nov-22
165th Tranche	13-Dec-17	NA	13-Dec-18	13-Dec-22
166th Tranche	17-Dec-17	NA	17-Dec-18	17-Dec-22
167th Tranche	01-Jan-18	NA	01-Jan-19	1-Jan-23
175th Tranche	12-Mar-18	NA	12-Mar-19	12-Mar-23



LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of non- convertible debenture and other debt securities as on 31.03.2018

Tranche	Previous due date for payment of interest	Previous due date for payment of principal	Next due date for the payment of interest	Next due date for the payment of principal
176th Tranche	09-Apr-17	NA	09-Apr-18	9-Apr-18
177th Tranche	09-Apr-17	NA	09-Apr-18	9-Apr-23
178th Tranche	25-Apr-17	NA	25-Apr-18	25-Apr-23
182nd Tranche	21-May-17	NA	21-May-18	21-May-23
183rd Tranche	22-May-17	NA	22-May-18	22-May-18
184th Tranche	28-May-17	NA	28-May-18	28-May-18
186th Tranche	11-Jun-17	NA	11-Jun-18	11-Jun-18
188th Tranche	20-Jun-17	NA	20-Jun-18	20-Jun-18
189th Tranche	04-Jul-17	NA	04-Jul-18	4-Jul-18
199th Tranche	25-Oct-17	NA	25-Oct-18	25-Oct-18
200th Tranche	01-Nov-17	NA	01-Nov-18	1-Nov-18
201st Tranche (Zero Coupon)	NA	NA	NA	26-Nov-18
205th Tranche	16-Jan-18	NA	16-Jan-19	16-Jan-19
206th Tranche	22-Jan-18	NA	22-Jan-19	22-Jan-19
207th Tranche	22-Jan-18	NA	22-Jan-19	22-Jan-19
209th Tranche	26-Feb-18	NA	26-Feb-19	26-Feb-19
212th Tranche	10-Mar-18	NA	08-Mar-19	8-Mar-19
213th Tranche	19-Mar-18	NA	19-Mar-19	19-Mar-24
215th Tranche	26-Mar-18	NA	25-Mar-19	25-Mar-19
220th Tranche	07-Jul-17	NA	07-Jul-18	5-Jul-24
221st Tranche	24-Jul-17	NA	24-Jul-18	24-Jul-19
224th Tranche	19-Aug-17	NA	20-Aug-18	19-Aug-19
225th Tranche Option I	25-Aug-17	NA	25-Aug-18	23-Aug-24
225th Tranche Option II	25-Aug-17	NA	25-Aug-18	23-Aug-24
226th Tranche (Zero Coupon)	NA	NA	NA	2-Sep-19
227th Tranche Option II	11-Sep-17	NA	10-Sep-18	10-Sep-19
227th Tranche Option III (Zero Coupon)	NA	NA	NA	10-Sep-19



LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of non- convertible debenture and other debt securities as on 31.03.2018

Tranche	Previous due date for payment of interest	Previous due date for payment of principal	Next due date for the payment of interest	Next due date for the payment of principal
228th Tranche	25-Sep-17	NA	24-Sep-18	30-Aug-19
229th Tranche Option I	30-Sep-17	NA	01-Oct-18	30-Sep-19
229th Tranche Option II	30-Sep-17	NA	01-Oct-18	30-Sep-24
230th Tranche Option II	16-Oct-17	NA	16-Oct-18	16-Oct-24
231st Tranche Option II	30-Oct-17	NA	29-Oct-18	29-Oct-19
232nd Tranche	10-Nov-17	NA	10-Nov-18	8-Nov-19
233rd Tranche Option I	17-Nov-17	NA	17-Nov-18	18-Nov-19
235th Tranche Option II	28-Nov-17	NA	28-Nov-18	28-Nov-19
237th Tranche	11-Dec-17	NA	11-Dec-18	11-Dec-19
238th Tranche	08-Jan-18	NA	08-Jan-19	8-Jan-25
239th Tranche Option I	15-Jan-18	NA	14-Jan-19	14-Jan-20
239th Tranche Option II	15-Jan-18	NA	14-Jan-19	14-Jan-20
240th Tranche	22-Jan-18	NA	21-Jan-19	21-Jan-20
241st Tranche	30-Jan-18	NA	30-Jan-19	30-Jan-25
242nd Tranche Option I	NA	NA	22-Jun-18	22-Jun-18
242nd Tranche Option III	24-Feb-18	NA	25-Feb-19	24-Feb-25
243rd Tranche	03-Mar-18	NA	04-Mar-19	3-Mar-25
246th Tranche Option I	NA	NA	14-May-18	14-May-18
246th Tranche Option II	30-Mar-18	NA	30-Mar-19	30-Mar-20
247th Tranche	31-Mar-18	NA	01-Apr-19	31-Mar-25
249th Tranche	28-Apr-17	NA	28-Apr-18	28-Apr-20
251st Tranche	15-May-17	NA	15-May-18	15-May-18
253rd Tranche	29-May-17	NA	29-May-18	29-May-25
254th Tranche	5-Jun-17	NA	04-Jun-18	4-Jun-25
255th Tranche	17-Jun-17	NA	18-Jun-18	17-Dec-18
256th Tranche	26-Jun-17	NA	25-Jun-18	27-Jul-18
257th Tranche	26-Jun-17	NA	26-Jun-18	26-Jun-19



LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of non- convertible debenture and other debt securities as on 31.03.2018

Tranche	Previous due date for payment of interest	Previous due date for payment of principal	Next due date for the payment of interest	Next due date for the payment of principal
259th Tranche Option I	6-Jul-17	NA	06-Jul-18	6-Dec-18
259th Tranche Option II	6-Jul-17	NA	06-Jul-18	8-Feb-19
260th Tranche	13-Jul-17	NA	13-Jul-18	13-Jun-19
261th Tranche	20-Jul-17	NA	20-Jul-18	18-Jul-25
262th Tranche	22-Jul-17	NA	23-Jul-18	22-Jul-20
263th Tranche Option I	29-Jul-17	NA	30-Jul-18	29-Jul-20
263th Tranche Option II	29-Jul-17	NA	30-Jul-18	26-Aug-20
264th Tranche	3-Aug-17	NA	03-Aug-18	1-Aug-25
265th Tranche	17-Aug-17	NA	17-Aug-18	14-Aug-25
266th Tranche	24-Aug-17	NA	24-Aug-18	24-Sep-20
267th Tranche Option I	31-Aug-17	NA	31-Aug-18	29-Aug-25
267th TrancheOption II	31-Aug-17	NA	31-Aug-18	29-Aug-25
268th Tranche	7-Sep-17	NA	07-Sep-18	7-Sep-18
269th Tranche	15-Sep-17	NA	15-Sep-18	15-Sep-20
270th Tranche	29-Sep-17	NA	29-Sep-18	29-Sep-20
271st Tranche Option I	09-Oct-17	NA	08-Oct-18	8-Oct-18
271st Tranche Option II	09-Oct-17	NA	08-Oct-18	8-Oct-25
272nd Tranche	19-Oct-17	NA	19-Oct-18	18-Oct-19
273rd Tranche Option I	23-Oct-17	NA	23-Oct-18	23-Oct-20
273rd Tranche Option II	23-Oct-17	NA	23-Oct-18	23-Oct-25
274th Tranche	30-Oct-17	NA	30-Oct-18	30-Apr-19
275th Tranche	13-Nov-17	NA	13-Nov-18	13-Nov-25
277th Tranche Option I	27-Nov-17	NA	27-Nov-18	27-Feb-19
278th Tranche	08-Dec-17	NA	08-Dec-18	28-Feb-19
279th Tranche	14-Dec-17	NA	14-Dec-18	12-Dec-25
280th Tranche Option I	05-Jan-18	NA	05-Jan-19	5-Jan-21
280th Tranche Option II	05-Jan-18	NA	05-Jan-19	5-Jan-21
281th Tranche	19-Jan-18	NA	19-Jan-19	19-Jan-23



LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of non-convertible debenture and other debt securities as on 31.03.2018

Tranche	Previous due date for payment of interest	Previous due date for payment of principal	Next due date for the payment of interest	Next due date for the payment of principal
282th Tranche	29-Jan-18	NA	28-Jan-19	28-Jan-26
283th Tranche	02-Feb-18	NA	02-Feb-19	2-Feb-26
284th Tranche	08-Feb-18	NA	08-Feb-19	8-Feb-24
285th Tranche Option I	19-Feb-18	NA	18-Feb-19	17-May-19
285th Tranche Option II (Zero Coupon)	NA	NA	NA	18-Feb-19
286th Tranche	26-Feb-18	NA	26-Feb-19	26-Feb-26
287th Tranche	03-Mar-18	NA	04-Mar-19	3-Mar-26
288th Tranche Option I	08-Mar-18	NA	08-Mar-19	8-Mar-21
288th Tranche Option II	08-Mar-18	NA	08-Mar-19	5-Apr-19
289th Tranche Option I	14-Mar-18	NA	14-Sep-18	14-Sep-18
289th Tranche Option II	14-Mar-18	NA	14-Mar-19	12-Feb-21
290th Tranche Option I	21-Mar-18	NA	21-Mar-19	21-Dec-20
291th Tranche Option I	28-Mar-18	NA	28-Mar-19	26-Feb-21
291th Tranche Option II	28-Mar-18	NA	28-Mar-19	28-Dec-20
291th Tranche Option III (Zero Coupon)	NA	NA	NA	9-Apr-19
292nd Tranche	27-Apr-17	NA	27-Apr-18	27-Apr-26
293rd Tranche	2-May-17	NA	02-May-18	3-Oct-19
294th Tranche	10-May-17	NA	10-May-18	10-May-21
295th Tranche	15-May-17	NA	14-May-18	13-Jun-19
296th Tranche Option I	23-May-17	NA	23-May-18	22-May-26
296th Tranche Option II	23-May-17	NA	23-May-18	21-May-21
297th Tranche Option I	12-Jun-17	NA	11-Jun-18	9-Jun-23
297th Tranche Option II	12-Jun-17	NA	11-Jun-18	10-Jun-26
298th Tranche	15-Jun-17	NA	15-Jun-18	15-Jun-26
300th Tranche Option I	29-Jun-17	NA	29-Jun-18	29-Jun-26
300th Tranche Option II	29-Jun-17	NA	29-Jun-18	29-Jun-26
301st Tranche	30-Jun-17	NA	30-Jun-18	14-Feb-20
302nd Tranche	7-Jul-17	NA	07-Jul-18	7-Jul-20



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Statement of previous due date & next due date for the payment of interest and repayment of principal of non-convertible debenture and other debt securities as on 31.03.2018

Tranche	Previous due date for payment of interest	Previous due date for payment of principal	Next due date for the payment of interest	Next due date for the payment of principal
303rd Tranche	12-Jul-17	NA	12-Jul-18	10-Jul-26
304th Tranche Option I	15-Jul-17	NA	27-Apr-18	27-Apr-18
304th Tranche Option II	15-Jul-17	NA	16-Jul-18	15-Jul-21
305th Tranche Option I	27-Jul-17	NA	27-Jul-18	27-Sep-18
305th Tranche Option III	27-Jul-17	NA	27-Jul-18	27-Jul-21
306th Tranche Option I	19-Feb-18	NA	18-Feb-19	18-Feb-20
306th Tranche Option II	18-Dec-17	NA	18-Dec-18	18-Dec-19
306th Tranche Option III	18-Aug-17	NA	18-Aug-18	18-Aug-26
307th Tranche Option I	31-Aug-17	NA	31-Aug-18	12-Dec-19
307th Tranche Option II	15-May-17	NA	15-May-18	15-May-20
307th Tranche Option III	31-Aug-17	NA	31-Aug-18	11-Feb-20
308th Tranche Option I	19-Jun-17	NA	19-Jun-18	19-Jun-20
308th Tranche Option II	19-Sep-17	NA	19-Sep-18	19-Sep-23
308th Tranche Option III	19-Sep-17	NA	19-Sep-18	19-Oct-21
309th Tranche Option I	26-Apr-17	NA	26-Apr-18	27-Apr-20
309th Tranche Option II	26-Sep-17	NA	26-Sep-18	25-Sep-26
310th Tranche	29-Sep-17	NA	29-Sep-18	27-Aug-21
311th Tranche Option I	07-Oct-17	NA	08-Oct-18	7-Oct-20
312th Tranche	16-Oct-17	NA	15-Oct-18	14-Oct-21
313th Tranche	21-Oct-17	NA	22-Oct-18	21-Oct-21
314th Tranche	25-Oct-17	NA	25-Oct-18	23-Oct-26
315th Tranche	17-Nov-17	NA	17-Nov-18	11-Jun-20
316th Tranche	21-Nov-17	NA	21-Nov-18	21-May-19
317th Tranche	27-Nov-17	NA	26-Nov-18	24-Apr-20
319th Tranche	27-Apr-17	NA	27-Apr-18	27-Apr-18
320th Tranche	16-Dec-17	NA	17-Dec-18	16-Dec-26
321st Tranche	25-Dec-17	NA	24-Dec-18	22-Dec-23



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Statement of previous due date & next due date for the payment of interest and repayment of principal of non- convertible debenture and other debt securities as on 31.03.2018

Tranche	Previous due date for payment of interest	Previous due date for payment of principal	Next due date for the payment of interest	Next due date for the payment of principal
323rd Tranche	11-Jan-18	NA	11-Jan-19	11-May-20
324th Tranche	15-Jan-18	NA	14-Jan-19	13-Jan-22
325th Tranche	31-Jan-18	NA	31-Jan-19	28-Feb-20
326th Tranche Option I	14-Aug-17	NA	14-Aug-18	14-Aug-18
326th Tranche Option II	17-Feb-18	NA	17-Feb-19	17-Nov-20
327th Tranche	20-Nov-17	NA	20-Nov-18	20-Nov-18
328th Tranche	10-May-17	NA	10-May-18	10-May-19
329th Tranche Option I	16-Mar-18	NA	16-Mar-19	17-Mar-20
329th Tranche Option II	16-Mar-18	NA	16-Mar-19	18-Mar-20
329th Tranche Option III	16-Mar-18	NA	16-Mar-19	19-Mar-20
330th Tranche	23-Mar-18	NA	23-Mar-19	21-Feb-20
331st Tranche Option I	24-Mar-18	NA	24-Mar-19	24-Mar-22
331st Tranche Option II	24-Jun-17	NA	24-Jun-18	24-Jun-20
332nd Tranche	27-Mar-18	NA	27-Mar-19	26-Mar-27
333rd Tranche	21-Dec-17	NA	21-Dec-18	21-Dec-18
334rd Tranche	NA	NA	03-May-18	3-May-22
335th Tranche Op I	NA	NA	08-May-18	5-Jun-20
335th Tranche Op II	NA	NA	08-May-18	8-May-24
336th Tranche	NA	NA	16-May-18	22-May-20
337th Tranche	NA	NA	17-May-18	17-May-27
338th Tranche Op I	12-Jul-17	NA	12-Jul-18	12-Jul-19
338th Tranche Op II	NA	NA	23-May-18	23-May-22
339th Tranche Op I	29-Jul-17	NA	29-Jul-18	29-Jul-21
339th Tranche Op II	29-Jun-17	NA	29-Jun-18	29-Jun-18
340th Tranche	NA	NA	12-Jun-18	10-Jun-22
341th Tranche Op I	NA	NA	14-Jun-18	14-Aug-20
341th Tranche Op II	NA	NA	14-Jun-18	18-Aug-20



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Statement of previous due date & next due date for the payment of interest and repayment of principal of non-convertible debenture and other debt securities as on 31.03.2018

Tranche	Previous due date for payment of interest	Previous due date for payment of principal	Next due date for the payment of interest	Next due date for the payment of principal
341th Tranche Op III	NA	NA	14-Jun-18	14-Jun-27
342th Tranche	NA	NA	27-Jun-18	27-Jun-18
343rd Tranche	NA	NA	30-Jun-18	13-Jul-20
344th Tranche	12-Sep-17	NA	12-Sep-18	12-Sep-18
345th Tranche	NA	NA	21-Jul-18	15-Jul-22
346th Tranche	NA	NA	19-Jun-18	19-Jun-19
347th Tranche	6-Sep-17	NA	06-Sep-18	6-Sep-18
348th Tranche OP I	NA	NA	30-Aug-18	30-Aug-22
348th Tranche OP II	NA	NA	23-Apr-18	23-Apr-19
349th Tranche OP I	NA	NA	07-Sep-18	6-Sep-24
349th Tranche OP II	15-Nov-17	NA	15-Nov-18	15-Nov-18
350th Tranche	23-Oct-17	NA	15-Oct-18	15-Oct-18
351st Tranche	NA	NA	17-Oct-18	17-Oct-22
352nd Tranche	12-Feb-18	NA	12-Feb-19	12-Feb-19
353rd Tranche	NA	NA	23-Nov-18	23-Nov-27
354th Tranche	18-Feb-18	NA	18-Feb-19	18-Feb-21
355th Tranche	NA	NA	18-Dec-18	16-Dec-22
356th Tranche	NA	NA	12-Jan-19	28-Jan-21
357th Tranche	NA	NA	22-Jan-19	22-Jan-28
358th Tranche (Zero Coupon)	NA	NA	NA	23-Jan-20
359th Tranche	NA	NA	29-Jan-19	29-Jan-28
360th Tranche OP I (Zero Coupon)	NA	NA	NA	25-Mar-21
360th Tranche OP II	28-Mar-18	NA	28-Mar-19	28-Mar-19
361st Tranche	NA	NA	15-May-18	15-May-19
362nd Tranche	NA	NA	22-Nov-18	22-Nov-19
363rd Tranche (Zero Coupon)	NA	NA	NA	25-Feb-20
364th Tranche	NA	NA	28-Aug-18	28-Aug-19



LIC Housing Finance Ltd.

Statement of previous due date & next due date for the payment of interest and repayment of principal of non- convertible debenture and other debt securities as on 31.03.2018

Tranche	Previous due date for payment of interest	Previous due date for payment of principal	Next due date for the payment of interest	Next due date for the payment of principal
Subordinated Bond Tranche 2	1-Jul-17	NA	01-Jul-18	1-Jul-18
Subordinated Bond Tranche 3	15-Sep-17	NA	15-Sep-18	15-Sep-20
Upper Tier II Bond Tranche I	31-Mar-18	NA	31-Mar-19	31-Mar-25
Upper Tier II Bond Tranche II	26-Oct-17	NA	26-Oct-18	26-Oct-25
Upper Tier II Bond Tranche III	29-Nov-17	NA	29-Nov-18	29-Nov-25

The Interest and Principal that were due in respect of the above mentioned non convertible debentures and other debt securities have been paid.




VINAY SAH
Managing Director & CEO