Ref. LICHFL/CS/FinresMar-2019

04 May 2019

LIC HFL
LIC HOUSING FINANCE LTD

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

Dear Sir,

Re: Audited Financial Results for the Fourth Quarter and year ended 31st March, 2019.

Please refer to our letter Ref.:LICHFL/CS/noticebm dated 22nd April, 2019 regarding intimation of Board Meeting for considering Audited Financial Results for the Fourth Quarter and year ended 31st March, 2019.

In this connection we are forwarding herewith Audited Financial Results for the Fourth Quarter and Financial Year ended 31st March, 2019 in the prescribed format alongwith Statement on Impact of Audit Qualifications. The results were considered & approved by the Board of Directors in their meeting held on 04th May, 2019 as considered and recommended by the Audit Committee.

Dividend:

The Board of Directors of the Company in its meeting held today i.e. 04th May, 2019, inter alia approved recommendation of dividend for financial year 2018-2019 @ 380% i.e. Rs.7.60 per equity share of Rs.2/-each. The dividend on equity shares, will be paid on or after 28th August, 2019.

30th Annual General Meeting:

The Board approved that the 30th Annual General Meeting of the Members of the Company be held on Wednesday, 28th August, 2019 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 Tuesday, 20th August, 2019 to Wednesday, 28th August, 2019 (both days inclusive) for the purpose of payment of dividend and 30th Annual Genaral 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 Wednesday, 28th August, 2019 after giving effect to all valid transfers in physical form lodged with the Company on or before Monday, 19th August, 2019 and 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 Monday, 19th August, 2019.

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) National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051.

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

LIC HFL
LIC HOUSING FINANCE LTD

LIC HOUSING FINANCE LIMITED

STATEMENT OF AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31/03/2019

(₹ in Crores)

	Particulars	Quarter Ended			Year Ended	
		31-03-2019	31-12-2018	31-03-2018	31-03-2019	31-03-2018
		Unaudited	Unaudited	Unaudited	Audited	Audited
1	**Income**					
	Revenue from Operations					
	a. Interest Income	4,620.63	4,414.15	3,854.83	17,256.12	14,729.71
	b. Fees & Commission Income	9.74	7.64	9.81	34.83	35.62
	c. Net Gain on Derecognition of Financial Instruments under Amortised Cost Category	0.65	10.02	5.63	10.66	23.92
	d. Others	24.12	6.97	17.28	53.41	47.73
	Total Revenue from Operations	**4,655.14**	**4,438.78**	**3,887.55**	**17,355.02**	**14,836.98**
	Other Income	-	0.43	-	6.70	3.63
	Total Income	**4,655.14**	**4,439.21**	**3,887.55**	**17,361.72**	**14,840.61**
2	**Expenses**					
	a. Finance Cost	3,398.11	3,329.88	2,849.48	12,891.55	11,143.85
	b. Fees & Commission Expense	18.71	3.49	23.22	32.33	46.32
	c. Net Loss on Derecognition of Financial Instruments under Amortised Cost Category	2.08	135.62	7.64	267.71	23.29
	d. Impairment on Financial Instruments	103.15	(3.14)	61.41	350.35	468.40
	e. Employee Benefits Expenses	73.39	69.26	65.57	247.88	223.16
	f. Depreciation and Amortisation Expense	3.18	2.98	2.65	11.73	9.98
	g.Other Expenses	70.28	41.53	63.96	180.62	160.11
	Total Expenses	**3,668.90**	**3,579.62**	**3,073.93**	**13,982.17**	**12,075.11**
3	**Profit Before Exceptional and Extraordinary Items and Tax (1-2)**	**986.24**	**859.59**	**813.62**	**3,379.55**	**2,765.50**
4	Exceptional and Extraordinary Items	-	-	-	-	-
5	**Profit Before Tax (3-4)**	**986.24**	**859.59**	**813.62**	**3,379.55**	**2,765.50**
6	Tax Expense	292.66	263.28	219.28	948.58	763.00
7	**Net Profit for the Period (5-6)**	**693.58**	**596.31**	**594.34**	**2,430.97**	**2,002.50**
8	**Other Comprehensive Income**					
	A (I) Items that will not be reclassified to profit or loss	0.34	(3.12)	1.98	(0.71)	4.01
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(0.12)	0.37	(0.69)	0.25	(1.39)
	Subtotal (A)	**0.22**	**(2.75)**	**1.29**	**(0.46)**	**2.62**
	B (i) Items that will be reclassified to profit or loss	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-
	Subtotal (B)	-	-	-	-	-
	Other Comprehensive Income (A+B)	**0.22**	**(2.75)**	**1.29**	**(0.46)**	**2.62**
9	**Total Comprehensive income (7+8)**	**693.80**	**593.56**	**595.63**	**2,430.51**	**2,005.12**
10	Paid-up Equity Share Capital (face value ₹ 2/-)	100.93	100.93	100.93	100.93	100.93
11	Reserves as at 31st March				16,158.28	14,140.19
12	Earning Per Share (EPS) on (face value of ₹ 2/-)					
	Basic and Diluted Earning Per Share (₹) *(The EPS for the quarters is not annualised)	13.74 *	11.82 *	11.78 *	48.17	39.68
13	Debenture Redemption Reserve	-	-	-	-	-
14	Debt Equity Ratio [(Long Term Borrowings + Short Term Borrowings + Current Maturities of Long Term Borrowings) / Shareholders' fund]	-	-	-	10.50	10.20
15	Debt Service Coverage Ratio [(Profit Before Tax + Interest and other Charges) / (Interest and Other Charges+ Principal Repayment)]	-	-	-	0.11	0.21
16	Interest Service Coverage Ratio [(Profit Before Tax + Interest and Other Charges) / Interest and Other Charges]	-	-	-	1.26	1.25
17	Net Worth				16,259.27	14,241.18

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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Registered Office: LIC Housing Finance Ltd. Bombay Life Bldg., 2nd flr., 45/47, Veer Nariman Rd, Fort, Mumbai - 400 001.
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LIC HOUSING FINANCE LIMITED

STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE YEAR ENDED 31/03/2019

(₹ in Crores)

	Particulars	Year Ended	
		31-03-2019	31-03-2018
		Audited	Audited
1	**Revenue from operations**		
	a.Interest Income	17,263.96	14,738.89
	b.Fees and commission Income	55.84	51.45
	c.Net gain on fair value changes	1.21	1.41
	d. Net Gain on De-recognition of Financial Instruments	10.66	23.92
	e.Sale of Products	5.01	9.37
	f.Others	55.91	49.83
	Total Revenue from operations	**17,392.59**	**14,874.87**
	Other Income	2.99	1.57
	Total Income	**17,395.58**	**14,876.44**
2	**Expenses**		
	a.Finance Cost	12,891.03	11,143.82
	b.Fees and Commission Expense	18.04	30.42
	c. Net Loss on De-recognition of Financial Instruments	267.71	23.29
	d.Impairment on Financial Instruments	350.35	468.40
	e.Cost of Material Consumed	4.18	7.18
	f.Employee Benefits Expenses	274.58	245.10
	g.Depreciation and amortisation expenses	11.92	10.21
	h.Other expenses	186.02	166.04
	Total Expenses	**14,003.83**	**12,094.46**
3	**Profit / (loss) before exceptional items and tax (1-2)**	**3,391.75**	**2,781.98**
4	**Exceptional items**	-	-
5	**Profit/(loss) before tax (3-4)**	**3,391.75**	**2,781.98**
6	Tax Expense	957.38	773.82
7	**Profit/(loss) for the year (5-6)**	**2,434.37**	**2,008.16**
8	Share of Profit/(Loss) of Associates	(0.10)	3.05
9	Share of Profit attributable to Minority Interest	(0.42)	(0.22)
10	**Profit/(loss) for the year attributable to the Shareholders of the Company (7+8+9)**	**2,433.84**	**2,010.99**
11	**Other Comprehensive Income**		
	A (i) Items that will not be reclassified to profit or loss	**(0.77)**	**4.09**
	(ii) Income tax relating to items that will not be reclassified to profit or loss	**0.27**	**(1.41)**
	Subtotal (A)	**(0.50)**	**2.68**
	B (i) Items that will be reclassified to profit or loss	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-
	Subtotal (B)	-	-
	Other Comprehensive Income (A + B)	**(0.50)**	**2.68**
12	**Total Comprehensive Income (after tax) (10+11)**	**2,433.35**	**2,013.67**
13	Paid-up Equity Share Capital (face value ₹ 2/-)	100.93	100.93
14	Earnings Per Share (EPS) on (face value of ₹ 2/-) Basic and Diluted Earning Per Share (₹)	48.23	39.85

SHAH GUPTA & CO. MUMBAI CHARTERED ACCOUNTANTS

CHOKSHI & CHOKSHI LLP W 100045

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Notes to the Financial Results:

1 **Statement of Standalone Assets and Liabilities**

(₹ in Crores)

	Particulars	As at 31-03-2019	As at 31-03-2018
	ASSETS		
1	**Financial Assets**		
(a)	Cash and cash equivalents	2,801.80	1,908.34
(b)	Bank Balance other than (a) above	193.11	188.10
(c)	Derivative financial instruments	26.98	43.65
(d)	Receivables	-	-
(e)	Loans	1,92,992.74	1,66,162.32
(f)	Investments	3,595.06	1,972.17
(g)	Other Financial assets	31.79	21.21
	Sub-total - Financial Assets	**1,99,641.48**	**1,70,295.79**
2	**Non-Financial Assets**		
(a)	Current tax assets (Net)	178.05	183.04
(b)	Deferred tax Assets (Net)	553.37	442.28
(c)	Property, Plant and Equipment	132.97	94.71
(d)	Other Intangible assets	2.88	2.41
(e)	Other non-financial assets	74.72	71.59
	Sub-total - Non-Financial Assets	**941.99**	**794.03**
	Total Assets	**2,00,583.47**	**1,71,089.82**
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	**Financial Liabilities**		
(a)	Derivative financial instruments	25.79	39.43
(b)	Payables	-	-
	(I)Trade Payables	-	-
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	79.94	61.29
(c)	Debt Securities	1,34,615.67	1,19,521.22
(d)	Borrowings (Other than Debt Securities)	26,383.91	16,517.05
(e)	Deposits	7,667.43	6,771.67
(f)	Subordinated Liabilities	2,000.00	2,500.00
(g)	Other financial liabilities	13,437.89	11,318.16
	Sub-total - Financial Liabilities	**1,84,210.63**	**1,56,728.82**
2	**Non-Financial Liabilities**		
(a)	Current tax liabilities (Net)	-	-
(b)	Provisions	113.39	117.64
(c)	Deferred tax liabilities (Net)	-	
(d)	Other non-financial liabilities	0.18	2.18
	Sub-total - Non-Financial Liabilities	**113.57**	**119.82**
3	**EQUITY**		
(a)	Equity Share Capital	100.99	100.99
(b)	Other Equity	16,158.28	14,140.19
	Sub-total - Equity	**16,259.27**	**14,241.18**
	Total Liabilities and Equity	**2,00,583.47**	**1,71,089.82**

SHAH GUPTA & CO. MUMBAI FRN: 109574W CHARTERED ACCOUNTANTS

CHOKSHI & CHOKSHI LLP FRN-101872W/W100045

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2 **Statement of Consolidated Assets and Liabilities:**

(₹ in Crores)

	Particulars	As at 31-03-2019	As at 31-03-2018
	ASSETS		
1	**Financial Assets**		
(a)	Cash and Cash equivalents	2,802.85	1,915.35
(b)	Bank Balance other than (a) above	229.51	227.66
(c)	Derivative financial instruments	26.98	43.65
(d)	Receivables	11.99	13.50
(e)	Loans	1,92,951.84	1,66,134.01
(f)	Investments	3,617.34	2,008.22
(g)	Other Financial assets	75.86	68.19
	Sub-total - Financial Assets	**1,99,716.37**	**1,70,410.58**
2	**Non-Financial Assets**		
(a)	Current tax assets (Net)	181.66	185.01
(b)	Deferred Tax Assets (Net)	561.71	449.65
(c)	Property, Plant and Equipment	164.96	126.83
(d)	Capital Work in Progress	2.19	2.74
(e)	Goodwill on Consolidation	0.21	0.21
(f)	Other Intangible assets	2.91	2.42
(g)	Other non-financial assets	77.42	50.72
	Sub-total - Non Financial Assets	**991.06**	**817.58**
	Total Assets	**2,00,707.43**	**1,71,228.16**
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	**Financial Liabilites**		
(a)	Derivative financial instruments	25.79	39.43
(b)	Payables		
	(I)Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises		
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	74.90	52.63
(c)	Debt Securites	1,34,615.67	1,19,521.22
(d)	Borrowings (Other than debt securities)	26,383.91	16,517.05
(e)	Deposits	7,657.56	6,770.10
(f)	Subordinated liabilities	2,000.00	2,500.00
(g)	Other financial liabilities	13,497.87	11,390.13
	Sub-total - Financial Liabilities	**1,84,255.70**	**1,56,790.56**
2	**Non-Financial Liabilities**		
(a)	Current tax liabilities (Net)	-	-
(b)	Provisions	118.54	122.32
(c)	Deferred tax liabilities (Net)	-	-
(d)	Other non-financial liabilities	0.18	2.22
	Sub-total - Non-Financial Liabilities	**118.72**	**124.54**
3	**EQUITY**		
(a)	Equity Share capital	100.99	100.99
(b)	Other Equity	16,229.83	14,210.19
	Equity attributable to owners	**16,330.82**	**14,311.18**
(c)	Non Controlling Interest	2.19	1.88
	Sub-total - Equity	**16,333.01**	**14,313.06**
	Total Liabilities and Equity	**2,00,707.43**	**1,71,228.16**

SHAH GUPTA & CO. MUMBAI FRN: 109574W CHARTERED ACCOUNTANTS

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3 The Company has adopted Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 from April 01, 2018 and the effective date of transition is April 01, 2017. The said transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the National Housing Bank ('NHB') (Collectively referred to as 'the Previous GAAP'). Accordingly, the impact of transition has been recorded in the opening reserves as at April 01, 2017. The figures for the corresponding period presented in these results have been arrived on the basis of the published results under previous GAAP, duly re-stated to Ind AS. These Ind AS adjustments have been reviewed by the statutory auditors.

These financial results have been drawn up on the basis of Ind AS that are applicable to the Company as at 31st March 2019 based on MCA Notification G.S.R.111(E) and G.S.R.365 (E) dated February 16, 2015 and March 30, 2016 respectively. Any guidance/ clarifications/ directions issued by NHB or other regulators are adopted/ implemented as and when they are issued/ applicable.

4 The Board has recommended a dividend of ₹7.60 per equity share of ₹ 2/- each (380%) subject to approval of the members of the Company at the forthcoming Annual General Meeting.

5 Interest Income includes Net Loss on account of Modification of Loans amounting to ₹ 84.50 crores for year ended March 31,2019 and ₹177.89 crores for year ended March 31,2018.

6 Reconciliation between Standalone financial results as previously reported under Indian GAAP and IND AS is given below:

(₹ in Crores)

A) Equity Reconciliation	Standalone	Consolidated
Particulars	As at March 31, 2018	As at March 31, 2018
Equity as reported under previous GAAP	**12,690.72**	**12,793.10**
Adjustment on account of effective interest rate for financial assets and liabilities recognised at amortised cost	4.87	(31.10)
Adjustment on account of expected credit loss	60.33	60.33
Tax effect on above adjustments (including reversal of Deferred Tax Liability u/s Section 36 (1) (viii) of Income Tax Act 1961	1,485.26	1,488.75
Non controlling interest	-	0.10
Equity under IND AS	**14,241.18**	**14,311.18**

(₹ in Crores)

B) Profit Reconciliation	Standalone		Consolidated
Particulars	Quarter Ended	Year Ended	Year Ended
	31-03-2018	31-03-2018	31-03-2018
Net profit after tax as per Previous GAAP	539.33	1,989.59	2,013.91
Adjustment on account of effective interest rate for financial assets and liabilities recognised at amortised cost/ net interest on credit impaired loans	11.17	96.88	79.21
Adjustment on account of expected credit loss	(36.75)	(248.73)	(248.73)
Reclassification of Actuarial gains and losses on employee benefit plans to Other Comprehensive Income	(1.98)	(4.01)	(4.02)
Reversal of Deferred tax liability on amount transferred u/s Section 36 (1) (viii) of Income Tax Act 1961 for the quarter	80.13	309.28	308.49
Adjustment on account of Modification Gain/ Loss on Financial Instruments	(2.73)	(162.51)	(162.51)
Adjustment on account of Derecognition of Financial Instruments	5.63	23.92	23.92
Other Adjustments	(0.46)	(1.92)	
Net profit after tax as per Ind AS	594.34	2,002.50	2,010.27
Other Comprehensive Income (net of tax)	1.29	2.62	2.68
Share of Profit/ (Loss) of Associates and Minority Interest	-	-	0.72
Total Comprehensive Income (net of tax) as per Ind AS	**595.63**	**2,005.12**	**2,013.67**

7 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.

8 The figures for the previous periods have been regrouped / reclassified / restated wherever necessary in order to make them comparable with figures for the year ended March 31, 2019.

9 The figures for the quarter ended March 31, 2019 and March 31,2018 are the balancing figures between audited figures in respect of the full financial year for 2018-19 and 2017-18 and published unaudited year to date figures upto the third quarter ended December 31,2018 and December 31,2017, respectively.

10 Other Financial Liabilities of the Company / Group include Temporary Book Overdraft of ₹ 6909.46 Crores (Previous Year ₹ 5064.24 Crores), which represents cheques issued towards disbursement to borrowers and cheques issued for payment of expenses, but not encashed as on March 31, 2019.

11 The consolidated financial results as given above have been prepared as per Indian Accounting Standard 110 - "Consolidated Financial Statements" and Indian Accounting Standard 28 - "Investments in Associates and Joint Ventures" specified under section 133 of the Companies Act, 2013. The unaudited financial statements of the two Associate Companies have been considered for consolidation.

12 The Company has maintained 100% Asset Cover on its Secured Listed Non-Convertible Debentures as on March 31, 2019 based on negative lien.

13 CRISIL has assigned CRISIL AAA/ Stable for Non Convertible Debentures, Tier II & Upper Tier II Bonds, CRISIL AAA/ Stable & CRISIL A1+ for long term and short term borrowings respectively , CRISIL A1+ for Commercial paper and FAAA/ Stable for Fixed Deposits. CARE has assigned CARE AAA for Non Convertible Debentures, Tier II & Upper Tier II Bonds. ICRA Ltd. has assigned ICRA A1+ for Commercial Paper and there has been no change in the rating for the Company during the year ended March 31,2019.

14 In compliance with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 the above results for the year ended March 31, 2019 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on May 04, 2019.

For and behalf of the Board

Vinay Sah
Managing Director & CEO

Place : Mumbai
Date : May 4, 2019

SHAH GUPTA & CO. MUMBAI CHARTERED ACCOUNTANTS

CHOKSHI & CHOKSHI LLP FRN-101872W/ W100045

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

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Tel: +91(22) 23836900
Fax: +91(22) 23836901

Independent Auditors' Report on Consolidated Financial Results of the Company Pursuant to the Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To
The Board of Directors
LIC Housing Finance Limited
Mumbai

1. We have audited the accompanying Statement of **Standalone Ind AS Financial Results** of LIC Housing Finance Limited (the 'Company') for the year ended March 31, 2019 (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 read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016. 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 standalone financial statements which are in accordance with the Indian Accounting Standards ('Ind AS') 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 Ind AS 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 is 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 read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016; and

   (ii) give a true and fair view in conformity with the aforesaid Indian Accounting Standards and other accounting principles generally accepted in India of the net profit including other comprehensive income and other financial information for the year ended March 31, 2019.

4. The Statement includes the results for the quarter ended March 31, 2019 being the balancing figure between audited figures in respect of the full financial year and the published year to date unaudited figures upto the third quarter of the current financial year which were subject to limited review by us.

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

SHAH GUPTA & CO. MUMBAI FRN : 109574W CHARTERED ACCOUNTANTS

Heneel K Patel
Partner
M.No.114103

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

Mitil R Chokshi
Partner
M.No.047745

CHOKSHI & CHOKSHI LLP FRN-101872W/W100045

Place: Mumbai
Dated: May 04, 2019

Shah Gupta & Co.
Chartered Accountants
7, Raheja Centre,
214, Free Press Journal Marg,
Nariman Point, Mumbai - 400021
Tel: +91(22) 4085 1000
Fax: +91(22) 4085 1015

Chokshi & Chokshi LLP
Chartered Accountants
15/17, Raghavji 'B' Building,
Raghavji Road, Gowalia Tank,
Off. Kemps Corner,Mumbai - 400036
Tel: +91(22) 23836900
Fax: +91(22) 23836901

Independent Auditors' Report on Consolidated Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To
The Board of Directors
LIC Housing Finance Limited
Mumbai

1. We have audited the accompanying Statement of **Consolidated Ind AS 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, 2019 (the 'Statement of Consolidated Ind AS 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 read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016. This Statement of Consolidated Ind AS 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 consolidated financial statements which are in accordance with the Indian Accounting Standards ('Ind AS') 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 Ind AS Financial Results based on our audit of such consolidated Ind AS 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 Ind AS Financial Results is free of material misstatement.

   An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the Statement of Consolidated Ind AS 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 Ind AS Financial Results, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the Holding Company's preparation and fair presentation of the Statement of Consolidated Ind AS Financial Results 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 of Consolidated Ind AS 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 Ind AS 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) is presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016; and

SHAH GUPTA & CO. MUMBAI CHARTERED ACCOUNTANTS

CHOKSHI & CHOKSHI LLP FRN-101872W/W100045

Shah Gupta & Co.
Chartered Accountants
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214, Free Press Journal Marg,
Nariman Point, Mumbai - 400021
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Fax: +91(22) 4085 1015

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Raghavji Road, Gowalia Tank,
Off. Kemps Corner,Mumbai - 400036
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Fax: +91(22) 23836901

(iii) give a true and fair view in conformity with the aforesaid Indian Accounting Standards and other accounting principles generally accepted in India of the consolidated net profit including other comprehensive income and other financial information for the year ended March 31, 2019.

4. We did not audit the financial statements and other information, in respect of the four subsidiaries, whose Ind AS financial statements include total assets of Rs.228.99 crores as at March 31, 2019, and total revenue of Rs.76.55 crores for the year ended on that date. These Ind AS financial statements and other information have been audited by other auditors, whose reports have been furnished to us by the Management. Our opinion on the Statement of Consolidated Ind AS 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. Our opinion is not modified in respect of this matter.

5. The Statement of Consolidated Ind AS Financial Results includes the unaudited financial statements/financial information of two associates, whose financial statements/financial information reflect Group's share of loss of Rs.0.10 crores for the year ended March 31, 2019. Our opinion on the Statement of Consolidated Ind AS 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 statements / 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 Ind AS 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

Heneel K Patel
Partner
M.No.114103

Place: Mumbai
Dated: May 04, 2019

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

Mitil R Chokshi
Partner
M.No. 047745

LIC HFL
LIC HOUSING FINANCE LTD

May 4, 2019

Scrip Code – 500253

BSE LIMITED
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001

LICHSGFIN

National Stock Exchange of India Limited
"Exchange Plaza"
Bandra Kurla Complex, Bandra East,
Mumbai – 400 051

Subject: Declaration pursuant to Regulation 33 (3) (d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2016

DECLARATION

Dear Sir,

I, P. Narayanan, Chief Financial Officer, of LIC HOUSING FINANCE LIMITED having registered office at Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai – 400 001, hereby declare that the Statutory Auditors of the Company M/s Shah Gupta & Co (FRN – 109574W) and M/s Chokshi and Chokshi LLP (FRN – 101872W/ W100045) have issued an Audit Report with unmodified opinion on /audited Financial Results of the Company (Standalone and Consolidated) for the financial year ended 31st March 2019.

This declaration is given in compliance with Regulation 33 (3) (d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended by of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2016, vide Notification No SEBI/ LAD-NRO/GN/2016-17/002 dated May 25th, 2016 and Circular No – CIR/CFD/CMD/56/2016 dated May 27th, 2016.

Kindly take this declaration on record.

For **LIC HOUSING FINANCE LIMITED**

P. Narayanan

(Chief Financial Officer)

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.
Tel: +91 22 2204 9682 /9799 /0006 Fax: +91 22 2204 9682. E-mail: lichousing@lichousing.com

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 31.03.2019

S No.	*ISIN No.*	*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*
1	INE115A07833	31-May-18	NA	31-May-19	31-May-20
2	INE115A07932	10-Aug-18	NA	10-Aug-19	10-Aug-20
3	INE115A07AA5	13-Oct-18	NA	13-Oct-19	13-Oct-20
4	INE115A07AC1	23-Nov-18	NA	23-Nov-19	23-Nov-20
5	INE115A07AH0	4-Jan-19	NA	4-Jan-20	4-Jan-21
6	INE115A07AJ6	18-Jan-19	NA	18-Jan-20	18-Jan-21
7	INE115A07AL2	7-Mar-19	NA	7-Mar-20	7-Mar-21
8	INE115A07AP3	11-May-18	NA	11-May-19	11-May-21
9	INE115A07AT5	7-Jun-18	NA	7-Jun-19	7-Jun-21
10	INE115A07BH8	19-Sep-18	NA	19-Sep-19	19-Sep-21
11	INE115A07BL0	11-Nov-18	NA	11-Nov-19	11-Nov-21
12	INE115A07BY3	30-Jan-19	NA	30-Jan-20	30-Jan-22
13	INE115A07CA1	10-Feb-19	NA	10-Feb-20	10-Feb-22
14	INE115A07CT1	24-Jul-18	NA	24-Jul-19	24-Jul-22
15	INE115A07CY1	14-Sep-18	NA	14-Sep-19	14-Sep-22
16	INE115A07DA9	25-Oct-18	NA	25-Oct-19	25-Oct-22
17	INE115A07DD3	12-Nov-18	NA	12-Nov-19	12-Nov-22
18	INE115A07DG6	13-Dec-18	NA	13-Dec-19	13-Dec-22
19	INE115A07DH4	17-Dec-18	NA	17-Dec-19	17-Dec-22
20	INE115A07DI2	1-Jan-19	NA	1-Jan-20	1-Jan-23
21	INE115A07DQ5	12-Mar-19	NA	12-Mar-20	12-Mar-23
22	INE115A07DS1	9-Apr-18	NA	9-Apr-19	9-Apr-23
23	INE115A07DT9	25-Apr-18	NA	25-Apr-19	25-Apr-23
24	INE115A07DX1	21-May-18	NA	21-May-19	21-May-23
25	INE115A07FC0	19-Mar-19	NA	19-Mar-20	19-Mar-24
26	INE115A07FJ5	7-Jul-18	NA	8-Jul-19	5-Jul-24
27	INE115A07FK3	24-Jul-18	NA	24-Jul-19	24-Jul-19
28	INE115A07FN7	20-Aug-18	NA	19-Aug-19	19-Aug-19
29	INE115A07FO5	25-Aug-18	NA	26-Aug-19	23-Aug-24
30	INE115A07FP2	25-Aug-18	NA	26-Aug-19	23-Aug-24

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

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 31.03.2019

S No.	*ISIN No.*	*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*
31	INE115A07FQ0	NA	NA	NA	2-Sep-19
32	INE115A07FS6	10-Sep-18	NA	10-Sep-19	10-Sep-19
33	INE115A07FT4	NA	NA	NA	10-Sep-19
34	INE115A07FU2	24-Sep-18	NA	30-Aug-19	30-Aug-19
35	INE115A07FV0	1-Oct-18	NA	30-Sep-19	30-Sep-19
36	INE115A07FW8	1-Oct-18	NA	30-Sep-19	30-Sep-24
37	INE115A07FY4	16-Oct-18	NA	16-Oct-19	16-Oct-24
38	INE115A07GA2	29-Oct-18	NA	29-Oct-19	29-Oct-19
39	INE115A07GB0	10-Nov-18	NA	8-Nov-19	8-Nov-19
40	INE115A07GC8	17-Nov-18	NA	18-Nov-19	18-Nov-19
41	INE115A07GH7	28-Nov-18	NA	28-Nov-19	28-Nov-19
42	INE115A07GK1	11-Dec-18	NA	11-Dec-19	11-Dec-19
43	INE115A07GL9	8-Jan-19	NA	8-Jan-20	8-Jan-25
44	INE115A07GM7	14-Jan-19	NA	14-Jan-20	14-Jan-20
45	INE115A07GN5	14-Jan-19	NA	14-Jan-20	14-Jan-20
46	INE115A07GO3	21-Jan-19	NA	21-Jan-20	21-Jan-20
47	INE115A07GP0	30-Jan-19	NA	30-Jan-20	30-Jan-25
48	INE115A07GS4	25-Feb-19	NA	24-Feb-20	24-Feb-25
49	INE115A07GT2	4-Mar-19	NA	3-Mar-20	3-Mar-25
50	INE115A07GX4	30-Mar-19	NA	30-Mar-20	30-Mar-20
51	INE115A07GY2	31-Mar-18	NA	1-Apr-19	31-Mar-25
52	INE115A07HB8	28-Apr-18	NA	29-Apr-19	28-Apr-20
53	INE115A07HG7	29-May-18	NA	29-May-19	29-May-25
54	INE115A07HH5	4-Jun-18	NA	4-Jun-19	4-Jun-25
55	INE115A07HK9	26-Jun-18	NA	26-Jun-19	26-Jun-19
56	INE115A07HO1	13-Jul-18	NA	13-Jun-19	13-Jun-19
57	INE115A07HP8	20-Jul-18	NA	20-Jul-19	18-Jul-25
58	INE115A07HQ6	23-Jul-18	NA	22-Jul-19	22-Jul-20
59	INE115A07HR4	30-Jul-18	NA	29-Jul-19	29-Jul-20
60	INE115A07HS2	30-Jul-18	NA	29-Jul-19	26-Aug-20

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

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 31.03.2019

S No.	*ISIN No.*	*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*
61	INE115A07HT0	3-Aug-18	NA	3-Aug-19	1-Aug-25
62	INE115A07HU8	17-Aug-18	NA	17-Aug-19	14-Aug-25
63	INE115A07HV6	24-Aug-18	NA	24-Aug-19	24-Sep-20
64	INE115A07HW4	31-Aug-18	NA	31-Aug-19	29-Aug-25
65	INE115A07HX2	31-Aug-18	NA	31-Aug-19	29-Aug-25
66	INE115A07HZ7	15-Sep-18	NA	16-Sep-19	15-Sep-20
67	INE115A07IA8	29-Sep-18	NA	30-Sep-19	29-Sep-20
68	INE115A07IC4	8-Oct-18	NA	8-Oct-19	8-Oct-25
69	INE115A07ID2	19-Oct-18	NA	18-Oct-19	18-Oct-19
70	INE115A07IE0	23-Oct-18	NA	23-Oct-19	23-Oct-20
71	INE115A07IF7	23-Oct-18	NA	23-Oct-19	23-Oct-25
72	INE115A07IG5	30-Oct-18	NA	30-Apr-19	30-Apr-19
73	INE115A07IH3	13-Nov-18	NA	13-Nov-19	13-Nov-25
74	INE115A07IN1	14-Dec-18	NA	14-Dec-19	12-Dec-25
75	INE115A07IO9	5-Jan-19	NA	6-Jan-20	5-Jan-21
76	INE115A07IP6	5-Jan-19	NA	6-Jan-20	5-Jan-21
77	INE115A07IQ4	19-Jan-19	NA	20-Jan-20	19-Jan-23
78	INE115A07IR2	28-Jan-19	NA	28-Jan-20	28-Jan-26
79	INE115A07IS0	2-Feb-19	NA	3-Feb-20	2-Feb-26
80	INE115A07IT8	8-Feb-19	NA	10-Feb-20	8-Feb-24
81	INE115A07IU6	18-Feb-19	NA	17-May-19	17-May-19
82	INE115A07IW2	26-Feb-19	NA	26-Feb-20	26-Feb-26
83	INE115A07IX0	4-Mar-19	NA	3-Mar-20	3-Mar-26
84	INE115A07IY8	8-Mar-19	NA	9-Mar-20	8-Mar-21
85	INE115A07IZ5	8-Mar-19	NA	5-Apr-19	5-Apr-19
86	INE115A07JB4	14-Mar-19	NA	16-Mar-20	12-Feb-21
87	INE115A07JC2	21-Mar-19	NA	21-Mar-20	21-Dec-20
88	INE115A07JF5	28-Mar-19	NA	30-Mar-20	26-Feb-21
89	INE115A07JG3	28-Mar-19	NA	30-Mar-20	28-Dec-20
90	INE115A07JH1	NA	NA	NA	9-Apr-19

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

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 31.03.2019

S No.	*ISIN No.*	*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*
91	INE115A07JI9	27-Apr-18	NA	29-Apr-19	27-Apr-26
92	INE115A07JJ7	2-May-18	NA	2-May-19	3-Oct-19
93	INE115A07JK5	10-May-18	NA	10-May-19	10-May-21
94	INE115A07JL3	14-May-18	NA	13-May-19	13-Jun-19
95	INE115A07JM1	23-May-18	NA	23-May-19	22-May-26
96	INE115A07JN9	23-May-18	NA	23-May-19	21-May-21
97	INE115A07JO7	11-Jun-18	NA	10-Jun-19	9-Jun-23
98	INE115A07JP4	11-Jun-18	NA	10-Jun-19	10-Jun-26
99	INE115A07JQ2	15-Jun-18	NA	15-Jun-19	15-Jun-26
100	INE115A07JS8	29-Jun-18	NA	29-Jun-19	29-Jun-26
101	INE115A07JT6	29-Jun-18	NA	29-Jun-19	29-Jun-26
102	INE115A07JU4	30-Jun-18	NA	1-Jul-19	14-Feb-20
103	INE115A07JV2	7-Jul-18	NA	8-Jul-19	7-Jul-20
104	INE115A07JW0	12-Jul-18	NA	12-Jul-19	10-Jul-26
105	INE115A07JY6	16-Jul-18	NA	15-Jul-19	15-Jul-21
106	INE115A07KB2	27-Jul-18	NA	29-Jul-19	27-Jul-21
107	INE115A07KC0	18-Feb-19	NA	18-Feb-20	18-Feb-20
108	INE115A07KD8	18-Dec-18	NA	18-Dec-19	18-Dec-19
109	INE115A07KE6	18-Aug-18	NA	19-Aug-19	18-Aug-26
110	INE115A07KF3	31-Aug-18	NA	31-Aug-19	12-Dec-19
111	INE115A07KH9	15-May-18	NA	15-May-19	15-May-20
112	INE115A07KG1	31-Aug-18	NA	31-Aug-19	11-Feb-20
113	INE115A07KI7	19-Jun-18	NA	19-Jun-19	19-Jun-20
114	INE115A07KJ5	19-Sep-18	NA	19-Sep-19	19-Sep-23
115	INE115A07KK3	19-Sep-18	NA	19-Sep-19	19-Oct-21
116	INE115A07KL1	26-Apr-18	NA	26-Apr-19	27-Apr-20
117	INE115A07KM9	26-Sep-18	NA	26-Sep-19	25-Sep-26
118	INE115A07KN7	29-Sep-18	NA	30-Sep-19	27-Aug-21
119	INE115A07KO5	8-Oct-18	NA	7-Oct-19	7-Oct-20
120	INE115A07KQ0	15-Oct-18	NA	14-Oct-19	14-Oct-21

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

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 31.03.2019

S No.	*ISIN No.*	*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*
121	INE115A07KR8	22-Oct-18	NA	21-Oct-19	21-Oct-21
122	INE115A07KS6	25-Oct-18	NA	25-Oct-19	23-Oct-26
123	INE115A07KT4	17-Nov-18	NA	18-Nov-19	11-Jun-20
124	INE115A07KU2	21-Nov-18	NA	21-May-19	21-May-19
125	INE115A07KV0	26-Nov-18	NA	25-Nov-19	24-Apr-20
126	INE115A07KY4	17-Dec-18	NA	16-Dec-19	16-Dec-26
127	INE115A07KZ1	24-Dec-18	NA	23-Dec-19	22-Dec-23
128	INE115A07LB0	11-Jan-19	NA	11-Jan-20	11-May-20
129	INE115A07LC8	14-Jan-19	NA	13-Jan-20	13-Jan-22
130	INE115A07LD6	31-Jan-19	NA	31-Jan-20	28-Feb-20
131	INE115A07LF1	17-Feb-19	NA	17-Feb-20	17-Nov-20
132	INE115A07LH7	10-May-18	NA	10-May-19	10-May-19
133	INE115A07LI5	16-Mar-19	NA	16-Mar-20	17-Mar-20
134	INE115A07LJ3	16-Mar-19	NA	16-Mar-20	18-Mar-20
135	INE115A07LK1	16-Mar-19	NA	16-Mar-20	19-Mar-20
136	INE115A07LL9	23-Mar-19	NA	21-Feb-20	21-Feb-20
137	INE115A07LM7	24-Mar-19	NA	24-Mar-20	24-Mar-22
138	INE115A07LN5	24-Jun-18	NA	24-Jun-19	24-Jun-20
139	INE115A07LO3	27-Mar-19	NA	27-Mar-20	26-Mar-27
140	INE115A07LQ8	3-May-18	NA	3-May-19	3-May-22
141	INE115A07LR6	8-May-18	NA	8-May-19	5-Jun-20
142	INE115A07LS4	8-May-18	NA	8-May-19	8-May-24
143	INE115A07LT2	16-May-18	NA	16-May-19	22-May-20
144	INE115A07LU0	17-May-18	NA	17-May-19	17-May-27
145	INE115A07LV8	12-Jul-18	NA	12-Jul-19	12-Jul-19
146	INE115A07LW6	23-May-18	NA	23-May-19	23-May-22
147	INE115A07LX4	29-Jul-18	NA	29-Jul-19	29-Jul-21
148	INE115A07LZ9	12-Jun-18	NA	12-Jun-19	10-Jun-22
149	INE115A07MA0	14-Jun-18	NA	14-Jun-19	14-Aug-20
150	INE115A07MB8	14-Jun-18	NA	14-Jun-19	18-Aug-20

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

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 31.03.2019

S No.	*ISIN No.*	*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*
151	INE115A07MC6	14-Jun-18	NA	14-Jun-19	14-Jun-27
152	INE115A07ME2	30-Jun-18	NA	30-Jun-19	13-Jul-20
153	INE115A07MG7	21-Jul-18	NA	21-Jul-19	15-Jul-22
154	INE115A07MH5	19-Jun-18	NA	19-Jun-19	19-Jun-19
155	INE115A07MJ1	30-Aug-18	NA	30-Aug-19	30-Aug-22
156	INE115A07MK9	23-Apr-18	NA	23-Apr-19	23-Apr-19
157	INE115A07ML7	7-Sep-18	NA	7-Sep-19	6-Sep-24
158	INE115A07MO1	17-Oct-18	NA	17-Oct-19	17-Oct-22
159	INE115A07MQ6	23-Nov-18	NA	23-Nov-19	23-Nov-27
160	INE115A07MR4	18-Feb-19	NA	18-Feb-20	18-Feb-21
161	INE115A07MS2	18-Dec-18	NA	18-Dec-19	16-Dec-22
162	INE115A07MT0	12-Jan-19	NA	12-Jan-20	28-Jan-21
163	INE115A07MU8	22-Jan-19	NA	22-Jan-20	22-Jan-28
164	INE115A07MV6	NA	NA	NA	23-Jan-20
165	INE115A07MW4	29-Jan-19	NA	29-Jan-20	29-Jan-28
166	INE115A07MX2	NA	NA	NA	25-Mar-21
167	INE115A07MZ7	15-May-18	NA	15-May-19	15-May-19
168	INE115A07NA8	22-Nov-18	NA	22-Nov-19	22-Nov-19
169	INE115A07NB6	NA	NA	NA	25-Feb-20
170	INE115A07NC4	28-Aug-18	NA	28-Aug-19	28-Aug-19
171	INE115A07ND2	NA	NA	10-Oct-19	10-Oct-28
172	INE115A07NE0	NA	NA	17-Oct-19	17-Oct-23
173	INE115A07NF7	NA	NA	24-Oct-19	24-Mar-22
174	INE115A07NG5	NA	NA	24-Oct-19	24-Sep-20
175	INE115A07NH3	NA	NA	24-Oct-19	24-Sep-28
176	INE115A07NI1	NA	NA	6-Nov-19	6-Jun-23
177	INE115A07NJ9	6-Dec-18	NA	6-Dec-19	6-Dec-19
178	INE115A07NK7	NA	NA	19-Jun-19	19-Jun-20
179	INE115A07NL5	NA	NA	19-Nov-19	17-Nov-28
180	INE115A07NM3	NA	NA	NA	25-Feb-22

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

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 31.03.2019

S No.	*ISIN No.*	*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*
181	INE115A07NN1	NA	NA	3-Dec-19	3-Dec-20
182	INE115A07NO9	NA	NA	10-Dec-19	8-Dec-23
183	INE115A07NP6	NA	NA	10-Dec-19	8-Dec-28
184	INE115A07NQ4	NA	NA	24-Dec-19	24-Dec-20
185	INE115A07NR2	NA	NA	24-Dec-19	24-Dec-25
186	INE115A07NS0	NA	NA	11-Jan-20	19-Apr-22
187	INE115A07NT8	NA	NA	NA	18-May-20
188	INE115A07NU6	NA	NA	28-Jan-20	25-Jan-29
189	INE115A07NV4	NA	NA	13-Feb-20	13-Jul-20
190	INE115A07NW2	NA	NA	NA	4-May-22
191	INE115A07NX0	22-Mar-19	NA	12-Mar-20	12-Mar-20
192	INE115A07NY8	NA	NA	5-Mar-20	5-Mar-24
193	INE115A07NZ5	NA	NA	14-Jan-20	14-Jan-22
194	INE115A07OA6	NA	NA	17-Sep-19	17-Sep-21
195	INE115A07OB4	NA	NA	25-Mar-20	23-Mar-29
196	INE115A07OC2	NA	NA	12-Oct-19	12-Oct-20
197	INE115A08336	15-Sep-18	NA	15-Sep-19	15-Sep-20
198	INE115A08328	31-Mar-19	NA	31-Mar-20	31-Mar-25
199	INE115A08344	26-Oct-18	NA	26-Oct-19	26-Oct-25
200	INE115A08351	29-Nov-18	NA	29-Nov-19	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.

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

VINAY SAH
Managing Director & CEO