

No. CTL/DEB/21-22/Noting Certificate/752

June 16, 2021

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **LIC Housing Finance Limited (“the Company”)** for the Half Year ended March 31, 2021.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited



Authorised Signatory

Encl: Results submitted by Company



LIC HOUSING FINANCE LIMITED

STATEMENT OF AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31/03/2021

(₹ in Crore)

Particulars	Quarter Ended			Year Ended	
	31-03-2021	31-12-2020	31-03-2020	31-03-2021	31-03-2020
	Audited	Reviewed	Audited	Audited	Audited
1 Revenue from operations					
a. Interest Income	4,897.80	4,876.07	4,898.47	19,697.11	19,605.35
b. Fees and commission Income	45.66	13.87	5.04	78.82	39.42
c. Net Gain on De-recognition of Financial Instruments under Amortised Cost Category	4.23	2.46	0.45	9.45	5.66
d. Others	19.80	14.32	16.21	61.77	46.06
Total Revenue from operations	4,967.69	4,906.72	4,920.17	19,847.15	19,696.69
Other Income	(3.32)	17.27	(33.23)	0.54	(26.93)
Total Income	4,964.37	4,923.99	4,886.94	19,847.69	19,669.76
2 Expenses					
a. Finance Costs	3,392.87	3,595.05	3,764.23	14,452.58	14,783.86
b. Fees and Commission Expenses	55.41	25.15	25.43	109.15	60.56
c. Net Loss on De-recognition of Financial Instruments under Amortised Cost Category	7.62	9.72	39.98	27.42	47.49
d. Impairment on Financial Instruments	977.19	180.95	27.25	1,317.61	952.73
e. Employee Benefits Expenses	59.22	75.88	87.66	293.18	299.09
f. Depreciation and amortisation expenses	12.26	12.63	12.94	49.44	48.07
g. Other expenses	107.80	54.97	102.73	249.74	208.97
Total Expenses	4,612.37	3,954.35	4,060.22	16,499.12	16,400.77
3 Profit Before Exceptional and Extraordinary Items and Tax (1-2)	352.00	969.64	826.72	3,348.57	3,268.99
4 Exceptional and Extraordinary Items	-	-	-	-	-
5 Profit Before Tax (3-4)	352.00	969.64	826.72	3,348.57	3,268.99
6 Tax Expense	(46.92)	242.60	405.29	614.23	867.15
7 Net Profit for the Period (5-6)	398.92	727.04	421.43	2,734.34	2,401.84
8 Other Comprehensive Income					
A (i) Items that will not be reclassified to profit or loss	2.83	(4.53)	(4.44)	(0.68)	(11.68)
(ii) Income tax relating to items that will not be reclassified to profit or loss	1.06	(1.14)	2.94	(1.72)	4.83
Subtotal (A)	3.89	(5.67)	(1.50)	(2.40)	(6.85)
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)	3.89	(5.67)	(1.50)	(2.40)	(6.85)
9 Total Comprehensive Income (After Tax) (7+8)	402.81	721.37	419.93	2,731.94	2,394.99
10 Paid-up Equity Share Capital (face value ₹ 2/-)	100.99	100.99	100.99	100.99	100.99
11 Earnings Per Share (EPS) on (face value of ₹ 2/-) Basic and Diluted Earning Per Share (₹)	7.90*	14.41*	8.35*	54.18	47.59
* (The EPS for the Quarters are not annualised)					
12 Reserves excluding Revaluation Reserves as at March 31	-	-	-	20,420.32	18,092.10
13 Debenture Redemption Reserve	-	-	-	-	-
14 Debt Equity Ratio [(Long Term Borrowings + Short Term Borrowings + Current Maturities of Long Term Borrowings) / Shareholders' fund]	-	-	-	10.24	10.52
15 Debt Service Coverage Ratio [(Profit Before Tax + Interest and other Charges) / (Interest and Other Charges+ Principal Repayment)]	-	-	-	0.14	0.10
16 Interest Service Coverage Ratio [(Profit Before Tax + Interest and Other Charges) / Interest and Other Charges]	-	-	-	1.23	1.22
17 Net Worth *	-	-	-	20,316.53	18,193.09

* Excluding Impairment Reserve of ₹ 204.78 Crore (Previous Year Nil)



CIN No. : L65922MH1989PLC05250

 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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Notes to the Financial Results:
1 Statement of Standalone Assets and Liabilities

(₹ in Crore)

Particulars	As at 31-03-2021	As at 31-03-2020
ASSETS		
1 Financial Assets		
(a) Cash and cash equivalents	1,329.15	1,365.72
(b) Bank Balance other than (a) above	17.57	613.23
(c) Derivative financial instruments	5.69	80.48
(d) Receivables	-	-
(e) Loans	228,114.27	207,987.97
(f) Investments	4,635.61	5,496.37
(g) Other Financial assets	105.87	21.41
Sub-total - Financial Assets	234,208.16	215,565.18
2 Non-Financial Assets		
(a) Current tax assets (Net)	-	354.07
(b) Deferred tax Assets (Net)	912.93	520.04
(c) Property, Plant and Equipment	130.32	134.62
(d) Capital Work in Progress	-	0.33
(e) Intangible Assets under Development	3.63	-
(f) Right of Use Assets	110.78	117.45
(g) Other Intangible assets	2.29	1.98
(h) Other non-financial assets	139.02	111.92
(i) Assets Held for Sale	126.19	-
Sub-total - Non-Financial Assets	1,425.16	1,240.41
Total Assets	235,633.32	216,805.59
LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial Liabilities		
(a) Derivative financial instruments	-	22.90
(b) Lease Liabilities	121.03	125.86
(c) Payables		
(i) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	2.80	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	93.32	34.57
(d) Debt Securities	125,597.96	132,082.26
(e) Borrowings (Other than Debt Securities)	62,132.74	45,140.43
(f) Deposits	18,335.67	12,608.99
(g) Subordinated Liabilities	1,795.12	1,500.00
(h) Other financial liabilities	6,598.06	6,728.49
Sub-total - Financial Liabilities	214,676.70	198,243.50
2 Non-Financial Liabilities		
(a) Current tax liabilities (Net)	7.76	-
(b) Provisions	142.48	145.33
(c) Deferred tax liabilities (Net)	-	-
(d) Other non-financial liabilities	285.07	223.66
Sub-total - Non-Financial Liabilities	435.31	368.99
3 EQUITY		
(a) Equity Share Capital	100.99	100.99
(b) Other Equity	20,420.32	18,092.10
Sub-total - Equity	20,521.31	18,193.09
Total Liabilities and Equity	235,633.32	216,805.59



CIN No. : L65922MH1989PLC0052257

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2. Cash Flow Statement for the year ended March 31, 2021

Particulars	Year ended March 31,2021	Year ended March 31,2020
A. Cash Flow from Operating Activities		
Profit Before Tax	3,348.57	3,268.99
Adjustments for		
Depreciation, Amortization and Impairment (other than Financial Instruments)	49.44	48.07
Exchange differences on translation of assets and liabilities (Net)	0.01	0.01
Impairment on Financial Instruments (Expected Credit Loss)	1,317.61	952.73
Loss/(Gain) on disposal of Property, Plant and Equipment	(0.01)	(0.12)
Dividend and Interest Income classified as Investing Cash Flows	(5.77)	(6.27)
Unwinding of discount	(27.38)	(262.53)
Interest Expense	14,452.57	14,783.82
Interest Income	(19,514.31)	(19,461.95)
Adjustments for		
Movements in Provisions and Gratuity	(0.68)	(11.68)
(Increase) / Decrease in Other Financial Assets	531.69	(414.52)
(Increase) / Decrease in Other Non Financial Assets	(49.23)	(32.94)
Increase / (Decrease) in Other Financial Liabilities	339.56	(5,972.50)
Increase / (Decrease) in Other Non Financial Liabilities	45.41	132.17
Interest Paid	(15,004.05)	(15,473.91)
Interest Received	19,696.50	19,058.02
Cash generated from Operations	5,179.93	(3,392.62)
Income Tax paid	(624.58)	(1,005.00)
Net Cash Outflow from Operations	4,555.35	(4,397.62)
Loans Disbursed (Net of repayments)	(21,623.84)	(15,280.43)
Deposits (Net of repayments)	5,843.43	4,963.13
Asset held for sale	(126.19)	
Net Cash Outflow from Operating Activities (A)	(11,351.25)	(14,714.92)
B. Cash Flow from Investing Activities		
Payments for Purchase of Property, Plant and Equipment	(10.60)	(13.95)
Proceeds from Sale of Property, Plant and Equipment	0.01	0.16
Payments for Purchase of Investments	(554.05)	(1,875.10)
Proceeds from Sale of Investments	1,442.60	3.62
Dividends Received	5.77	6.19
Interest Received	-	0.08
Net Cash (Outflow)/ Inflow from Investing Activities (B)	883.73	(1,879.00)
C. Cash Flow from Financing Activities		
Proceeds from Borrowings	1,20,384.58	1,69,252.97
Repayment of Borrowings	(1,09,504.18)	(1,53,593.63)
Payments towards Lease Liability	(44.64)	(39.36)
Transfer to Investor Protection Fund	(1.07)	(0.98)
Dividends paid to Company's Shareholders	(403.73)	(383.55)
Dividend Distribution Tax paid	-	(77.61)
Net Cash Inflow from Financing Activities (C)	10,430.96	15,157.84
Effect of exchange differences on translation of foreign currency cash and cash equivalents	(0.01)	
Net Increase/ (Decrease) in Cash and Cash Equivalents (A+B+C)	(36.56)	(1,436.08)
Cash and Cash Equivalents at the beginning of the period	1,365.72	2,801.80
Cash and Cash Equivalents at the end of the period	1,329.15	1,365.72
Cash and Cash Equivalents as per above comprise of the following		
(i) Cash on hand	5.96	1.37
(ii) Balances with Banks (of the nature of cash and cash equivalents)	1,155.77	1,282.15
(iii) Cheques, drafts on hand	167.42	82.20
Balances as per Statement of Cash Flows	1,329.15	1,365.72


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- 3 The financial results have been prepared in accordance with Ind AS, 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 Regulation 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 The Board has recommended a dividend of ₹ 8.50 per equity share of ₹ 2/- each (425%) subject to approval of the members of the Company at the forthcoming Annual General Meeting.
- 5 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.
- 6 The extent to which the ongoing Covid 19 pandemic, including the current and any further spread, would affect the people and businesses including the Company's performance would depend on the future events which are uncertain.
In respect of accounts which were granted moratorium in terms of the Covid19 Regulatory Package, the asset classification for the period from March 1, 2020 to August 31, 2020 is governed by COVID-19 Regulatory Package dated March 27, 2020, April 17, 2020 and May 23, 2020. For the period commencing September 1, 2020, asset classification for all such accounts is as per the applicable IRAC Norms.
While calculating ECL that affects financial results, the Company has taken into account its historical experience of losses, updated to reflect current conditions of pandemic and moratorium as well as forecasts of future economic conditions.
- 7 The Honourable Supreme Court of India (Hon'ble SC), in a public interest litigation (Gajendra Sharma Vs. Union of India & ANR), vide an interim order dated September 03, 2020 ("Interim Order"), had directed that accounts which were not declared NPA till August 31, 2020 shall not be declared as NPA till further orders. Basis the said interim order, the Company had not classified any account which was not NPA as of August 31, 2020, as NPA on December 31, 2020. The said interim order was vacated by the Supreme Court, in the matter of Small Scale Industrial Manufacturers Association vs. UOI & Ors. and other connected matters. In accordance with the instructions in paragraph 5 of the RBI circular no. RBI/2021-22/17DOR. STR.REC.4/21.04.048/2021-22 dated April 7, 2021, the Company has carried out asset classification of the borrower accounts as per the extant RBI instructions / IRAC norms. The staging of the borrower accounts is in accordance with ECL model / framework under Ind AS in the financial statements for the quarter and year ended March 31, 2021.
- 8 Disclosure as required under RBI Circular No. RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 in relation to the Resolution Framework for COVID-19-related Stress:

Type of borrower	₹ in crore except number of accounts				
	(A)	(B)	(C)	(D)	(E)
	Number of accounts where resolution plan has been implemented under this window	exposure to accounts mentioned at (A) before implementation of the plan	Of (B), aggregate amount of debt that was converted into other securities	Additional funding sanctioned, if any, including between invocation of the plan and implementation	Increase in provisions on account of the implementation of the resolution plan ^
Personal Loans	1380	612.74	-	-	61.88
Corporate persons*	93	2357.55	-	-	222.69
Of which, MSMEs	-	-	-	-	-
Others	93	2357.55	-	-	222.69
Total	1473	2970.29	-	-	284.57

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

^ Provision as per IRAC norms

- 9 As per RBI notification no. RBI/2019-20/170 DOR (NBFC).CC.PD.No.109/22.10.106/2019-20 dated March 13, 2020 on Implementation of Indian Accounting Standards, Housing Finance Companies are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and IRAC norms (including provision on standard assets). The impairment allowances under Ind AS 109 made by the Company is lower than the total provision required under IRAC as at March 31, 2021 and accordingly, ₹ 204.78 crore are transferred to Impairment Reserve.
- 10 Other Financial Liabilities of the Company include Temporary Book Overdraft of ₹ 1329.46 Crore (Previous Year ₹ 682.54 Crore), which represents cheques issued towards disbursement to borrowers and cheques issued for payment of expenses, but not encashed as on March 31, 2021.
- 11 The Company has maintained 100% Asset Cover on its Secured Listed Non-Convertible Debentures as on March 31, 2021 based on negative lien.
- 12 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, 2021.
- 13 The company is a large corporate in terms of SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018. Necessary disclosure has been made to the stock exchanges in this regard.

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- 14 During the year 2020-2021, the Company has settled all its disputed income tax proceedings with respect to A.Y. 2004-05 to A.Y. 2017-18 under the Direct Tax Vivad Se Vishwas Act 2020. The disputed tax demands were already paid by the Company under protest in previous years. With the cases now being settled as aforesaid, resultant accounting impact has been considered during the quarter ended 31st March 2021.
- 15 The figures for the quarter ended March 31, 2021 and March 31, 2020 are the balancing figures between audited figures in respect of the full financial year for 2020-21 and 2019-20 and published unaudited year to date figures upto the third quarter ended December 31, 2020 and December 31, 2019, respectively.
- 16 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, 2021 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on June 15, 2021. The above results have been subjected to audit by the Statutory Auditors of the Company.
- 17 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, 2021.

For and behalf of the Board



Y. Vishwanatha Gowd
Managing Director & CEO

Place : Mumbai
Date : June 15, 2021



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Chartered Accountants
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Gokhale & Sathe
Chartered Accountants
304/308/309, Udyog Mandir No. 1,
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Independent Auditors' Report

To the Board of Directors of LIC Housing Finance Ltd.

Report on the audit of the Standalone Financial Results

Opinion

We have audited the accompanying standalone financial results of LIC Housing Finance Ltd. (“the Company”) for the quarter and year ended March 31, 2021, attached herewith, being submitted by the company pursuant to the requirement of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“the Listing Regulations”).

In our opinion and to the best of our information and according to the explanations given to us these standalone financial results:

- i. are presented in accordance with the requirements of Regulation 33 and Regulation 52 of the Listing Regulations in this regard; and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the year ended March 31, 2021.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (“the SAs”) specified under Section 143(10) of the Companies Act, 2013 (“the Act”). Our responsibilities under those Standards are further described in the Auditor’s Responsibilities for the Audit of the Standalone Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to Note 6 to the accompanying standalone financial results, which explains the uncertainties and management’s assessment of the financial impact due to the lockdown and other restrictions imposed by the Government and condition related to the Covid-19 pandemic situation, for which definitive assessment of the impact would highly depend upon circumstances as they evolve in the subsequent period.

Our opinion is not modified in respect of this matter.



Management's and Board of Directors' Responsibilities for the Standalone Financial Results

These standalone financial results have been prepared on the basis of the standalone annual financial statements.

The Company's Board of Directors are responsible for the preparation of these financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone financial results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the standalone financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial results.

As part of an audit in accordance with the SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- i. Identify and assess the risks of material misstatement of the standalone financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ii. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the Company has adequate internal financial controls with



reference to financial statements in place and operating effectiveness of such controls.

- iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors in the standalone financial results.
- iv. Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- v. Evaluate the overall presentation, structure and content of the standalone financial results, including the disclosures, and whether the standalone financial results represent the underlying transactions and events in a manner that achieves fair presentation.


We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The standalone financial results include the results for the quarter ended March 31, 2021 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

For M. P. Chitale & Co.
Chartered Accountants
Firm Regn. No.101851W


Ashutosh Pednekar
Partner

Membership No.: 041037
UDIN: 21041037AAAACS3651

Place: Mumbai
Date: June 15, 2021



For Gokhale & Sathe
Chartered Accountants
Firm Regn. No.103264W


Rahul Joglekar
Partner

Membership No.: 129389
UDIN: 21129389AAAAGO5045

Place: Mumbai
Date: June 15, 2021

STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31/03/2021

(₹ in Crore)

Particulars	Quarter Ended			Year Ended	
	31-03-2021	31-12-2020	31-03-2020	31-03-2021	31-03-2020
	Audited	Reviewed	Audited	Audited	Audited
1 Revenue from operations					
a. Interest Income	4,900.29	4,879.37	4,900.95	19,709.28	19,614.36
b. Fees and commission Income	56.41	14.31	8.66	98.81	58.74
c. Net Gain on Fair Value Changes	0.30	0.15	0.40	0.96	1.65
d. Net Gain on De-recognition of Financial Instruments under Amortised Cost Category	4.23	2.46	0.45	9.45	5.86
e. Sales	-	-	8.56	-	8.82
d. Others	20.61	14.74	16.18	63.20	46.67
Total Revenue from operations	4,981.84	4,911.03	4,935.20	19,881.70	19,736.11
Other Income (Includes NIL Dividend) (Previous Year ₹ 0.22 Crore)	(1.93)	15.62	(31.66)	(1.48)	(29.22)
Total Income	4,979.91	4,926.65	4,903.54	19,880.22	19,706.89
2 Expenses					
a. Finance Costs	3,392.20	3,594.41	3,763.73	14,450.38	14,781.42
b. Fees and Commission Expenses	48.93	17.14	23.67	88.28	47.39
c. Net Loss on De-recognition of Financial Instruments under Amortised Cost Category	7.62	9.72	39.99	27.42	47.49
d. Impairment on Financial Instruments	977.19	180.95	26.60	1,317.61	952.08
e. Cost of Material Consumed	0.58	0.24	3.56	1.03	4.69
e. Employee Benefits Expenses	68.84	84.08	94.54	323.78	327.62
f. Depreciation and amortisation expenses	12.48	13.79	15.11	52.47	51.11
g. Other expenses	109.60	56.24	103.41	254.12	212.90
Total Expenses	4,617.44	3,956.57	4,070.61	16,515.09	16,424.70
3 Profit Before Exceptional and Extraordinary Items and Tax (1-2)	362.47	970.08	832.93	3,365.13	3,282.18
4 Exceptional and Extraordinary Items	-	-	-	-	-
5 Profit Before Tax (3-4)	362.47	970.08	832.93	3,365.13	3,282.18
6 Tax Expense	(22.46)	248.97	408.62	624.00	878.52
7 Net Profit for the Period (5-6)	384.93	721.11	424.31	2,741.13	2,403.66
8 Other Comprehensive Income					
A (i) Items that will not be reclassified to profit or loss	2.82	(4.51)	(4.70)	(0.79)	(12.09)
(ii) Income tax relating to items that will not be reclassified to profit or loss	1.05	(1.15)	3.01	(1.70)	4.94
Subtotal (A)	3.87	(5.66)	(1.69)	(2.49)	(7.15)
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)	3.87	(5.66)	(1.69)	(2.49)	(7.15)
9 Total Comprehensive Income for the Period (before Share of Profit/(Loss) of Associates & Share of Profit attributable to Non Controlling Interest) (7+8)	388.80	715.45	422.62	2,738.64	2,396.51
10 Share of Profit/(Loss) of Associates	0.19	(1.69)	0.34	2.06	0.52
11 Share of Profit attributable to Non Controlling Interest	(0.14)	(0.07)	(0.06)	(0.41)	(0.40)
12 Total Comprehensive Income for the Period (Comprising Profit / (Loss) Comprehensive Income for the period) (9+10+11)	388.85	713.69	422.90	2,740.29	2,396.63
13 Profit for the year attributable to:					
Shareholders of the Company	384.79	721.04	424.25	2,740.72	2,403.26
Non-Controlling Interests	0.14	0.07	0.06	0.41	0.40
14 Total Comprehensive Income for the year attributable to:					
Shareholders of the Company	388.71	713.62	422.84	2,739.88	2,396.24
Non-Controlling Interests	0.14	0.07	0.06	0.41	0.40
15 Paid-up Equity Share Capital (face value ₹ 2/-)	100.99	100.99	100.99	100.99	100.99
16 Earnings Per Share (EPS) on (face value of ₹ 2/-) Basic and Diluted Earning Per Share (₹)	7.63	14.29 *	8.41 *	54.32	47.63
* (The EPS for the Quarters is not annualised)					
17 Reserves excluding Revaluation Reserves as at March 31	-	-	-	20,500.44	18,163.88
18 Net Worth *	-	-	-	20,399.37	18,267.31

* excluding impairment reserves of ₹ 204.78 crores (previous year ₹ NIL)



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Notes to the Consolidated Financial Results:
1 Statement of Consolidated Assets and Liabilities

(₹ in Crore)

	As at 31-03-2021	As at 31-03-2020
ASSETS		
1 Financial Assets		
(a) Cash and cash equivalents	1,331.87	1,369.30
(b) Bank Balance other than (a) above	53.09	667.62
(c) Derivative financial instruments	5.69	80.48
(d) Receivables	7.70	21.80
(e) Loans	2,28,090.98	2,07,974.51
(f) Investments	4,643.90	5,484.73
(g) Other Financial Assets	109.75	23.92
Sub-total - Financial Assets	2,34,242.98	2,15,622.36
2 Non-Financial Assets		
(a) Current Tax Assets (Net)	5.03	360.05
(b) Deferred Tax Assets (Net)	918.69	526.28
(c) Property, Plant and Equipment	161.05	165.61
(d) Capital Work in Progress	2.71	2.92
(e) Intangible assets under development	3.63	-
(f) Right of Use Assets	118.30	126.60
(g) Goodwill on Consolidation	0.21	0.21
(h) Other Intangible Assets	2.31	2.01
(i) Other Non-Financial Assets	140.47	113.70
(j) Assets held for Sale	126.19	-
Sub-total - Non-Financial Assets	1,478.59	1,297.38
Total Assets	2,35,721.57	2,16,919.74
LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial Liabilities		
(a) Derivative financial instruments	-	22.90
(b) Lease Liabilities	127.63	133.15
(c) Payables		
(i) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	2.80	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	83.17	30.63
(ii) Other Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
(d) Debt Securities	1,25,597.96	1,32,082.26
(e) Borrowings (Other than Debt Securities)	62,132.74	45,140.43
(f) Deposits	18,271.75	12,571.81
(g) Subordinated Liabilities	1,795.12	1,500.00
(h) Other Financial Liabilities	6,659.86	6,791.71
Sub-total - Financial Liabilities	2,14,671.03	1,98,272.89
2 Non-Financial Liabilities		
(a) Current Tax Liabilities (Net)	7.76	-
(b) Deferred Tax Liabilities (Net)	0.09	-
(c) Provisions	147.51	148.62
(d) Other Non-Financial Liabilities	291.04	230.92
Sub-total - Non-Financial Liabilities	446.40	379.54
3 EQUITY		
(a) Equity Share Capital	100.99	100.99
(b) Other Equity	20,500.44	18,163.88
(c) Non Controlling Interest	2.71	2.44
Sub-total - Equity	20,604.14	18,267.31
Total Liabilities and Equity	2,35,721.57	2,16,919.74



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2 Consolidated Cash Flow Statement for the period ended March 31, 2021

Particulars	Year ended March 31,2021	Year ended March 31,2020
A. Cash Flow from Operating Activities		
Profit Before Tax	3,365.13	3,282.18
Adjustments for		
Depreciation, Amortization and Impairment (other than Financial Instruments)	52.47	51.11
Exchange differences on translation of assets and liabilities (Net)	0.01	
Impairment on Financial Instruments (Expected Credit Loss)	1,317.61	952.08
Loss/(Gain) on disposal of Property, Plant and Equipment	(0.01)	(0.13)
Dividend and Interest Income classified as Investing Cash Flows	-	(0.29)
Unwinding of discount	(14.15)	(255.69)
Interest Expense	14,450.37	14,781.38
Interest Income	(19,526.45)	(19,470.89)
Share of Associates	2.06	(0.40)
Share of Minority	(0.41)	
Adjustments for		
Movements in Provisions and Gratuity	(0.79)	(12.09)
(Increase) / Decrease in Other Financial Assets	563.09	(439.02)
(Increase) / Decrease in Other Non Financial Assets	(48.68)	(32.04)
Increase / (Decrease) in Other Financial Liabilities	331.90	(5,937.27)
Increase / (Decrease) in Other Non Financial Liabilities	45.87	109.16
Interest Paid	(15,004.11)	(15,471.47)
Interest Received	19,708.64	19,066.96
Cash generated from Operations	5,242.55	(3,376.42)
Income Tax paid	(632.79)	(1,016.47)
Net Cash Outflow from Operations	4,609.76	(4,392.89)
Loans Disbursed (Net of repayments)	(21,623.84)	(15,280.43)
Deposits (Net of repayments)	5,816.69	4,935.65
Asset held for sale	(126.19)	-
Net Cash Outflow from Operating Activities (A)	(11,323.58)	(14,737.67)
B. Cash Flow from Investing Activities		
Payments for Property, Plant and Equipment	(10.83)	(14.72)
Proceeds from Sale of Property, Plant and Equipment	0.01	0.17
Payments for Purchase of Investments	(556.82)	(1,840.82)
Proceeds from Sale of Investments	1,425.44	3.26
Dividends Received	-	0.22
Interest Received	-	0.08
Increase in Minority	0.43	0.40
Net Cash (Outflow)/ Inflow from Investing Activities (B)	858.23	(1,851.41)
C. Cash Flow from Financing Activities		
Proceeds from Borrowings	1,20,384.58	1,69,252.97
Repayment of Borrowings	(1,09,504.20)	(1,53,593.60)
Payment towards Lease Liability	(47.50)	(40.32)
Transfer to Investor Protection Fund	(1.07)	(0.98)
Dividends paid to Company's Shareholders	(403.73)	(383.55)
Dividends paid to Non Controlling Interest	(0.15)	(0.15)
Dividend Distribution Tax paid	-	(78.84)
Net Cash Inflow from Financing Activities (C)	10,427.93	15,155.53
Effect of exchange differences on translation of foreign currency cash and cash equivalents	(0.01)	
Net Increase/ (Decrease) in Cash and Cash Equivalents (A+B+C)	(37.42)	(1,433.55)
Cash and Cash Equivalents at the beginning of the period	1,369.30	2,802.85
Cash and Cash Equivalents at the end of the period	1,331.87	1,369.30

Cash and Cash Equivalents as per above comprise of the following

(i) Cash on hand	5.97	1.38
(ii) Balances with Banks (of the nature of cash and cash equivalents)	1,158.48	1,285.72
(iii) Cheques, drafts on hand	167.42	82.20
Balances as per Statement of Cash Flows	1,331.87	1,369.30

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3 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	Loans		Other Segments		Inter Segment Adjustments		Total	
	2020-21	2019-20	2020-21	2019-20	2020-21	2019-20	2020-21	2019-20
Segment Revenue	19,847.69	19,669.76	80.78	78.46	(48.24)	(41.35)	19,880.22	19,706.88
Segment Result	3,348.57	3,268.99	30.83	30.61	(14.27)	(17.42)	3,365.13	3,282.18
Share of profit of Associates							2.06	0.52
Current Tax							967.18	838.09
Tax Expense for Earlier Years							(21.33)	
Deferred Tax							(321.84)	40.43
OCI adjustments							(2.49)	(7.15)
Share of Profit/(Loss) of Non-Controlling Interest							(0.41)	(0.40)
Total Result							2,740.29	2,396.63
Segment Assets	2,35,507.13	2,16,805.59	268.23	254.31	(179.98)	(140.16)	2,35,595.38	2,16,919.74
Assets held for sale	126.19						126.19	-
Segment Liabilities	2,15,112.01	1,98,612.50	84.46	85.69	(79.04)	(45.77)	2,15,117.43	1,98,652.43
Net Assets	20,521.31	18,193.09	183.77	168.62	(100.94)	(94.39)	20,604.14	18,267.31
Depreciation & Amortization	49.44	48.07	2.80	2.18	0.22	0.86	52.47	51.11
Non Cash Expenses other Depreciation & Amortization	1,345.03	999.57					1,345.03	999.57

(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

(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

(vi) No single customer represents 10% or more of the Company's total revenue for the year ended March 31, 2021.



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Notes to the Financial Results:

- 4 The above financial results represent the Consolidated financial results for LIC Housing Finance and its subsidiaries constituting the 'Group'.
- 5 The financial results have been prepared in accordance with Ind AS, 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 Regulation 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.
- 6 The Board has recommended a dividend of ₹ 8.50 per equity share of ₹ 2/- each (425%) subject to approval of the members of the Company at the forthcoming Annual General Meeting.
- 7 The extent to which the ongoing Covid 19 pandemic, including the current and any further spread, would affect the people and businesses including the Company's performance would depend on the future events which are uncertain.
In respect of accounts which were granted moratorium in terms of the Covid19 Regulatory Package, the asset classification for the period from March 1, 2020 to August 31, 2020 is governed by COVID-19 Regulatory Package dated March 27, 2020, April 17, 2020 and May 23, 2020. For the period commencing September 1, 2020, asset classification for all such accounts is as per the applicable IRAC Norms.
While calculating ECL that affects financial results, the Company has taken into account its historical experience of losses, updated to reflect current conditions of pandemic and moratorium as well as forecasts of future economic conditions.
- 8 The Honourable Supreme Court of India (Hon'ble SC), in a public interest litigation (Gajendra Sharma Vs. Union of India & ANR), vide an interim order dated September 03, 2020 ("Interim Order"), had directed that accounts which were not declared NPA till August 31, 2020 shall not be declared as NPA till further orders. Basis the said interim order, the Company had not classified any account which was not NPA as of August 31, 2020, as NPA on December 31, 2020. The said interim order was vacated by the Supreme Court, in the matter of Small Scale Industrial Manufacturers Association vs. UOI & Ors. and other connected matters. In accordance with the instructions in paragraph 5 of the RBI circular no. RBI/2021-22/17DOR. STR.REC.4/21.04.048/2021-22 dated April 7, 2021, the Corporation has carried out asset classification of the borrower accounts as per the extant RBI instructions / IRAC norms. The staging of the borrower accounts in accordance with ECL model / framework under Ind AS in the financial statements for the quarter and year ended March 31, 2021.
- 9 As per RBI notification no. RBI/2019-20/170 DOR (NBFC).CC.PD.No.109/22.10.106/2019-20 dated March 13, 2020 on Implementation of Indian Accounting Standards, Housing Finance Companies are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and IRAC norms (including provision on standard assets). The impairment allowances under Ind AS 109 made by the Corporation is lower than the total provision required under IRAC as at March 31, 2021 and accordingly, ₹ 204.78 crore are transferred to Impairment Reserve.
- 10 Other Financial Liabilities of the Company include Temporary Book Overdraft of ₹ 1,329.46 Crore (Previous Year ₹ 682.54 Crore), which represents cheques issued towards disbursement to borrowers and cheques issued for payment of expenses, but not encashed as on March 31, 2021.
- 11 The Company has maintained 100% Asset Cover on its Secured Listed Non-Convertible Debentures as on March 31, 2021 based on negative lien.
- 12 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, 2021.
- 13 The company is a large corporate in terms of SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018. Necessary disclosure has been made to the stock exchanges in this regard.
- 14 During the year 2020-2021, the Company has settled all its disputed income tax proceedings with respect to A.Y. 2004-05 to A.Y. 2017-18 under the Direct Tax Vivad Se Vishwas Act 2020. The disputed tax demands were already paid by the Company under protest in previous years. With the cases now being settled as aforesaid, resultant accounting impact has been considered during the quarter ended 31st March 2021.
- 15 The figures for the quarter ended March 31, 2021 and March 31, 2020 are the balancing figures between audited figures in respect of the full financial year for 2020-21 and 2019-20 and published unaudited year to date figures upto the third quarter ended December 31, 2020 and December 31, 2019, respectively.
- 16 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, 2021 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on June 15, 2021. The above results have been subjected to audit by the Statutory Auditors of the Company.
- 17 The figures for the previous periods have been regrouped / reclassified / restated wherever necessary, in order to make them comparable.



Place : Mumbai
Date : June 15, 2021

CIN No. : L65922MH1989PLC052257



For and behalf of the Board


Y. Vishwanatha Gowd
Managing Director & CEO

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Independent Auditors' Report

To the Board of Directors of LIC Housing Finance Ltd.

Report on the audit of the Consolidated Financial Results

Opinion

We have audited the accompanying Statement of Consolidated Financial Results of **LIC Housing Finance Ltd.** ("Holding company") and its subsidiaries (holding company and its subsidiaries together referred to as "the Group"), and its associates for the year ended March 31, 2021, attached herewith, being submitted by the Holding company pursuant to the requirement of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of the reports of the other auditors on separate audited financial statements of subsidiaries and on unaudited financial statements of associates, the aforesaid Consolidated Financial Results:

- a. include the financial results of the following entities:
 - i. Subsidiaries:
 1. LICHFL Financial Services Company Ltd.
 2. LICHFL Asset Management Company Ltd.
 3. LICHFL Care Homes Ltd.
 4. LICHFL Trustee Company Ltd.
 - ii. Associates:
 1. LIC Mutual Fund Asset Management Ltd.
 2. LIC Mutual Fund Trustee Management Ltd
- b. are presented in accordance with the requirements of Regulations 33 and 52 of the Listing Regulations in this regard; and
- c. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the year ended March 31, 2021.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("the SAs") specified under Section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Results section of our report. We are independent of the Group and its associates in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us and



other auditors in terms of their reports referred to in “Other Matter” paragraph below, is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to Note 7 to the consolidated annual financial results, which explains the uncertainties and management’s assessment of the financial impact due to the lockdown and other restrictions imposed by the Government and condition related to the COVID-19 pandemic situation, for which definitive assessment of the impact would highly depend upon circumstances as they evolve in the subsequent period. Our opinion is not modified in respect of this matter.

Management’s and Board of Directors’ Responsibilities for the Consolidated Financial Results

These consolidated annual financial results have been prepared on the basis of the consolidated annual financial statements.

The Holding Company’s Management and Board of Directors are responsible for the preparation and presentation of these consolidated financial results that give a true and fair view of the net profit and other comprehensive income and other financial information of the Group including its associates in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulations 33 and 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Group and of its associates and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the consolidated annual financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the consolidated financial results by the Management and Directors of the Holding Company, as aforesaid

In preparing the consolidated annual financial results, the respective Board of Directors of the companies included in the Group and of its associates are responsible for assessing the ability of the Group and its associates to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the companies included in the Group and of its associates are responsible for overseeing the financial reporting process of the Group and of its associates.



Auditor's Responsibilities for the Audit of the Consolidated Financial Results

Our objectives are to obtain reasonable assurance about whether the consolidated financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial results.

As part of an audit in accordance with the SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- i. Identify and assess the risks of material misstatement of the consolidated financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ii. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the Company has adequate internal financial controls with reference to financial statements in place and operating effectiveness of such controls.
- iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors in the consolidated financial results.
- iv. Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group and its associates to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and its associates to cease to continue as a going concern.
- v. Evaluate the overall presentation, structure and content of the consolidated financial results, including the disclosures, and whether the consolidated financial results represent the underlying transactions and events in a manner that achieves fair presentation.
- vi. Obtain sufficient appropriate audit evidence regarding the financial results/ information of the entities within the Group and its associates to express an opinion on the consolidated financial results. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the consolidated financial results of which we are the independent auditors. For the other entities included in the



consolidated financial results, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the Holding Company and such other entities included in the consolidated financial results of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

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

Other Matters

- a. The consolidated financial results include the audited financial results of four subsidiaries, whose Financial statements reflect Group's share of total assets of Rs. 268.23 crores as at March 31, 2021, Group's share of total revenue of Rs. 30 crores and Rs. 80.78 crores and Group's share of total net profit after tax of Rs. 8.16 crores and Rs. 21.14 crores for the quarter ended March 31, 2021 and for the period from April 01, 2020 to March 31, 2021 respectively, as considered in the consolidated financial results, which have been audited by their respective independent auditors. The independent auditors' reports on financial statements of these entities have been furnished to us and our opinion on the consolidated financial results, in so far as it relates to the amounts and disclosures included in respect of these entities, is based solely on the report of such auditors and the procedures performed by us are as stated in paragraph above.
- b. The consolidated financial results include the unaudited financial results of two associates, whose financial statements reflect Group's share of total net profit after tax of Rs. 0.19 crores and Rs. 1.99 crores for the quarter ended March 31, 2021 and for the period from April 01, 2020 to March 31, 2021 respectively, as considered in the consolidated financial results. These unaudited interim Financial statements have been furnished to us by the Board of Directors and our opinion on the consolidated Financial Results, in so far as it relates to the amounts and disclosures included in respect of these associates is based solely on such unaudited financial statements in our opinion and according to the information and explanations given to us by the Board of Directors, these financial statements are not material to the Group.
- c. Our opinion on the consolidated financial results is not modified in respect of the above matters with respect to our reliance on the work done and the reports of the other auditors and the Financial results certified by the Board of Directors.



- d. The Financial Results include the results for the quarter ended March 31, 2021 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

For M. P. Chitale & Co.
Chartered Accountants
Firm Regn. No.101851W

Ashutosh Pednekar
Partner
Membership No.: 041037
UDIN: 21041037AAAAC3238



For Gokhale & Sathe
Chartered Accountants
Firm Regn. No.103264W

Rahul Joglekar
Partner
Membership No.: 129389
UDIN: 21129389AAAAGQ6522

Place: Mumbai
Date: June 15, 2021

Place: Mumbai
Date: June 15, 2021

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 31.03.2021

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	INE115A07AP3	11-May-20	NA	11-May-21	11-May-21
2	INE115A07AT5	7-Jun-20	NA	7-Jun-21	7-Jun-21
3	INE115A07BH8	19-Sep-20	NA	19-Sep-21	19-Sep-21
4	INE115A07BL0	11-Nov-20	NA	11-Nov-21	11-Nov-21
5	INE115A07BY3	30-Jan-21	NA	30-Jan-22	30-Jan-22
6	INE115A07CA1	10-Feb-21	NA	10-Feb-22	10-Feb-22
7	INE115A07CT1	24-Jul-20	NA	24-Jul-21	24-Jul-22
8	INE115A07CY1	14-Sep-20	NA	14-Sep-21	14-Sep-22
9	INE115A07DA9	25-Oct-20	NA	25-Oct-21	25-Oct-22
10	INE115A07DD3	12-Nov-20	NA	12-Nov-21	12-Nov-22
11	INE115A07DG6	13-Dec-20	NA	13-Dec-21	13-Dec-22
12	INE115A07DH4	17-Dec-20	NA	17-Dec-21	17-Dec-22
13	INE115A07DI2	1-Jan-21	NA	1-Jan-22	1-Jan-23
14	INE115A07DQ5	12-Mar-21	NA	12-Mar-22	12-Mar-23
15	INE115A07DS1	9-Apr-20	NA	9-Apr-21	9-Apr-23
16	INE115A07DT9	25-Apr-20	NA	25-Apr-21	25-Apr-23
17	INE115A07DX1	21-May-20	NA	21-May-21	21-May-23
18	INE115A07FC0	19-Mar-21	NA	19-Mar-22	19-Mar-24
19	INE115A07FJ5	7-Jul-20	NA	7-Jul-21	5-Jul-24
20	INE115A07FO5	25-Aug-20	NA	25-Aug-21	23-Aug-24
21	INE115A07FP2	25-Aug-20	NA	25-Aug-21	23-Aug-24
22	INE115A07FW8	30-Sep-20	NA	30-Sep-21	30-Sep-24
23	INE115A07FY4	16-Oct-20	NA	16-Oct-21	16-Oct-24
24	INE115A07GL9	8-Jan-21	NA	8-Jan-22	8-Jan-25
25	INE115A07GP0	30-Jan-21	NA	31-Jan-22	30-Jan-25
26	INE115A07GS4	24-Feb-21	NA	24-Feb-22	24-Feb-25
27	INE115A07GT2	3-Mar-21	NA	3-Mar-22	3-Mar-25
28	INE115A07GY2	31-Mar-21	NA	31-Mar-22	31-Mar-25
29	INE115A07HG7	29-May-20	NA	29-May-21	29-May-25
30	INE115A07HH5	4-Jun-20	NA	4-Jun-21	4-Jun-25



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 31.03.2021

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	INE115A07HP8	20-Jul-20	NA	20-Jul-21	18-Jul-25
32	INE115A07HT0	3-Aug-20	NA	3-Aug-21	1-Aug-25
33	INE115A07HU8	17-Aug-20	NA	17-Aug-21	14-Aug-25
34	INE115A07HW4	31-Aug-20	NA	31-Aug-21	29-Aug-25
35	INE115A07HX2	31-Aug-20	NA	31-Aug-21	29-Aug-25
36	INE115A07IC4	8-Oct-20	NA	8-Oct-21	8-Oct-25
37	INE115A07IF7	23-Oct-20	NA	23-Oct-21	23-Oct-25
38	INE115A07IH3	13-Nov-20	NA	13-Nov-21	13-Nov-25
39	INE115A07IN1	14-Dec-20	NA	14-Dec-21	12-Dec-25
40	INE115A07IQ4	19-Jan-21	NA	19-Jan-22	19-Jan-23
41	INE115A07IR2	28-Jan-21	NA	28-Jan-22	28-Jan-26
42	INE115A07IS0	2-Feb-21	NA	2-Feb-22	2-Feb-26
43	INE115A07IT8	8-Feb-21	NA	8-Feb-22	8-Feb-24
44	INE115A07IW2	26-Feb-21	NA	28-Feb-22	26-Feb-26
45	INE115A07IX0	3-Mar-21	NA	3-Mar-22	3-Mar-26
46	INE115A07J19	27-Apr-20	NA	27-Apr-21	27-Apr-26
47	INE115A07JK5	11-May-20	NA	10-May-21	10-May-21
48	INE115A07JM1	25-May-20	NA	24-May-21	22-May-26
49	INE115A07JN9	25-May-20	NA	21-May-21	21-May-21
50	INE115A07JO7	10-Jun-20	NA	10-Jun-21	9-Jun-23
51	INE115A07JP4	10-Jun-20	NA	10-Jun-21	10-Jun-26
52	INE115A07JQ2	15-Jun-20	NA	15-Jun-21	15-Jun-26
53	INE115A07JS8	29-Jun-20	NA	29-Jun-21	29-Jun-26
54	INE115A07JT6	29-Jun-20	NA	29-Jun-21	29-Jun-26
55	INE115A07JW0	13-Jul-20	NA	12-Jul-21	10-Jul-26
56	INE115A07JY6	15-Jul-20	NA	15-Jul-21	15-Jul-21
57	INE115A07KB2	27-Jul-20	NA	27-Jul-21	27-Jul-21
58	INE115A07KE6	18-Aug-20	NA	18-Aug-21	18-Aug-26
59	INE115A07KJ5	19-Sep-20	NA	20-Sep-21	19-Sep-23
60	INE115A07KK3	19-Sep-20	NA	20-Sep-21	19-Oct-21



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 31.03.2021

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	INE115A07KM9	28-Sep-20	NA	27-Sep-21	25-Sep-26
62	INE115A07KN7	29-Sep-20	NA	27-Aug-21	27-Aug-21
63	INE115A07KQ0	14-Oct-20	NA	14-Oct-21	14-Oct-21
64	INE115A07KR8	21-Oct-20	NA	21-Oct-21	21-Oct-21
65	INE115A07KS6	26-Oct-20	NA	25-Oct-21	23-Oct-26
66	INE115A07KY4	16-Dec-20	NA	16-Dec-21	16-Dec-26
67	INE115A07KZ1	23-Dec-20	NA	23-Dec-21	22-Dec-23
68	INE115A07LC8	13-Jan-21	NA	13-Jan-22	13-Jan-22
69	INE115A07LM7	24-Mar-21	NA	24-Mar-22	24-Mar-22
70	INE115A07LO3	27-Mar-21	NA	27-Mar-22	26-Mar-27
71	INE115A07LQ8	3-May-20	NA	3-May-21	3-May-22
72	INE115A07LS4	8-May-20	NA	8-May-21	8-May-24
73	INE115A07LU0	17-May-20	NA	17-May-21	17-May-27
74	INE115A07LW6	23-May-20	NA	23-May-21	23-May-22
75	INE115A07LX4	29-Jul-20	NA	29-Jul-21	29-Jul-21
76	INE115A07LZ9	12-Jun-20	NA	12-Jun-21	10-Jun-22
77	INE115A07MC6	14-Jun-20	NA	14-Jun-21	14-Jun-27
78	INE115A07MG7	21-Jul-20	NA	21-Jul-21	15-Jul-22
79	INE115A07MJ1	30-Aug-20	NA	30-Aug-21	30-Aug-22
80	INE115A07ML7	7-Sep-20	NA	7-Sep-21	6-Sep-24
81	INE115A07MO1	17-Oct-20	NA	17-Oct-21	17-Oct-22
82	INE115A07MQ6	23-Nov-20	NA	23-Nov-21	23-Nov-27
83	INE115A07MS2	18-Dec-20	NA	18-Dec-21	16-Dec-22
84	INE115A07MW4	29-Jan-21	NA	29-Jan-22	29-Jan-28
85	INE115A07ND2	10-Oct-20	NA	10-Oct-21	10-Oct-28
86	INE115A07NE0	17-Oct-20	NA	17-Oct-21	17-Oct-23
87	INE115A07NF7	24-Oct-20	NA	24-Oct-21	24-Mar-22
88	INE115A07NH3	24-Oct-20	NA	24-Oct-21	24-Sep-28
89	INE115A07NI1	6-Nov-20	NA	6-Nov-21	6-Jun-23
90	INE115A07NL5	19-Nov-20	NA	19-Nov-21	17-Nov-28



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 31.03.2021

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	INE115A07NM3	NA	NA	NA	25-Feb-22
92	INE115A07NO9	10-Dec-20	NA	10-Dec-21	8-Dec-23
93	INE115A07NP6	10-Dec-20	NA	10-Dec-21	8-Dec-28
94	INE115A07NR2	24-Dec-20	NA	24-Dec-21	24-Dec-25
95	INE115A07NS0	11-Jan-21	NA	11-Jan-22	19-Apr-22
96	INE115A07NU6	28-Jan-21	NA	28-Jan-22	25-Jan-29
97	INE115A07NW2	NA	NA	NA	4-May-22
98	INE115A07NY8	5-Mar-21	NA	5-Mar-22	5-Mar-24
99	INE115A07NZ5	14-Jan-21	NA	14-Jan-22	14-Jan-22
100	INE115A07OA6	17-Sep-20	NA	17-Sep-21	17-Sep-21
101	INE115A07OB4	25-Mar-21	NA	25-Mar-22	23-Mar-29
102	INE115A07OD0	20-Jun-20	NA	20-Jun-21	20-Jun-22
103	INE115A07OE8	31-May-20	NA	31-May-21	31-May-24
104	INE115A07OF5	12-Jul-20	NA	12-Jul-21	12-Jul-29
105	INE115A07OG3	23-Sep-20	NA	23-Sep-21	23-Sep-22
106	INE115A07OH1	22-Nov-20	NA	22-Nov-21	22-Nov-22
107	INE115A07OI9	29-Aug-20	NA	29-Aug-21	29-Aug-24
108	INE115A07OJ7	13-Jan-21	NA	13-Jan-22	13-Jan-23
109	INE115A07OK5	23-Aug-20	NA	23-Aug-21	23-Aug-21
110	INE115A07OL3	23-Jul-20	NA	23-Jul-21	23-Jul-24
111	INE115A07OM1	18-Oct-20	NA	18-Oct-21	18-Oct-24
112	INE115A07ON9	4-Jun-20	NA	4-Jun-21	4-Jun-21
113	INE115A07OO7	28-Dec-20	NA	28-Dec-21	28-Dec-21
114	INE115A07OP4	19-Nov-20	NA	19-Nov-21	19-Nov-21
115	INE115A07OQ2	10-Feb-21	NA	10-Feb-22	10-Feb-23
116	INE115A07OR0	28-Jan-21	NA	28-Jan-22	28-Jan-30
117	INE115A07OS8	12-Feb-21	NA	12-Feb-22	12-Feb-25
118	INE115A07OT6	13-Jul-20	NA	13-Jul-21	13-Jul-21
119	INE115A07OU4	NA	NA	11-May-21	11-May-23
120	INE115A07OV2	NA	NA	25-Aug-21	25-Aug-23



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 31.03.2021

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	INE115A07OW0	25-Nov-20	NA	25-Nov-21	25-Nov-24
122	INE115A07OX8	20-Dec-20	NA	20-Dec-21	20-Dec-24
123	INE115A07OY6	NA	NA	11-Sep-21	11-Sep-25
124	INE115A07OZ3	NA	NA	14-Sep-21	14-Sep-23
125	INE115A07PA3	NA	NA	26-Jul-21	26-Jul-23
126	INE115A07PB1	NA	NA	22-Feb-22	22-Feb-24
127	INE115A07PC9	20-Mar-21	NA	20-Mar-22	20-Mar-23
128	INE115A07PD7	NA	NA	24-Jan-22	24-Jan-25
129	INE115A07PE5	28-Mar-21	NA	28-Mar-22	28-Mar-22
130	INE115A08369	NA	NA	21-Dec-21	21-Dec-30
131	INE115A08377	NA	NA	19-Mar-22	19-Mar-31
132	INE115A14CP5	NA	NA	NA	26-May-21
133	INE115A14CQ3	NA	NA	NA	14-Jun-21
134	INE115A14CR1	NA	NA	NA	12-Aug-21
135	INE115A14CQ3	NA	NA	NA	14-Jun-21
136	INE115A14CQ3	NA	NA	NA	14-Jun-21
137	INE115A14CS9	NA	NA	NA	25-Oct-21
138	INE115A14CT7	NA	NA	NA	10-Nov-21
139	INE115A14CU5	NA	NA	NA	14-Dec-21
140	INE115A14CV3	NA	NA	NA	30-Nov-21
141	INE115A14CX9	NA	NA	NA	21-Jun-21
142	INE115A14CW1	NA	NA	NA	25-Jun-21
143	INE115A14CY7	NA	NA	NA	20-Jul-21
144	INE115A14CZ4	NA	NA	NA	8-Sep-21
145	INE115A14DA5	NA	NA	NA	14-Feb-22
146	INE115A14DB3	NA	NA	NA	18-Feb-22

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



Y. Viswanatha Gowd
Y. VISWANATHA GOWD
 Managing Director & CEO

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

Date: 15th June, 2021

CERTIFICATION

We the undersigned Y. Viswanatha Gowd, Managing Director & CEO and Sudipto Sil Chief Financial Officer hereby certify that for the Quarter ended 31st March 2021, 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

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

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