

PRESS RELEASE

LIC Housing Finance Ltd. announces its FY2025 results

FY2024-25 Profit after tax at Rs.5429.02 crs, up by 14%

Q4 FY 2025 Profit after tax at Rs. 1367.96 Cr, up by 25%

Net Interest Margins for Q4FY25 at 2.86%

Board proposes a dividend of 500%

Mumbai, May, 15, 2025: The Board of Directors of LIC Housing Finance Ltd. (BSE:500253; NSE: LICHSGFIN) announced its standalone audited results for the fourth quarter ended on March 31, 2025, following its approval by the Board of Directors in a meeting held in Mumbai on May, 15, 2025.

Performance highlights at a glance – Q4 FY2025

(Figures in Rs. Crores)

	Quarter Ended March 2025	Quarter Ended March 2024	Variation(%)
Revenue from operations	7283.33	6936.41	5%
Net Interest Income	2166.44	2237.60	-3%
Profit Before Tax	1769.58	1476.18	20%
Net Profit after tax	1367.96	1090.82	25%
Net Interest Margin	2.86%	3.15%	
Outstanding LoanPortfolio	307732	286844	7%

(1 crore = 10 million)

Performance highlights for the quarter ended March 31, 2025

Total disbursements were at Rs. 19156 crs in Q4 FY2025, as against Rs 18232 crs for the corresponding period in FY 2024, up by 5%. Out of this, disbursements in the **Individual Home Loan segment** were at Rs. 15383 crs against Rs 14300 crs in Q4 FY2024, up by 8%, whereas **Project loans** were at Rs. 875 crs compared with Rs 1501 crs in Q4 FY2024.

The company's **revenue** from operations grew to Rs. 7283.33 crs as against Rs. 6936.41 crs in Q4 FY2024, a growth of 5%.

Net Interest Income (NII) stood at Rs 2166.44 crs, as against Rs 2237.60 crs for the same period in the previous year. Net Interest Margin (NIM) for the quarter stood at 2.86 % as against 3.15% for Q4 FY 2024 and 2.70% for Q3 FY 2025.

Profit Before Tax for the quarter was Rs. 1769.58 crs as against Rs 1476.18 crs in Q4 FY2024, a growth of 20%.

Net Profit After Tax stood at Rs. 1367.96 crs compared with Rs 1090.82 crs during the same period in the previous year, up by 25%.

The **Individual Home Loan portfolio** stood at Rs. 261562 Cr as on March 31, 2025, as against Rs. 244205 cr as on March 31, 2024, up by 7%. The **Project loan portfolio** stood at Rs. 9213 crs as on March 31, 2025, as against Rs 8036 crs as on March 31, 2024, up by 15%. The total outstanding portfolio grew at 7% to Rs. 307732 crs from Rs 286844 crs in the earlier year.

Under IndAS , asset classification and provisioning changes for future credit loss are reported on an Expected Credit Loss (ECL) basis.

As per the same methodology, the provisions for ECL stood at Rs. 4899.03 crs as on March 31, 2025, as against Rs 6270.06 crs as on March 31, 2024. The Stage 3 Exposure at Default as of March 31, 2025, stood at 2.47 % against 3.31 % as of March 31, 2024 and 2.75% as on December 31st 2024.

Performance highlights at a glance - FY2025

(Figures in Rs. Crores)

	Year Ended March 31, 2025	Year Ended March 31, 2024	Variation(%)
Revenue from operations	28050.14	27228.22	3%
Net Interest Income	8129.51	8650.89	-6%
Profit before tax	6855.81	6053.92	13%
Net Interest Margin	2.73%	3.08%	
Net Profit after tax	5429.02	4765.41	14%
EPS (Share of Rs2 Face Value)	98.70	86.63	

(1 crs = 10 million)

Performance highlights for the year ended March 31, 2025

For the year ended March 31, 2025, **total disbursements** stood at Rs. 64022 crs against Rs. 58937 crs for the same period of the previous year, up by 9%. Out of this, the individual home loan segment registered disbursements of Rs. 51614 crs, as against Rs 49103 crs for the same period of the previous year, up by 5, whereas total disbursements under project loans stood at Rs. 3776 crs as against Rs 2560 crs for the previous fiscal, up by 48%.

The company's **revenue** from operations stood at Rs. 28050.14 crs as against Rs 27228.22 crs for the year ended March 31, 2024, up by 3%

Net Interest Income (NII) for 12 months stood at Rs. 8129.51 crs from Rs 8650.89 crs during the previous year.

Profit Before Tax (PBT) for FY 2025 was at Rs. 6855.81 crs against Rs 6053.92 crs during the previous year, up by 13%.

Net Profit After Tax for the year ended March 31, 2025, was Rs. 5429.02 crs as against Rs 4765.41 crs during the same period in the previous year, up by 14%.

Net Interest Margin (NIM) for FY2025 stood at 2.73% as against 3.08% for the previous year.

Earnings Per Share (EPS) for the full year, FY2025 was at Rs. 98.70 per share (Share of Rs 2 Face Value) as against Rs 86.63 in FY2024.

The Board of Directors have recommended a dividend of 500% .

Speaking on the performance, Shri. Tribhuwan Adhikari, Managing Director & Chief Executive Officer of LIC Housing Finance Limited said, "The housing finance sector has been witnessing strong credit growth with tier-2 and tier-3 cities as main drivers. This has provided a momentum to our efforts towards deeper penetration and improving financial inclusion across the country. Our constant focus towards customer service, effective cost management and improvement in asset quality have contributed to stable margins and improved profitability. As we move into the next fiscal, we remain optimistic about our industry growth, especially in the affordable segment. This should give us a positive road map over the upcoming 12 months.

About LIC Housing Finance Ltd.

LIC Housing Finance Ltd. is the largest housing finance company in India. It has one of the widest networks of offices across the country and representative office in Dubai. In addition, the Company also distributes its products through branches of its subsidiary LIC HFL Financial Services Ltd. LIC Housing Finance Ltd was promoted by Life Insurance Corporation in 1989 and a public issue was made in 1994. It launched its maiden GDR offering in 2004. The company enjoys the highest rating from CRISIL & CARE indicating highest safety regarding the ability to service interest and repay principal.

For further information please visit the website www.lichousing.com or contact:

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