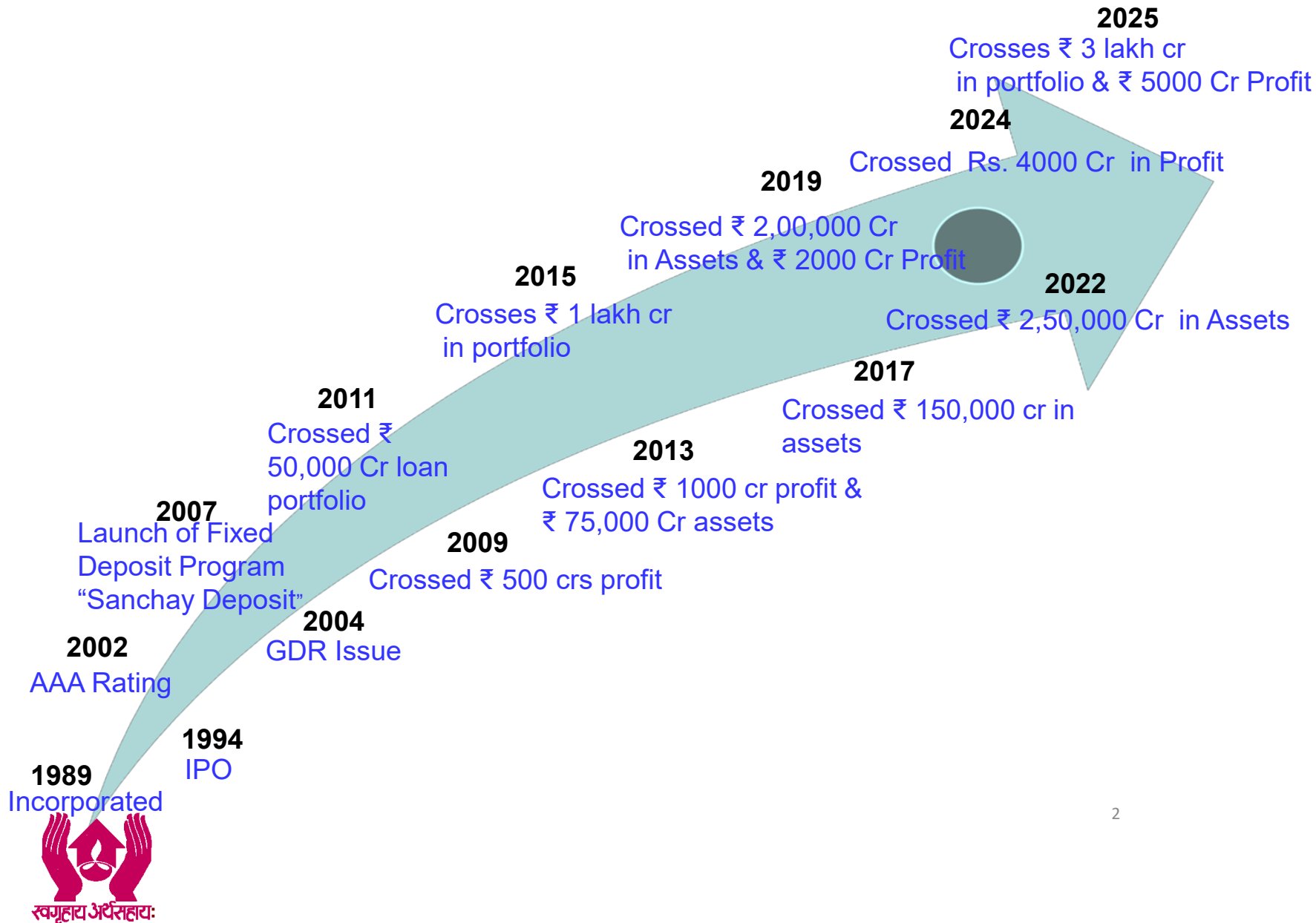




Investor Update
Q4 FY 2026

LICHFL: A Journey of 36 Years.....



Awards & Achievements

2016



Outlook Money-Best HFC
Best HFC by ABP News
Asia Pacific
Entrepreneurship Award
Power Brands Awards
by Franchise India

2017



Outlook Money-Best HFC
Business Today BFSI
Best CEO
NSE for highest Debt
Issuance

2019



Voted as the 'Brand of
the Decade 2019' by
BARC Asia
NSE for Best Issuer
on EBP

2022



"Best Organisation for
Women 2022" award by
'The Economic Times'
"BEST CSR" Award in
the 11th Edition of Global
CSR Excellence &
Leadership Awards

2023



"Winner of Indian
Chamber of Commerce
Social Impact Awards
2023 under 'Empowering
the Rural Population'
category

2024



"Best CSR Team of
the Year and Best Use of
CSR Practices in Various
Sectors" in UBS Forums'
10th Edition CSR
Summit and
Awards 2024

2024



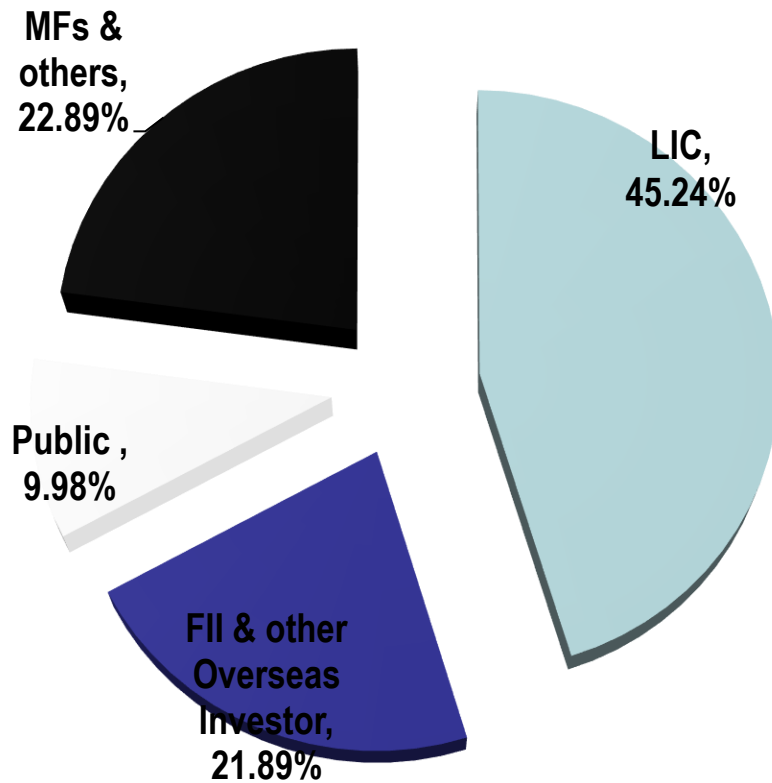
"Winner of the
Corporate Bond Private
Placement- Private
Issuer of the Year" by
"Assocham"

2025



Awarded as Best
Housing Finance Company
at the Excellence awards
2024-25 by NHB

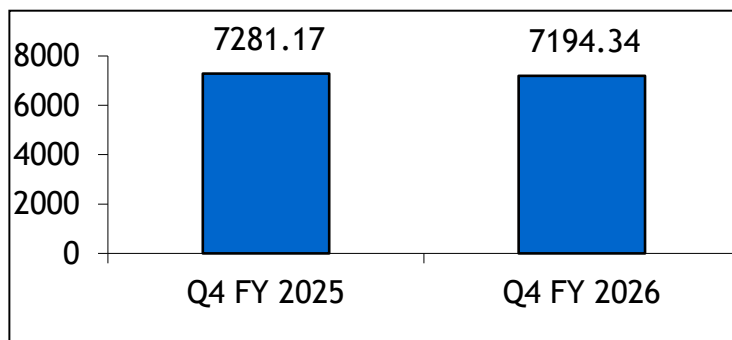
March 2026



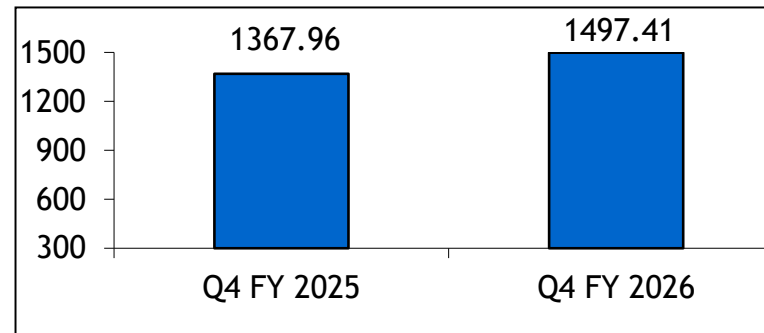
Top 10 Shareholders

Shareholder	%
Life Insurance Corporation Of India	45.24%
ICICI Prudential Asset Management Co. Ltd.	6.70%
Mirae Asset Global Investments (India) Pvt. Ltd.	2.39%
Norges Bank Investment Management (NBIM)	2.31%
Bank Muscat SAOG	2.09%
Bandhan Asset Management Company Limited	2.07%
The Vanguard Group, Inc.	1.71%
Tata Asset Management Ltd.	1.29%
HDFC Asset Management Co., Ltd.	1.27%
Kotak Mahindra Asset Management Company Limited	1.13%

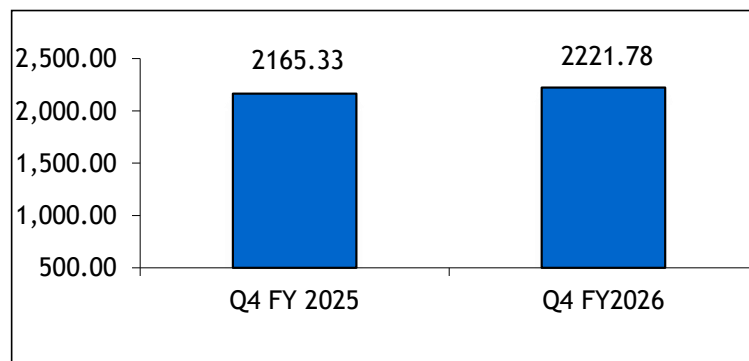
Revenue from Operations



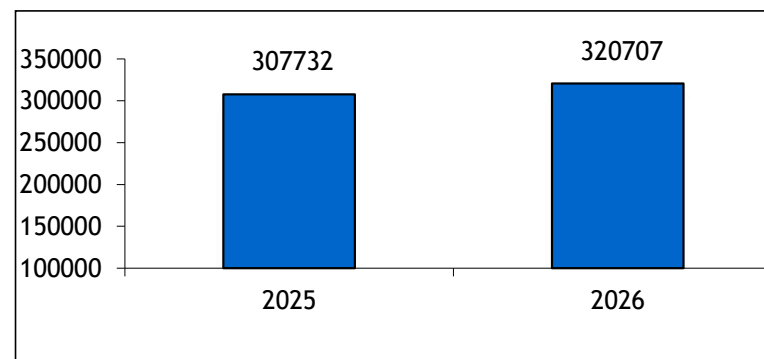
Profit After Tax



Net Interest Income



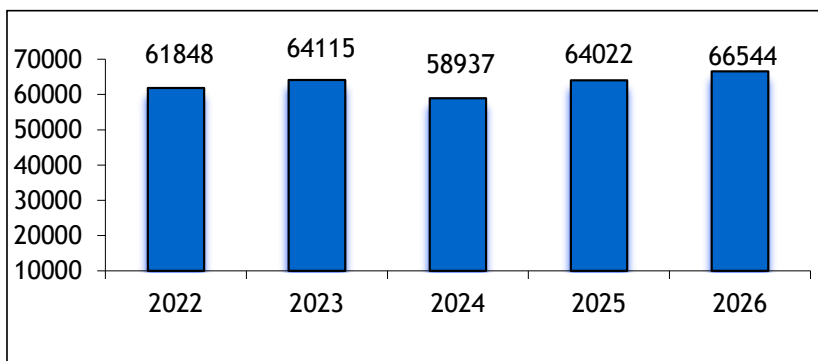
Outstanding Portfolio



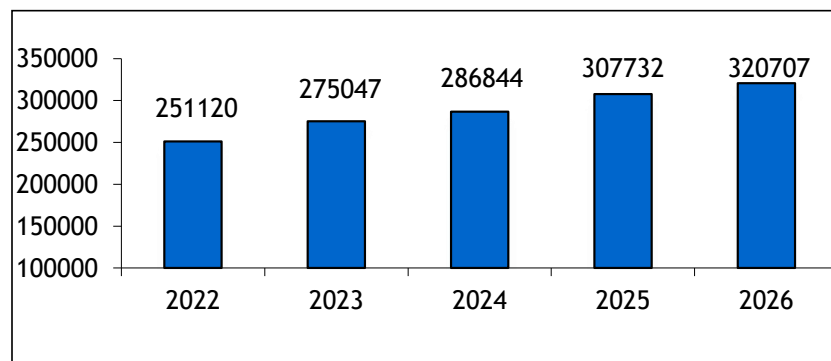
- Profit After Tax for the year stood at Rs.5595.15 crs up by 3%
 - Q4 FY26 PAT at Rs. 1497.41 Cr, up by 9%
- Q4FY 26 Loan Disbursements Rs.21019 cr against Rs. 19156 cr, up by 10%
 - Individual Home Loan Disbursements Rs.16672 cr as against Rs.15383 cr, up by 8%
 - Non-Housing Individual Loan Disbursement Rs. 3348 cr against R. 2676 cr, up by 25%
 - FY26 Total Disbursement Rs.66544 cr as against Rs. 64022 Cr, up by 4%
- Net Interest Margins 2.80% for Q4 FY26 as against 2.85 % for Q4 FY25
 - Net Interest Margins 2.68% for FY26 as against 2.73 % for FY25
- Stage 3 EAD at 2.16 % as on 31.03.2026 as against 2.47 % as on 31.03.2025
- Total ECL provision stood at Rs. 4569 Cr as on 31.03.2026 as against Rs. 4899 Cr as on 31.03.2025
- Board proposed a dividend of 500 % i.e. Rs. 10.00 per share

Update- Last 5 Years

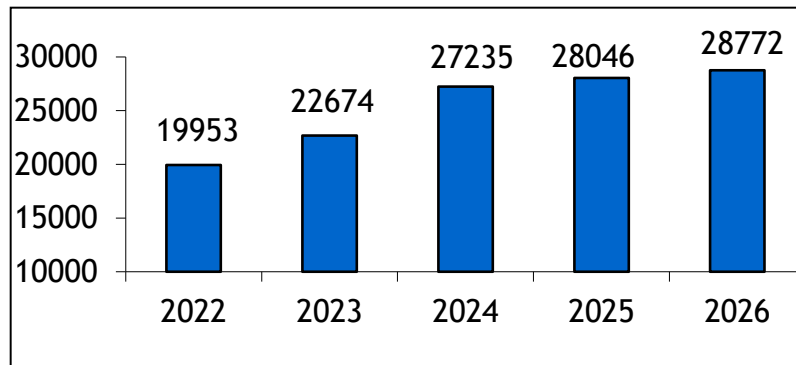
Disbursement (Rs. Cr) CAGR 2%



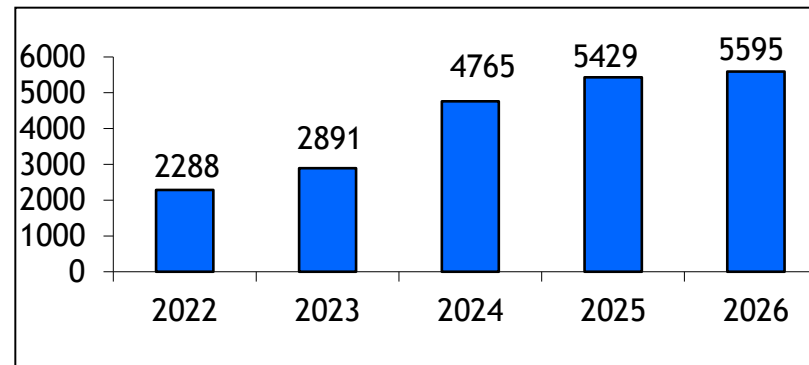
Loan Portfolio (Rs.cr) CAGR 6%



Income (Rs. cr) CAGR 10%

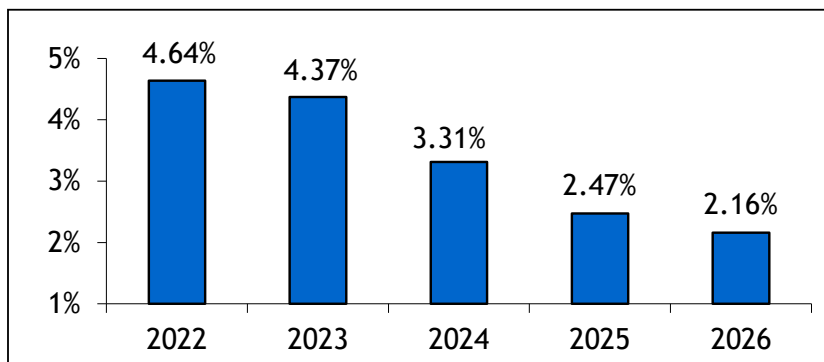


Profit After Tax (Rs. cr) CAGR 25%

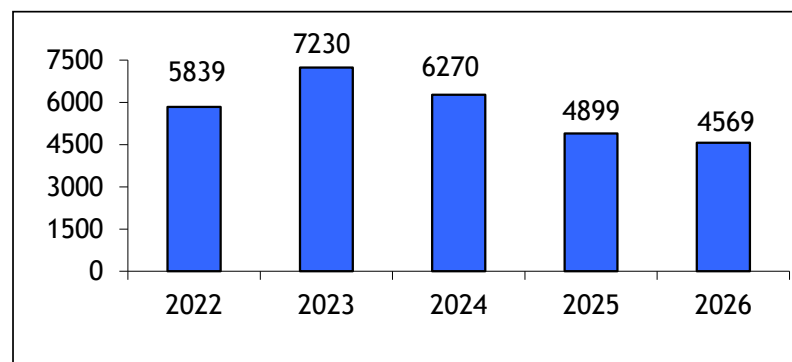


Update- Last 5 Years

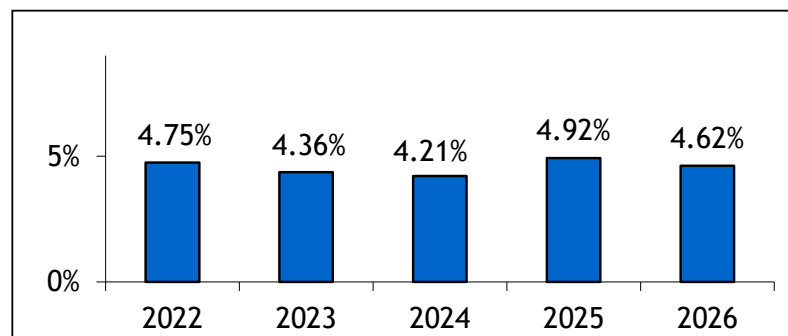
Stage 3- EAD%



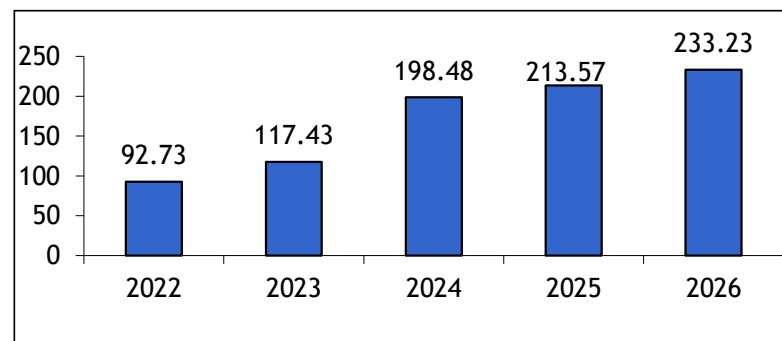
Total Provisions* (Rs cr)



Operating Expense to Total Income



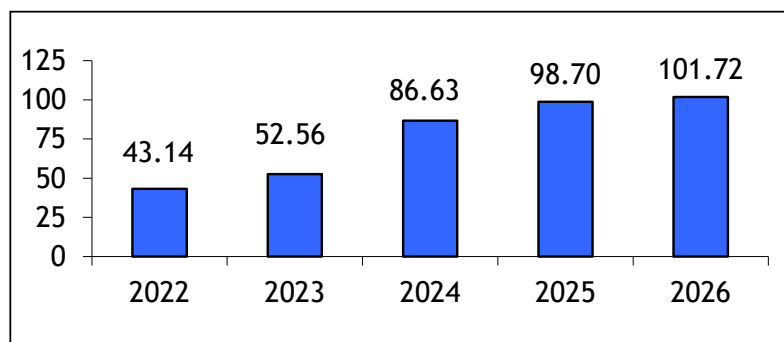
Profit per employee (Rs. lacs)



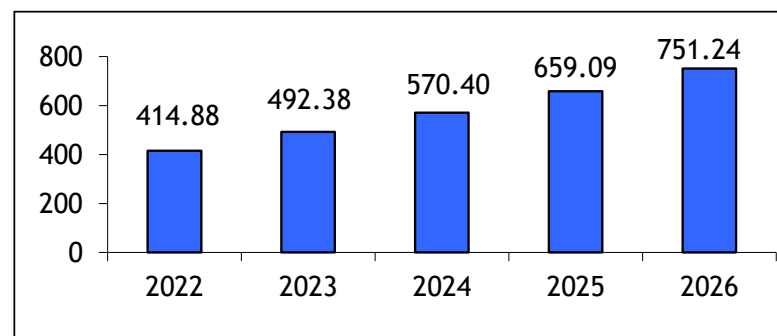
*ECL Provisions of Stage 1,2 and 3

Update- Last 5 Years

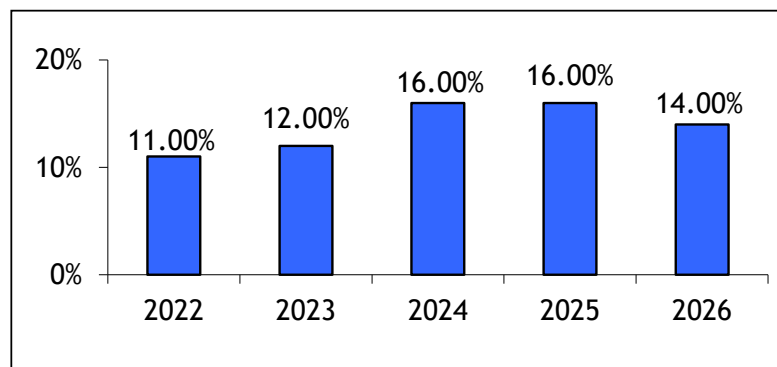
EPS (Rs) (Rs 2/- pd up)



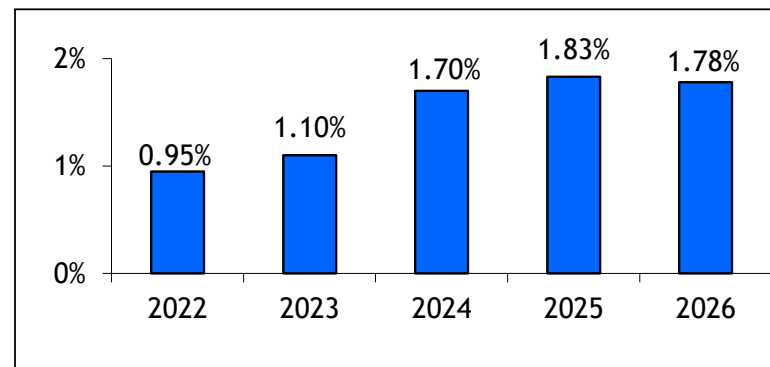
Book Value (Rs)(Rs 2/- pd up)



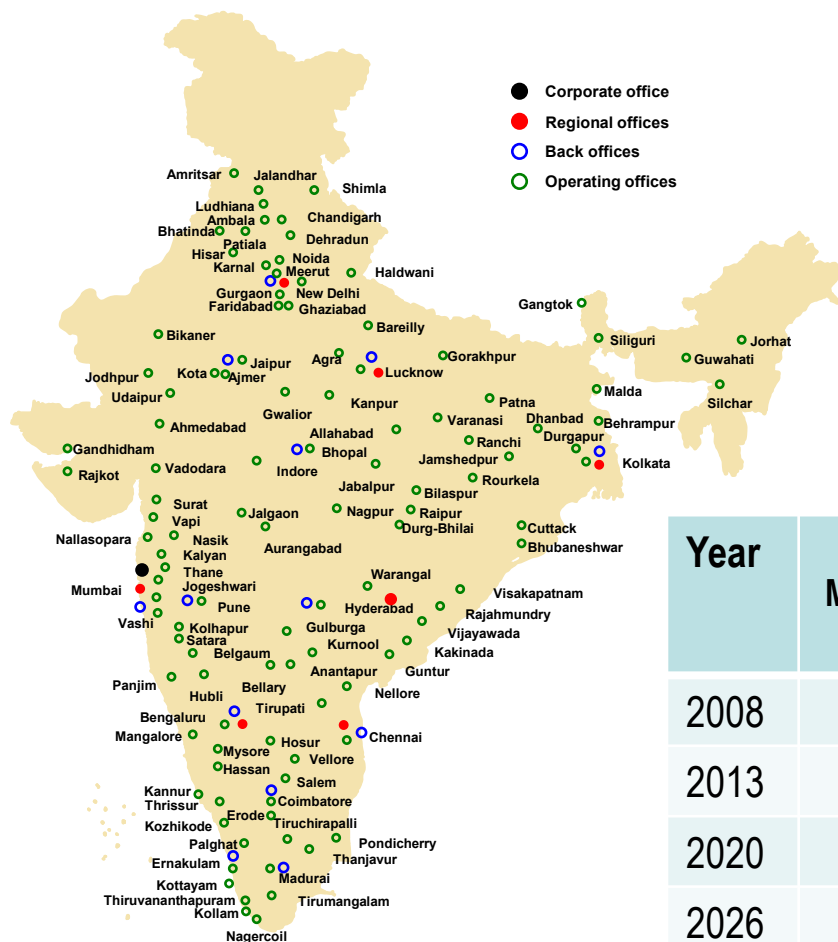
Return on Avg Equity



Return on Avg Loan Assets



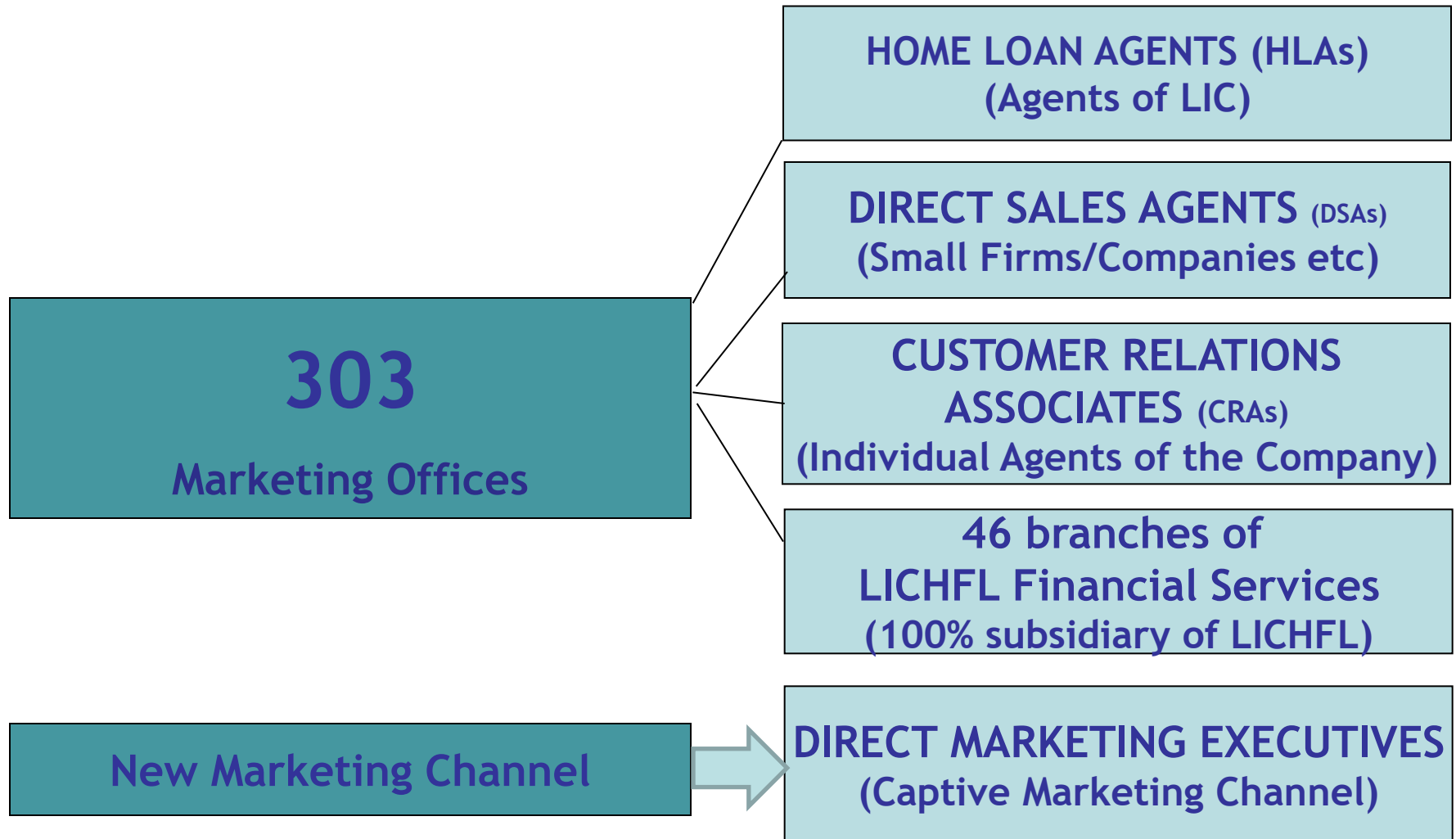
Large Geographic Presence



- 10 Regional Offices
- 23 Back Offices
- 39 Cluster Offices
- 303 Area Offices
- Rep office in Dubai
- 2399 Employees

Widening footprint...improved efficiencies

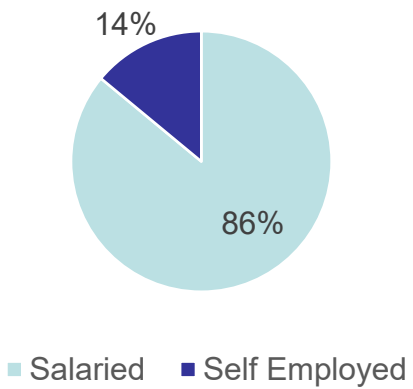
Year	No of Marketing Offices	No of Back offices	No of Regional Offices	No of Employees	Lon Portfolio Rs cr
2008	125	14	6	985	21936
2013	194	16	7	1446	77812
2020	282	24	9	2392	210578
2026	303	23	10	2399	320707



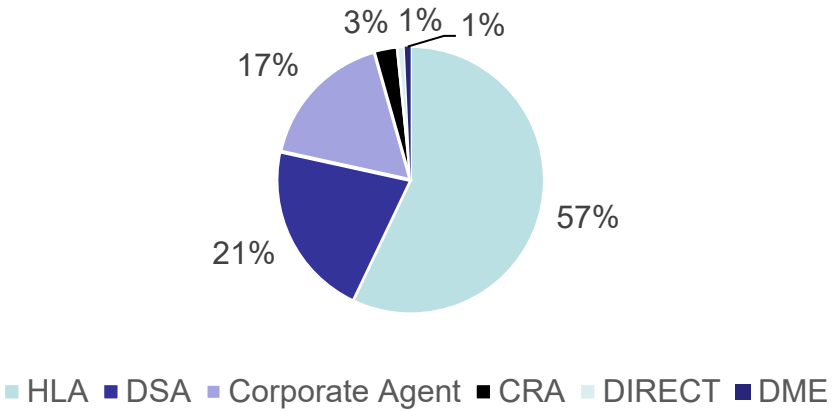
*Online Loan approvals during FY26 were Rs.6530 Cr

Origination Pattern & Average Ticket Size

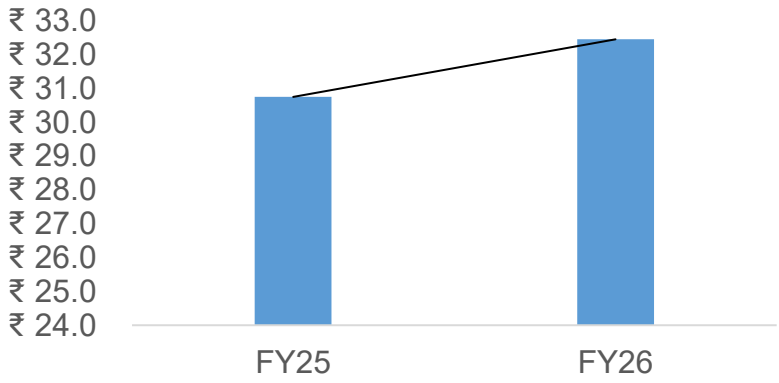
Customer Type (No.)



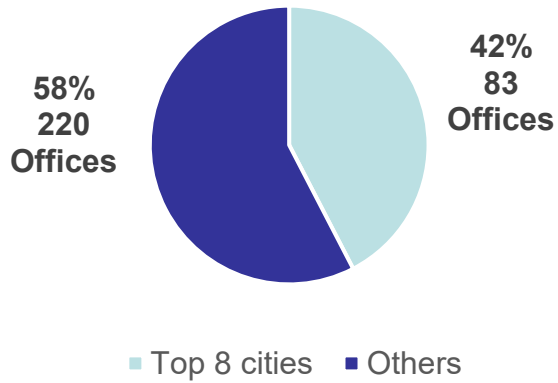
Originations by source



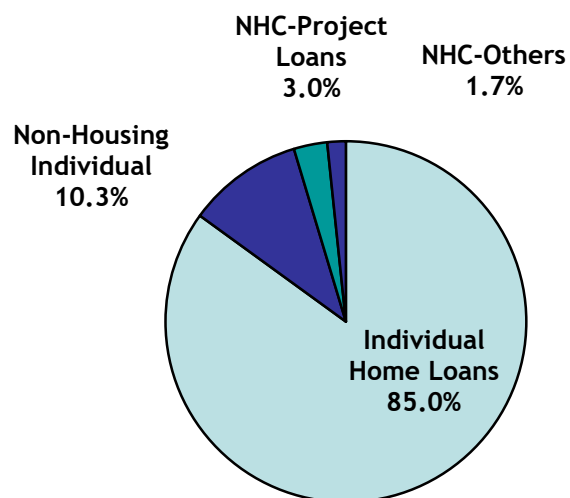
Incremental Ticket Size (Rs lacs)



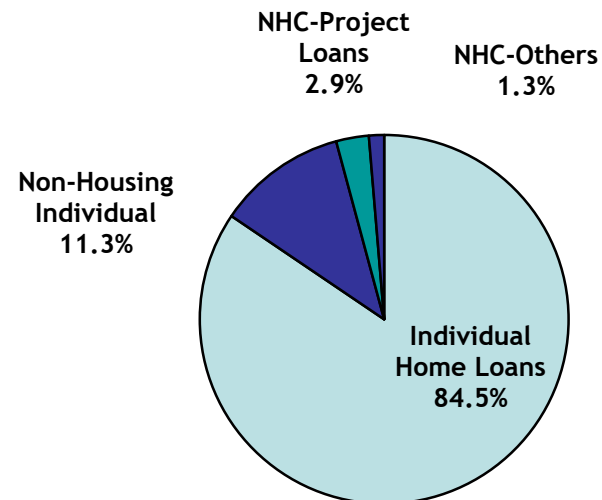
Top 8 cities & Others



Loan Book Composition



31.03.2025
O/s Portfolio Rs. 307732 cr



31.03.2026
O/s Portfolio Rs. 320707 cr

Pure Floating Rate Loans To Outstanding Portfolio

As of FY24	99%
As of FY25	99%
As of FY26	99%

Loan To Value Ratio On Incremental Sanctions

For FY24	52%
For FY25	50%
For FY26	48%

Prepayment Lump Sum/ opening book

For FY24	10.4%
For FY25	9.4%
For FY26	12.0%

Installment to Net Income Ratio On Incremental Sanctions

For FY24	31%
For FY25	43%
For FY26	42%

	FY2026	FY2025
Return on Average Equity (%)	14%	16%
Return on Average Assets (%)	1.78%	1.83%
Earnings per share (on Rs 2 pd up)	101.72	98.70
Dividend per Share (on Rs 2 pd up)	10.00	10.00
Capital Adequacy Ratio	Sept 2025	March 2025
Tier I	22.79	21.70
Tier II	1.43	1.50
Total	24.22	23.20

Executive Summary – Q4/FY26

Particulars	Var	Q4 FY26 (Rs. Cr)	Q4 FY25 (Rs. Cr)	Var	FY26 (Rs. Cr)	FY25 (Rs. Cr)
Revenue from Operations	-1%	7194.34	7281.17	3%	28764.63	28037.23
Finance cost	-3%	4787.48	4951.95	1%	19775.19	19535.82
Net Interest Income	3%	2221.78	2165.33	4%	8424.52	8125.64
Impairment on Financial Instruments	-28%	74.12	102.90	112%	554.03	261.10
<u>Profit before Tax</u>	9%	1934.24	1769.58	3%	7080.62	6855.81
Tax Expense	9%	436.83	401.62	4%	1485.47	1426.79
<u>Net Profit</u>	9%	1497.41	1367.96	3%	5595.15	5429.02

Executive Summary – Q4/FY26

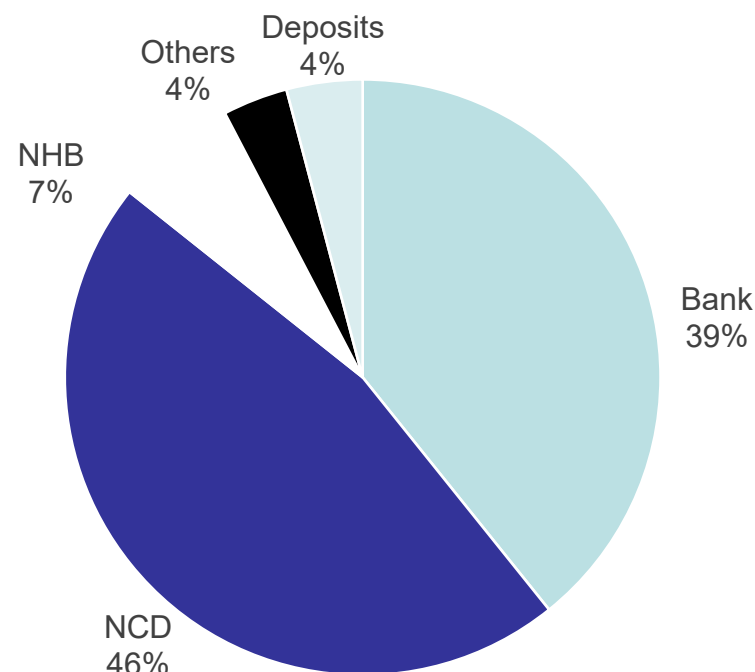
Particulars	Var	Q4 FY26	Q4 FY25	Var	FY26	FY25
Disbursements						
Individual Housing Loan (IHL)	8%	16672	15383	6%	54503	51614
Non-Housing Individual (NHI)	25%	3348	2676	20%	9636	8060
Non-Housing Commercial (NHC)	-32%	152	222	-23%	441	572
Project Finance (PF)	-3%	847	875	-48%	1964	3776
<u>Total</u>	10%	21019	19156	4%	66544	64022
Outstanding Portfolio						
Individual	4%	311517	298519			
Project	-0.2%	9190	9213			
<u>Total</u>	4%	320707	307732			
Net Interest Margins(%)		2.80%	2.85%		2.68%	2.73%
Weighted average cost of funds					7.27%	7.73%
Yield on advances annualised					9.21%	9.79%
Spreads					1.94%	2.06%

Liability Profile

as on 31.03.2026

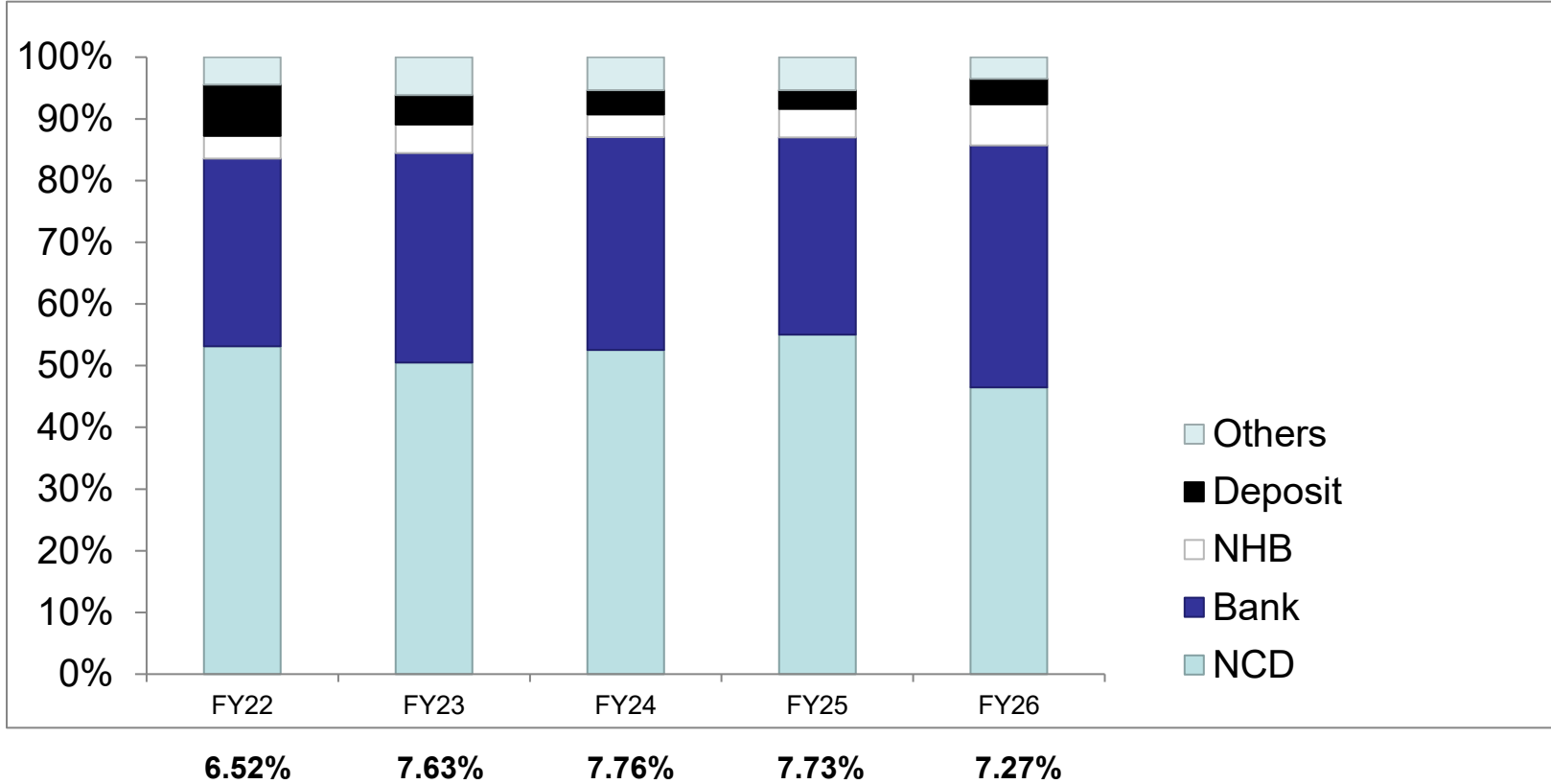
Source	Wtd Avg Cost (%)
Bank (including NHB)	6.80%
Non Convertible Debenture	7.71%
Tier II	7.30%
Commercial Paper	7.34%
Deposits	7.39%
PTC	7.51%
Total	7.27%

Outstanding Borrowings – Rs. 277470 cr



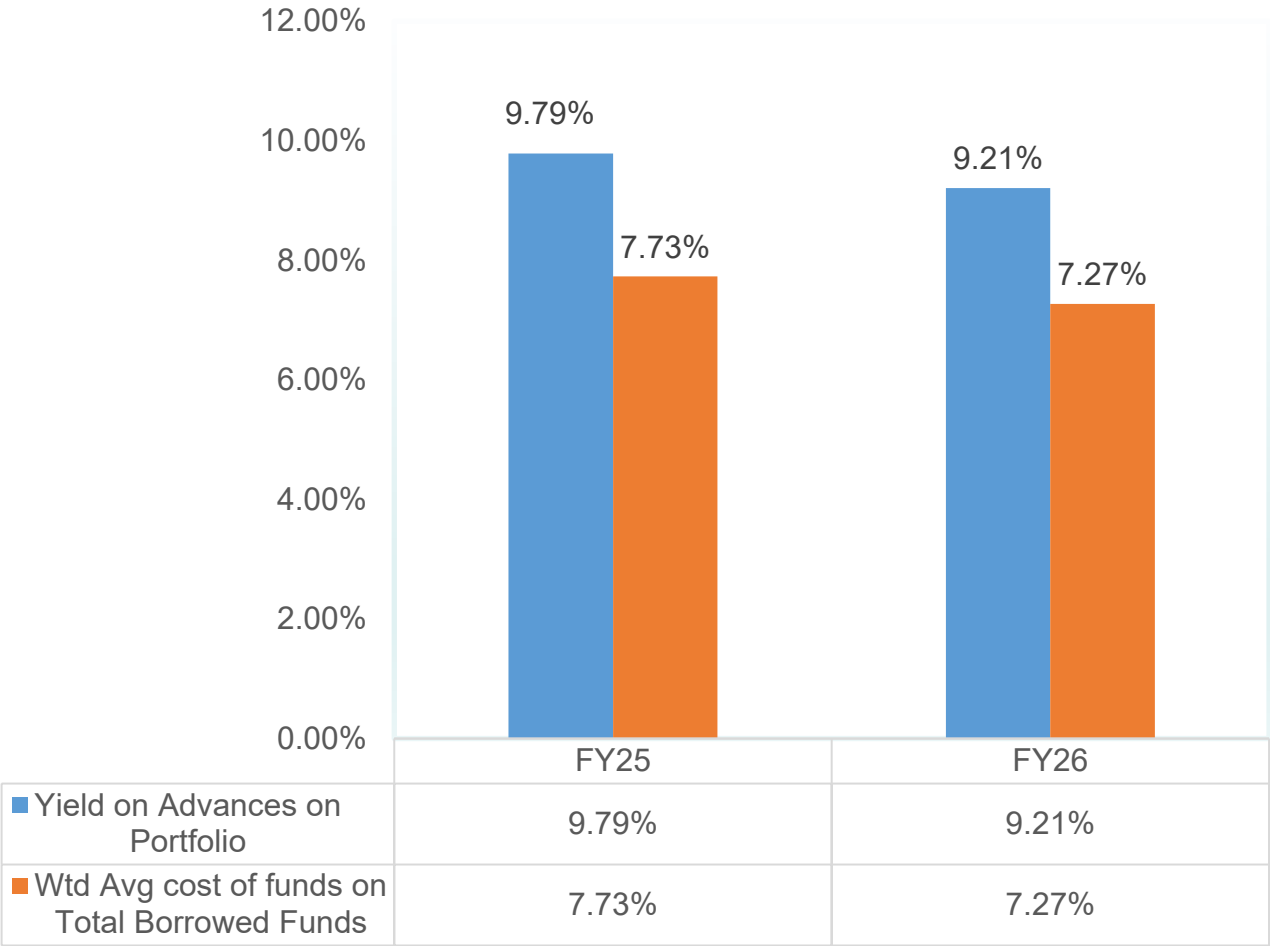
During FY26, Incremental Cost of funds was 6.94%
During Q4 FY26, Incremental Cost of Funds was 6.86%

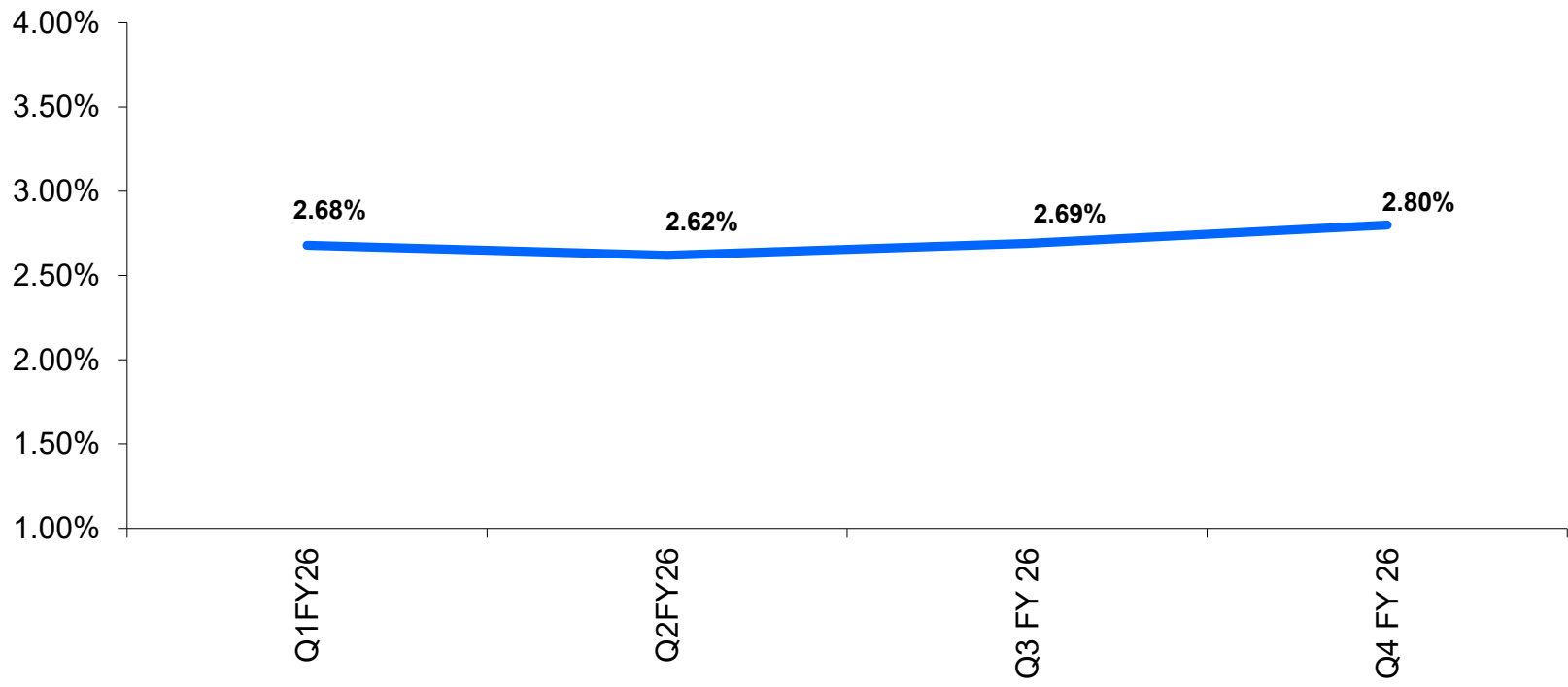
Change in Liability Mix- last 5 yrs



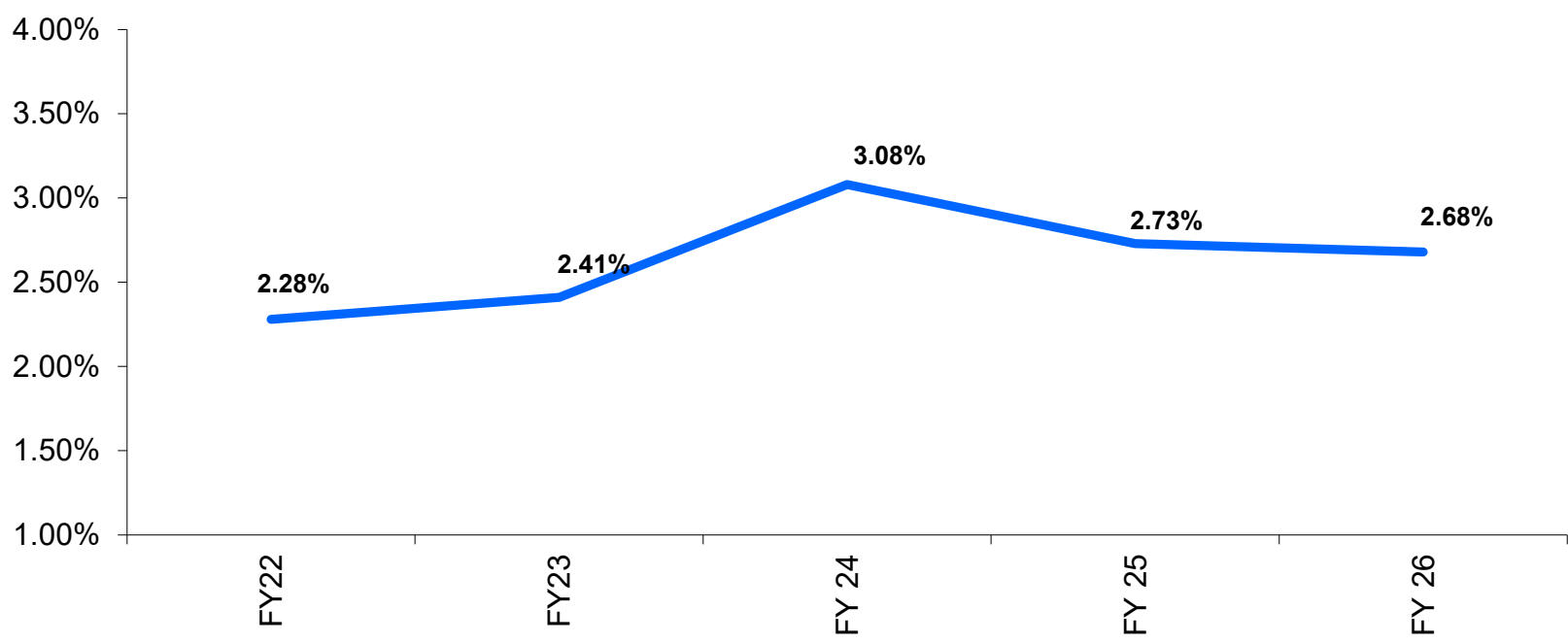
**Wtd. Avg. cost
of Funds**

Yield & Cost of Funds on portfolio





NIM's for the Year



Classification of Assets

Exposure At Default %	March-26	March-25
Stage 1	95.06%	94.10%
Stage 2	2.78%	3.43%
Stage 3	2.16%	2.47%
Total	100%	100%
ECL Provision	March-26	March-25
Stage 1	Rs 656.52 Cr	Rs 583.36 Cr
Stage 2	Rs 449.69 Cr	Rs 421.74 Cr
Stage 3	Rs 3462.41 Cr	Rs 3893.93 Cr
Stage 3-PCR	50 %	51 %

Thank you

DISCLAIMER

This presentation is made purely for information. We have attempted to provide relevant information which we believe will help in knowing the Company. The users may use their own judgment and are advised to make their own calculations before deciding on any matter based on the information given herein.

While every care is taken to verify the accuracy of the information given in this presentation, neither the Company nor its officials would in any way be liable for any action taken or not taken by the viewers or the users of this presentation or for any claims, losses etc.