

Concentration of Public Deposits, Advances, Exposures and NPAs

1. Concentration of Public Deposits

(₹ in crore)

Particulars	As on 30 th June, 2026
Total Deposits of twenty largest Public depositors	1714.58
Percentage of Deposits of twenty largest Public depositors to Total Deposits of the Company	17.21%

2. Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr No.	Particulars	Number of Significant Counterparties	Amount (₹ in crore)	% of Total deposits	% of Total Liabilities
1	Deposits	NIL	NIL	NIL	NIL
2	Borrowings	19	1,82,116.51	NA	64.13%

Note: Considered counterparties which are > 1% of total liabilities

3. Top 20 Large Deposits:

(₹ in crore)

Particulars	Amount	Percentage of Total Deposits
Total of top 20 large deposits*	3144.66	31.56%

*Including Corporate deposit

Top 10 borrowings:

(₹ in crore)

Particulars	Amount	Percentage of Total Borrowings *
Total of top 10 borrowings	1,38,472.72	51.89%

*Excludes Deposit

4. Funding Concentration based on significant instrument/product.

(₹ in crore)

Sr No.	Name of the instrument/product	Amount	% of Total Liabilities
1	Banks and Other Financial Institutions	83,011.46	29.23%
2	Loans repayable on demand from Banks	20,186.00	7.11%
3	NHB Refinance	22,448.37	7.91%
4	Non Convertible Debentures	1,27,895.64	45.04%
5	Subordinated bond	1,797.38	0.63%
6	Commercial Papers	10,687.76	3.76%
7	Securitization Debt	846.92	0.30%
8	Deposits	9,965.19	3.51%
	Total Borrowings	2,76,838.72	97.49%

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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	Total Liabilities	2,83,959.76	
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5. Stock Ratios

Sl. No.	Particulars	As on 30 th June, 2026
a	Commercial Paper as a % of Total Public Fund	3.86%
b	Commercial Paper as a % of Total Liabilities	3.76%
c	Commercial Paper as a % of Total Assets	3.27%
d	Non-Convertible Debentures (Original maturity of less than one year) as a % of Public Funds	Nil
e	Non-Convertible Debentures (Original maturity of less than one year) as a % of Total Liabilities	Nil
f	Non-Convertible Debentures (Original maturity of less than one year) as a % of Total Assets	Nil
g	Other short term liabilities as a % of Total Public Fund	7.29%
h	Other short term liabilities as a % of Total Liabilities	7.11%
i	Other short term liabilities as a % of Total Assets	6.18%

Note : Total Public funds consist of NCD, CP, Bank Loan, LOC & Subordinate Debt.

6. Institutional set-up for liquidity risk management

Liquidity risk management is a vital component of the Company's overall risk governance framework, ensuring its ability to meet financial obligations as they arise. Effective liquidity management minimizes the risk of adverse outcomes that may not only impact the Company but also have wider implications for the financial system. Liquidity risk typically arises from mismatches in cash flows due to factors such as higher-than-anticipated disbursements, systemic liquidity tightening (e.g., CRR hikes or government borrowing), and sudden outflows like advance tax payments. Hence, it is essential to accurately forecast cash flow requirements while also maintaining a contingency plan for unforeseen demands.

An important aspect of managing liquidity is to avoid both shortfalls and excesses. While insufficient liquidity can lead to a crisis situation, excess liquidity may result in lower returns on investment, thereby affecting profitability. The Company must therefore strike a careful balance, maintaining adequate liquidity to meet liabilities while deploying surplus funds efficiently to ensure optimal returns. This involves ongoing monitoring and dynamic management of the Company's liquidity position in alignment with internal risk appetite and external regulatory requirements.

The Company has established a comprehensive institutional set-up to manage liquidity risk, led by the Risk Management Committee (RMC) of the Board. The RMC oversees the integrated risk management system, including liquidity risk, and reviews the Company's position in line with approved policies. The Asset Liability Committee (ALCO) plays a key operational role by ensuring adherence to the Board-approved Asset Liability Management (ALM) Policy, which

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covers structural and dynamic liquidity management, interest rate sensitivity, and compliance with regulatory norms. The ALM Policy is reviewed periodically to reflect evolving business needs and regulatory changes.

LCR Disclosure Q1 FY 27

Liquidity Coverage Ratio		(Rs. Crs)
	Start Date	01-Apr-26
	End Date	30-Jun-26
	Cash outflows	
1	Deposits (for deposit taking companies)	729.79
2	Unsecured wholesale funding	659.34
3	Secured wholesale funding	4,653.31
4	Additional requirements, of which	
i	Outflows related to derivatives exposure and other collateral requirements	0.00
ii	Outflows related to loss of funding on debt products	0.00
iii	Credit and liquidity facilities	0.00
5	Other contractual funding obligations	800.34
6	Other contingent funding obligations	158.57
A	Total Cash Outflows	7,001.36
B	Stressed Cash Outflows (A*115%)	8,051.56
	Cash inflows	
7	Secured Lending	0.00
8	Inflows from fully performing exposures	6,178.08
9	Other cash inflows	19,862.78
C	Total Cash Inflows	26,040.86
D	Stressed Cash Inflows (C*75%)	19,530.65
E	Total Net cash outflows over next 30 days = B - min. (D, 75%*B)	2012.89
	HQLA (actual)	4425.48
	LCR	219.86%

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