

## LIC HOUSING FINANCE LTD.

## STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31/12/2016


Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31/12/2016	30/09/2016	31/12/2015	31/12/2016	31/12/2015	31/03/2016
	Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
<b>1 Income from Operations</b>						
a. Revenue from operations	351252.76	342830.89	310175.82	1026716.83	904518.98	1225085.30
b. Other operating income	1540.46	2814.30	3745.85	7690.09	10455.92	14529.26
<b>Total Income from Operations (net)</b>	<b>352793.22</b>	<b>345645.19</b>	<b>313921.67</b>	<b>1034406.92</b>	<b>914974.90</b>	<b>1239614.56</b>
<b>2 Expenses</b>						
a. Finance cost	259715.16	256260.41	235487.89	766156.54	692249.74	930675.81
b. Employee benefits expense	6152.47	5918.46	4316.89	18897.13	11102.72	15034.80
c. Depreciation and amortisation expense	242.38	230.09	245.93	695.51	723.77	972.15
d. Advertisement expenses	767.29	129.87	771.80	1024.74	1134.38	2332.02
e. Commission and brokerage	4704.28	4472.05	4168.17	13259.79	11092.35	18302.66
f. Provisions / write off (net of write back)	4526.71	3030.52	3442.83	19202.79	10883.08	14646.36
g. Other expenses	2203.45	2885.46	2634.78	7644.92	7037.19	10226.54
<b>Total Expenses</b>	<b>278311.74</b>	<b>272926.86</b>	<b>251068.29</b>	<b>826881.42</b>	<b>734223.23</b>	<b>992190.34</b>
<b>3 Profit from Operations before Other Income &amp; Exceptional Items (1-2)</b>	<b>74481.48</b>	<b>72718.33</b>	<b>62853.38</b>	<b>207525.50</b>	<b>180751.67</b>	<b>247424.22</b>
4 Other income	2078.52	3346.13	1748.48	7441.99	6176.68	8931.12
<b>5 Profit from ordinary activities before exceptional items (3+4)</b>	<b>76560.00</b>	<b>76064.46</b>	<b>64601.86</b>	<b>214967.49</b>	<b>186928.35</b>	<b>256355.34</b>
6 Exceptional items	-	-	-	-	-	-
<b>7 Profit from ordinary activities before tax (5+6)</b>	<b>76560.00</b>	<b>76064.46</b>	<b>64601.86</b>	<b>214967.49</b>	<b>186928.35</b>	<b>256355.34</b>
8 Tax expense	26633.89	26588.40	22711.63	74781.15	65651.05	90276.29
<b>9 Net Profit for the period (7-8)</b>	<b>49926.11</b>	<b>49476.06</b>	<b>41890.23</b>	<b>140186.34</b>	<b>121277.30</b>	<b>166079.05</b>
10 Paid-up Equity Share Capital (face value ₹ 2/-)	10093.26	10093.26	10093.26	10093.26	10093.26	10093.26
11 Reserves as at 31st March	-	-	-	-	-	904498.07
12 Earning Per Share (EPS) on (face value of ₹ 2/-)	9.89	9.80	8.30	27.78	24.03	32.91
Basic and Diluted Earning Per Share (₹)						

## Notes

- 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 Accounting Standard on 'Segment Reporting' (AS 17) specified under section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014.
- Other Income for the nine months ended December 31, 2016 includes Income from Investments in various Liquid schemes of Mutual Funds ₹ 3418.54 Lacs (Previous period ₹ 3143.85 lacs), and Interest on Bank Deposits ₹ 1158.57 Lacs (Previous period ₹ 1130.76 Lacs).
- The Company has maintained 100% Asset Cover on its Secured Listed Non-Convertible Debentures as on 31.12.2016 based on negative lien.
- The figures for the previous periods have been regrouped / reclassified / restated wherever necessary in order to make them comparable with figures for the current period ended December 31, 2016.
- The Statutory Auditors of the Company have carried out a Limited Review of the standalone financial results for the quarter and nine months ended December 31, 2016 in compliance with Regulation 33 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015. The standalone financial results have been reviewed & recommended by the Audit Committee and approved by the Board of Directors at its meeting held on January 16, 2017.


 Place : Mumbai  
 Date : January 16, 2017


For and behalf of the Board

  
 Sunita Sharma  
 Managing Director & CEO


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