

LIC HOUSING FINANCE LTD.

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31/12/2015

(₹ in Lacs)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31/12/2015	30/09/2015	31/12/2014	31/12/2015	31/12/2014	31/03/2015
	Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
1. Income from Operations						
a. Revenue from operations	310175.82	302602.77	266779.70	904518.98	774646.98	1054667.50
b. Other operating income	3745.85	3861.84	3235.80	10455.92	9038.54	12267.12
Total Income from Operations (net)	313921.67	306464.61	270015.50	914974.90	783685.52	1066934.62
2. Expenses						
a. Finance cost	235487.89	230908.35	211923.43	692249.74	615986.43	831024.58
b. Employee benefits expense	4316.89	3615.67	3635.92	11102.72	9372.29	12930.92
c. Depreciation and amortisation expense	245.93	245.34	247.71	723.77	705.64	937.53
d. Advertisement expenses	771.80	261.84	229.95	1134.38	1843.26	2877.61
e. Commission and brokerage	4168.17	4199.92	2882.23	11092.35	7920.22	12796.45
f. Provisions / write off (net of write back)	3442.83	3005.26	680.45	10883.08	(306.92)	725.08
g. Other expenses	2634.78	2275.27	1827.65	7037.19	5619.95	8378.93
Total Expenses	251068.29	244511.65	221427.34	734223.23	641140.87	869671.10
3. Profit from Operations before Other Income & Exceptional Items (1-2)	62853.38	61952.96	48588.16	180751.67	142544.65	197263.52
4. Other income	1748.48	2471.14	3562.93	6176.68	10120.74	12930.89
5. Profit from ordinary activities before exceptional items (3+4)	64601.86	64424.10	52151.09	186928.35	152665.39	210194.41
6. Exceptional items	-	-	-	-	-	-
7. Profit from ordinary activities before tax (5+6)	64601.86	64424.10	52151.09	186928.35	152665.39	210194.41
8. Tax expense	22711.63	23250.42	17716.38	65651.05	51864.84	71575.54
9. Net Profit for the period (7-8)	41890.23	41173.68	34434.71	121277.30	100800.55	138618.87
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	-	-	-	-	-	771744.14
12. Earning Per Share (EPS) on (face value of ₹ 2/-)						
Basic and Diluted Earning Per Share (₹)	8.30	8.16	6.82	24.03	19.97	27.47

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, 2015 includes Income from Investments in various Liquid schemes of Mutual Funds ₹3143.85 Lacs (Previous period ₹ 7406.71 lacs), and Interest on Bank Deposits ₹ 1,130.76 Lacs (Previous period ₹ 821.13 Lacs).
- Company has maintained 100% Asset Cover on its Secured Listed Non-Convertible Debentures as on 31.12.2015 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, 2015.
- 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, 2015 in compliance with Regulation 33 of the SEBI (Listing Obligations and 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, 2016.

For and behalf of the Board


 Surya Kumar Roy
 Chairman

 Place : Mumbai
 Date : January 16, 2016


CIN No. : L65922MH1989PLC052257

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