



PART I
STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER / NINE MONTHS ENDED 31/12/2013

Particulars	₹ in lacs					
	Quarter ended			Nine Months Ended		Year Ended
	31/12/2013	30/09/2013	31/12/2012	31/12/2013	31/12/2012	31/03/2013
			Reviewed			Audited
1. Income from Operations						
a. Revenue from operations	231195.58	222371.36	190497.08	866592.78	543095.99	745908.87
b. Other operating income	3074.35	2279.86	2970.84	7214.92	9022.28	11683.36
Total Income from Operations (net)	234269.91	224651.02	193468.52	873807.68	553318.27	757592.03
2. Expenses						
a. Finance cost	185430.05	177030.87	153531.81	530014.96	435727.23	592459.63
b. Employee benefits expense	2402.84	2797.22	2186.67	7830.58	6417.67	9040.64
c. Depreciation and amortisation expense	182.26	199.13	193.24	577.68	556.81	753.38
d. Advertisement expenses	534.57	280.56	277.47	849.36	634.81	1396.73
e. Commission and brokerage	2728.16	2448.47	2693.09	7006.06	7424.64	11616.31
f. Provisions / write off (net of write back)	(746.22)	3407.23	3186.25	4372.00	8236.08	7887.22
g. Other expenses	1481.51	1714.30	1377.93	4629.14	3691.04	5377.52
Total Expenses	192011.87	187876.78	163446.46	555279.80	462666.26	628531.43
3. Profit from Operations before Other Income & Exceptional Items (1-2)	42257.94	36775.24	30022.06	118527.88	89430.01	129060.60
4. Other income	3387.07	5590.33	2027.74	11864.51	6295.19	8296.27
5. Profit from ordinary activities before exceptional items (3+4)	46625.01	42365.57	32049.80	130392.39	95726.20	137356.87
6. Exceptional items	45625.01	42365.57	32049.80	130392.39	95726.20	137356.87
7. Profit from ordinary activities before tax (5+6)	12966.40	11358.53	8425.18	35678.04	26020.24	35036.21
8. Tax expense	32558.81	31007.04	23624.62	94716.35	70704.96	102320.66
9. Net Profit from ordinary activities after Tax (7-8)	-	-	-	-	-	-
10. Extraordinary items	32658.81	31007.04	23624.62	94716.35	70704.96	102320.66
11. Net Profit for the period (9+10)	10093.26	10093.26	10093.26	10093.26	10093.26	10093.26
12. Paid-up Equity Share Capital (face value ₹ 2/-)	-	-	-	-	-	638029.43
13. Reserves as at 31st March	-	-	-	-	-	-
14. Earning Per Share (EPS) on (face value of ₹ 2/-) Basic and Diluted Earning Per Share (₹)	6.47	6.14	4.68	18.77	14.01	20.28

PART II
SELECT INFORMATION FOR THE QUARTER / NINE MONTHS ENDED 31/12/2013

Particulars	Quarter ended			Nine Months Ended		Year ended
	31/12/2013	30/09/2013	31/12/2012	31/12/2013	31/12/2012	31/03/2013
A PARTICULARS OF SHAREHOLDING						
1. Public Shareholding						
- Number of shares	301220505	301220505	301220506	301220505	301220506	301220505
- Percentage of shareholding	59.69%	59.69%	59.69%	59.69%	59.69%	59.69%
2. Promoters and promoter group Shareholding						
a) Promoter / Encumbered						
- Number of shares	NIL	NIL	NIL	NIL	NIL	NIL
- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL	NIL	NIL
- Percentage of shares (as a % of the total share capital of the Company)	NIL	NIL	NIL	NIL	NIL	NIL
b) Non - encumbered						
- Number of shares	203442495	203442495	203442495	203442495	203442495	203442495
- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	100%	100%	100%	100%	100%	100%
- Percentage of shares (as a % of the total share capital of the Company)	40.31%	40.31%	40.31%	40.31%	40.31%	40.31%



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 Floor, 45/47 Veer Nariman Road, Mumbai 400 001
Tel.: +91 22 2204 9682/9799/0006 Fax : +91 22 2204 9682 Email : lichousing@lichousing.com



Particulars	Quarter ended 31/12/2013
B INVESTOR COMPLAINTS	3
Pending at the beginning of the quarter	83
Received during the quarter	82
Disposed off during the quarter	4
Remaining unresolved at the end of the quarter	

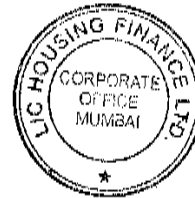
Notes :

- 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) notified by the Companies (Accounting Standards) Rules, 2006.
- Other Income for the nine months ended December 31, 2013 includes Income from Investments in various Liquid schemes of Mutual Funds ₹ 7548.63 Lacs (Previous period ₹ 4654.37 lacs), Interest on Income Tax Refund ₹ 1947.09 lacs (Previous period ₹ NIL) and Interest on Bank Deposits ₹ 543.93 Lacs (Previous period ₹ 215.85 Lacs) .
- The figures for the previous periods / year have been regrouped / reclassified / restated wherever necessary in order to make them comparable with figures for the current period ended December 31, 2013.
- 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, 2013 in compliance with Clause 41 of the Equity Listing Agreement. The financial results have been reviewed & recommended by the Audit Committee and approved by the Board of Directors at its meeting held on January 16, 2014.

For and on behalf of the Board

Place : Mumbai
Date : January 16, 2014

S.K. Roy
Chairman



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 Floor, 45/47 Veer Nariman Road, Mumbai 400 001
Tel.:+91 22 2204 9682/9799/0006 Fax : +91 22 2204 9682 Email : lichousing@lichousing.com

Shah Gupta & Co.**Chartered Accountants**

7, Raheja Centre,
214, Free Press Journal Marg,
Nariman Point, Mumbai - 400021
Tel: +91(22) 4085 1000
Fax: +91(22) 4085 1015

Chokshi & Chokshi**Chartered Accountants**

15/17, Raghavji 'B' Building,
Raghavji Road, Gowalla Tank,
Off. Kempes Corner, Mumbai - 400036

Tel: +91(22) 23836900

Fax: +91(22) 23836901

INDEPENDENT AUDITORS' REVIEW REPORT

The Board of Directors
LIC Housing Finance Limited
Mumbai

1. We have reviewed the accompanying 'Statement of Unaudited Financial Results for the quarter and nine months ended December 31, 2013' (the 'Statement') of LIC Housing Finance Limited (the 'Company') except for the disclosures regarding 'Public Shareholding', 'Promoter and Promoter Group Shareholding' and 'Investor Complaints', which have been traced from disclosures made by the management and have not been reviewed by us. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on this statement based on our review.
2. We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the Accounting Standards notified under the Companies Act, 1956 (which continue to be applicable in terms of Section 133 of the Companies Act, 2013 as per the General Circular No.15/2013 dated September 13, 2013 issued by the Ministry of Corporate Affairs) and other recognised accounting practices and policies, has not disclosed the information required to be disclosed in terms of Clause 41 of the Equity Listing Agreement with the stock exchanges, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For SHAH GUPTA & CO.
Chartered Accountants
Firm Registration No.109574W

Heneel K Patel
Partner
M.No.114103



Place: Mumbai
Dated: January 16, 2014

For CHOKSHI & CHOKSHI
Chartered Accountants
Firm Registration No.101872W

Mitil Chokshi
Partner
M.No.47745

