

# SPREADING HAPPINESS FOR 30 YEARS

Annual Report 2018-19

30  
Years



#### **Date of Annual General Meeting:**

Wednesday, 28<sup>th</sup> August, 2019

**Time :** 3.00 p.m.

**Venue :** M. C. Ghia Hall, Bhogilal Hargovindas Building, 4<sup>th</sup> Floor, 18 / 20 Kaikhushru Dubash Marg, behind Prince of Wales museum, Mumbai – 400 001

#### **Date of E-voting:**

**Start Date :** 25<sup>th</sup> August, 2019 (10:00 AM)

**End Date :** 27<sup>th</sup> August, 2019 (05:00 PM)



To view  
Annual Report 2019 Online, visit:  
<http://www.lichousing.com/>

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# SPREADING HAPPINESS FOR 30 YEARS

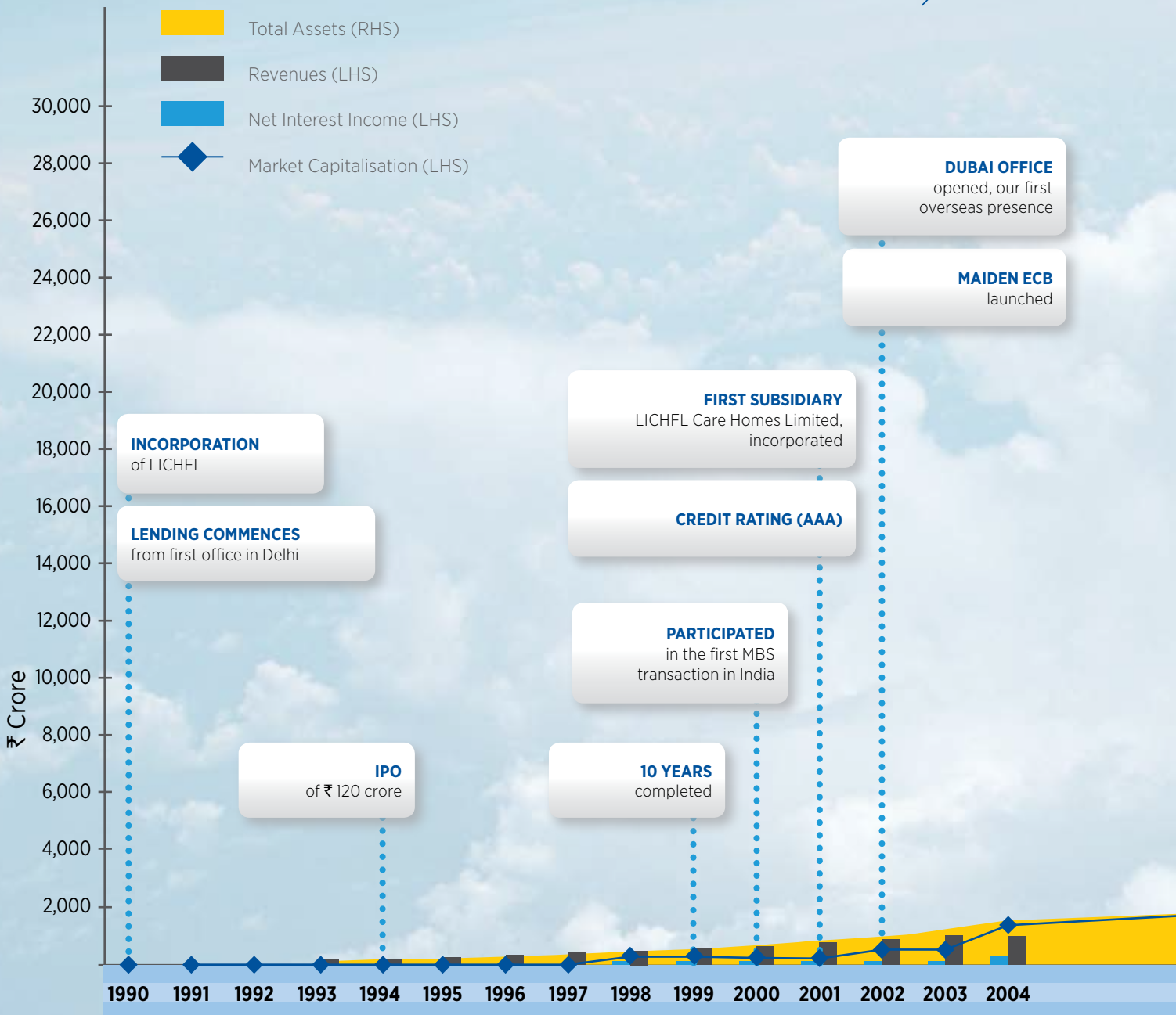
Turning thirty is a good time to contemplate our journey so far, and to reflect on our strong business foundation, extensive distribution network and proven industry expertise. Most of all, it's time to underscore our strong value systems and beliefs, that have kept us at pole position within the industry.

We know that owning a house is the biggest dream one can have, and in the last 30 years we have been at the forefront to fulfil that aspiration of millions of Indians.

Through our thirty-year journey, we have experienced multiple industry cycles and have proven our agility in responding to changing market dynamics, time and again. With this legacy, we aim to continue as before, scaling new heights and maintaining our position as one of the leading housing finance companies in India.



## OUR RICH LEGACY

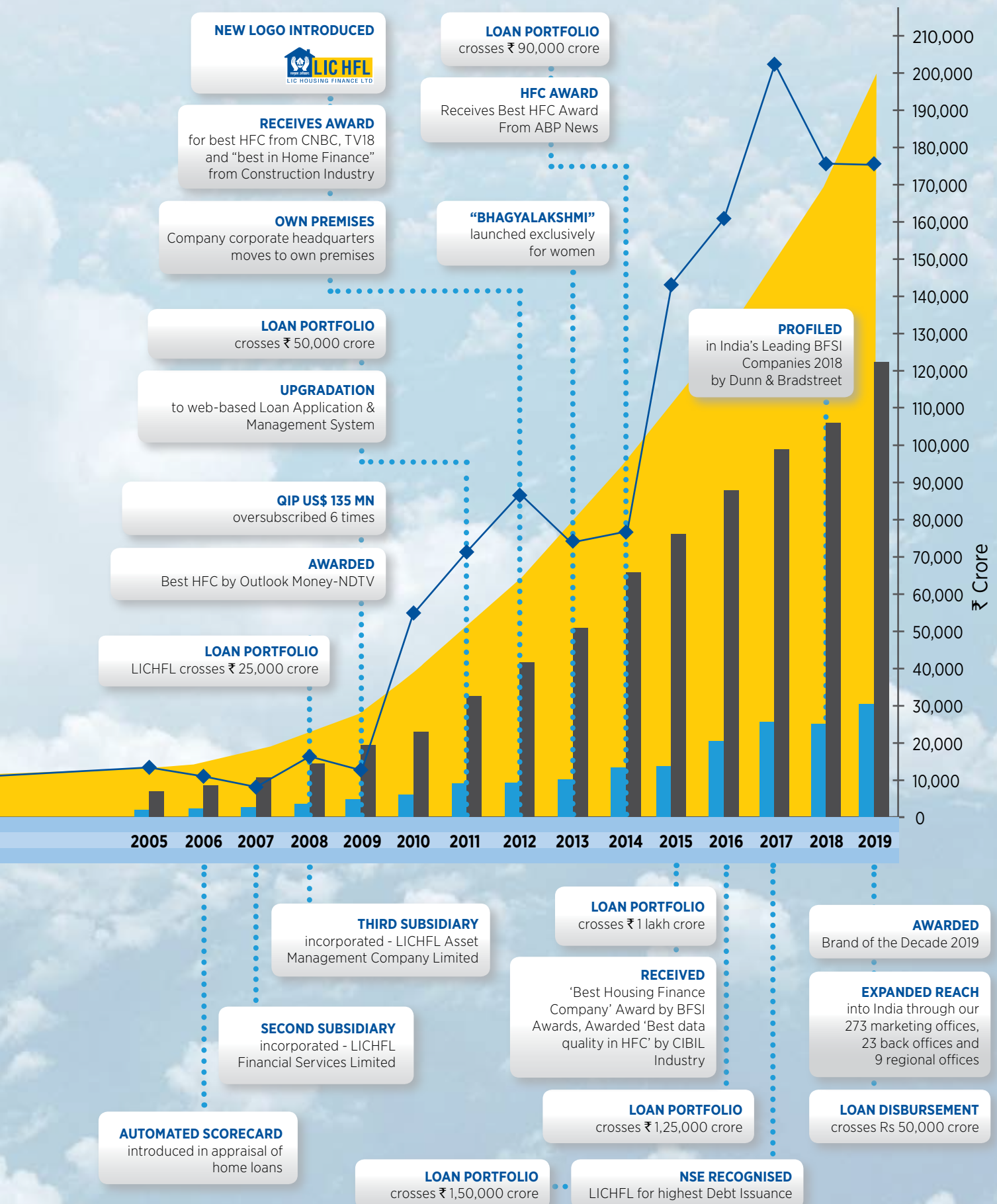


## 30 YEARS OF VALUE CREATION

In FY2019, we completed our first 30 years since our inception in 1989. Over the years, we have built a robust business model that allows us to deliver consistent long-term value to our stakeholders. We now look forward to the next 30 years with conviction and enthusiasm.

**LOAN PORTFOLIO**  
crosses ₹ 10,000 crore

**\$ 29 MN GDR ISSUE**  
First HFC to do GDR, issue oversubscribed





RETURN ON AVERAGE EQUITY

16%

RETURN ON AVERAGE LOAN ASSETS

1.34%

EARNING PER SHARE

₹48.17

As on 31<sup>st</sup> March, 2019

Incorporated in 1989, LIC Housing Finance Ltd (LICHFL) is one of the largest Housing Finance Companies in India with a key objective of providing long term finance to individuals for the purchase or construction of house/flat for residential purposes in India. The Company also provides finance on an existing property for business or personal needs and also gives loans to professionals for buying their office space and equipment. The Company also provides finance to persons engaged in the business of construction and sale of residential properties.

LIC Housing Finance Limited is one of the largest Housing Finance companies in India and possesses one of the industry's most extensive marketing network in India with 273 marketing offices. In addition, it has appointed nearly 13,343 intermediaries to extend its marketing reach. Twenty-Three Back Offices spread cross the country

conduct the credit appraisal and administrative functions. The Company has set up a Representative Offices in Dubai and Kuwait to cater to the Non-Resident Indians in the GCC countries covering Bahrain, Dubai, Kuwait, Qatar and Saudi Arabia.

Today, the Company has a proud group of over 26 lakh prudent house owners who have enjoyed the Company's financial assistance.

## AT A GLANCE

PROMOTED BY THE LIC OF INDIA IN

1989

MARKET CAPITALISATION  
MORE THAN

₹26,921

CRORE

AS ON 31<sup>ST</sup> MARCH, 2019

LOANS PORTFOLIO

₹1,94,646

CRORE

PROFIT MAKING & DIVIDEND PAYING  
SINCE

1990

NETWORTH

₹16,259

CRORE

EPS

₹48.17

PER SHARE

YEARS IN BUSINESS

30

CAPITAL ADEQUACY RATIO

14.36%

GROSS NPAS IN RETAIL LOANS AT

1.14%

MORE THAN

26 LAKH  
CUSTOMERS SERVICED TILL DATE

PAT GROWTH (Y-O-Y)

21.40%

DISBURSEMENT DURING F.Y. 2018-19

₹55,315

CRORE

HIGHEST CREDIT RATINGS

AAA  
SINCE 2002

GROSS NPA

1.54%

CUMULATIVE DISBURSEMENTS  
SINCE INCEPTION

₹3.35

LAKH CRORE

EMPLOYEE BASE

2,309

NUMBER OF CSR PROJECTS  
SUPPORTED (FY 2018-19)

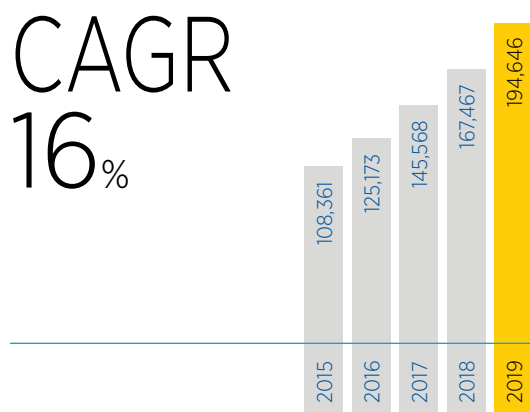
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CUMULATIVE SANCTIONS SINCE  
INCEPTION

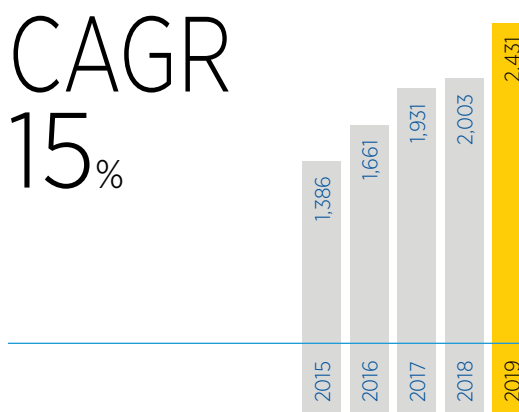
₹3.49

LAKH CRORE

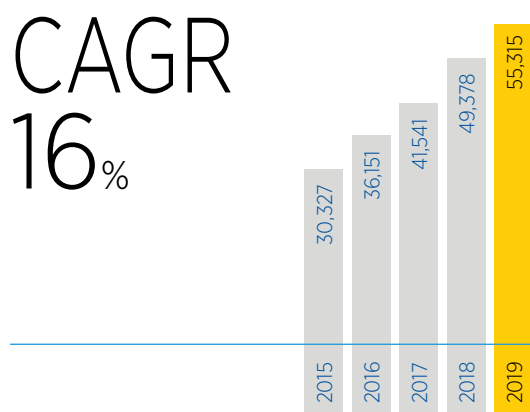
## LOAN PORTFOLIO (₹ IN CRORE)



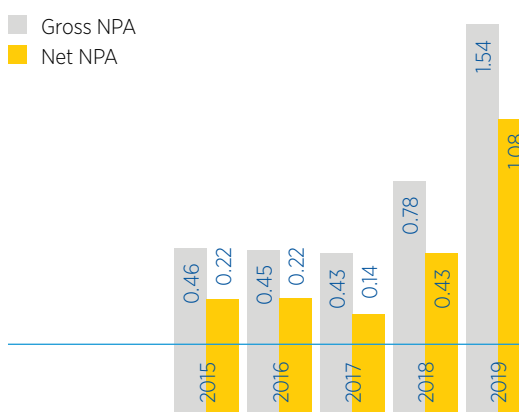
## PROFIT AFTER TAX (₹ IN CRORE)



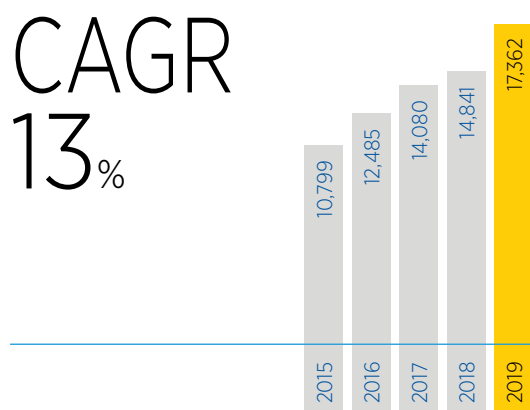
## DISBURSEMENT (₹ IN CRORE)



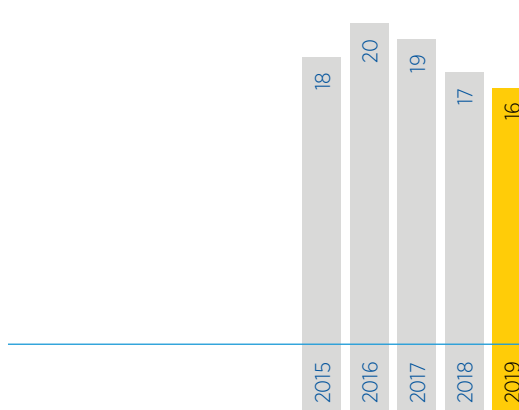
## GROSS &amp; NET NPAS (%)



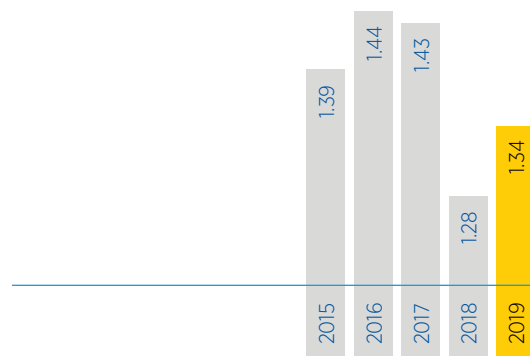
## INCOME (₹ IN CRORE)



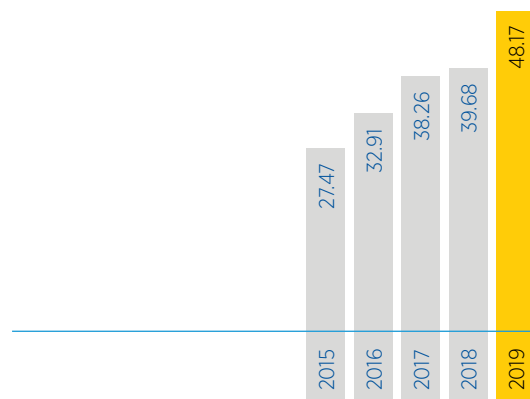
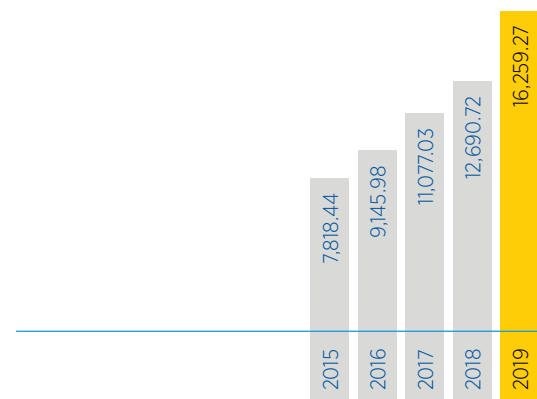
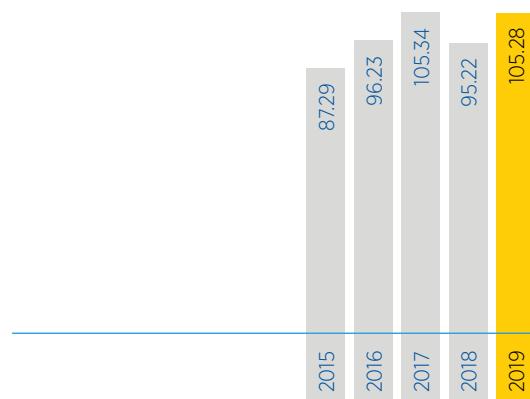
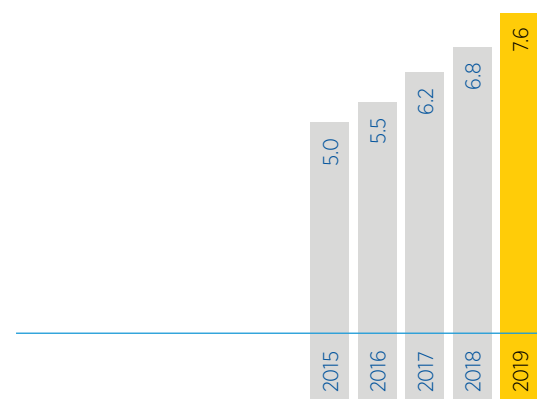
## RETURN ON EQUITY (%)





**RETURN ON AVERAGE LOAN ASSETS (%)**

For a business that is pinned on strong values and principles over the last three decades, the ups and downs of short-term economic cycles become insignificant blips in the broader context of our performance.

**EARNING PER SHARE (₹ 2 Paid Up)****NET WORTH (₹ IN CRORES)****PROFIT PER EMPLOYEE (₹ IN LAKH)****DIVIDEND PER SHARE (DPS) (₹)**



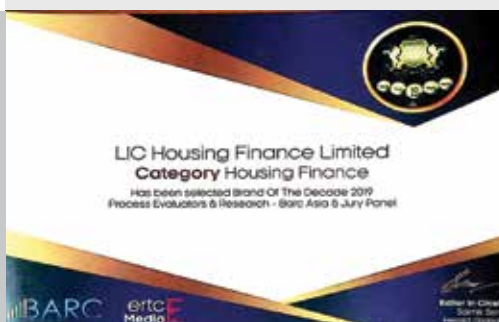
**Best Private Issuer on  
Electronic Bidding Platform**  
by NSE

**Awarded 'Outstanding Global  
Leadership Award' to Shri Vinay Sah,  
MD & CEO, LIC Housing Finance Ltd.**



**'Best Housing Finance Company'  
at Banking Financial Services &  
Insurance Awards**  
by ABP News

**Awarded 'Brand of  
the Decade 2019'**  
by Barc Asia



**Recognised as  
one of the 'The Economic Times  
Best Brands 2019'.**