

**ISSUE OF COMMERCIAL PAPER (C P)
LETTER OF OFFER**

PROPOSED DATE OF ISSUE	17 th January, 2025
CREDIT RATING (CRA I)	ICRA A1+
CREDIT RATING (CRA II)	CRISIL A1+
DATE OF RATING (CRA I)	19 th December, 2024
DATE OF RATING (CRA II)	15 th January, 2025
VALIDITY FOR ISSUANCE(CRA I)	3 Months
VALIDITY FOR ISSUANCE(CRA II)	60 Days
VALIDITY PERIOD OF RATING-CRA I	12 months
VALIDITY PERIOD OF RATING -CRA II	1 Year
FOR AMOUNT -CRA I	Rs.17500 Cr
FOR AMOUNT -CRA II	Rs.17500 Cr
CONDITIONS (if any)	None
EXACT PURPOSE OF ISSUE OF CP	The proceeds from the issue of Commercial Paper will be utilized for working capital requirements.
CREDIT SUPPORT (IF ANY)	None
DESCRIPTION OF INSTRUMENT	Commercial Paper
AMOUNT	Rs. 1250,00,00,000/-
ISSUED BY	LIC Housing Finance Limited
IN FAVOUR OF	
DUE DATE*	26 th June, 2025
NET WORTH OF THE GURANTOR COMPANY	-
NAMES OF COMPANIES TO WHICH GUARANTOR HAS ISSUED SIMILAR GUARANTEE	-
EXTENT OF THE GUARANTEE OFFERED BY THE GUARANTOR COMPANY	-
CONDITIONS UNDER WHICH THE GUARANTEE WILL BE INVOKED	-

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

DETAILS OF CURRENT TRANCHE:

ISIN	AMOUNT	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE115A14FH5	Rs. 1250 Crs.	26 th June, 2025	ICRA A1+/CRISIL A1+	12 months /1 year from Date of Issue of Commercial Paper	ICRA Limited/CRISIL Limited

ISSUING AND PAYING AGENT	HDFC Bank, Lodha - i Think techno campus, Office Floor-4, Opp Crompton Greaves Ltd, Next to Kanjurmarg railway station, Kanjurmarg East, Mumbai - 400042.
Details & address of the Trustees	N.A.
Listing (Listed/Unlisted)	Proposed to be listed
MARKET CONVENTIONS	FIMMDA CONVENTIONS
CP BORROWING LIMIT	40000 Crs (As per BR dated 05 th April, 2024)
SUPPORTING BOARD RESOLUTION FOR CP BORROWING RESOLUTION DATED	05 th April, 2024
TOTAL CP OUTSTANDING (as on date)	Rs. 9560 Crs.

DETAILS OF CP OUTSTANDING DURING THE LAST 15 MONTHS*:

ISIN	ISSUE DATE	AMOUNT	MATURITY DATE	AMOUNT O/S	IPA	RATING
INE115A14FG7	26-12-2024	4,70,90,40,000.00	13-10-2025	5,00,00,00,000.00	HDFC BANK	ICRA A1+ & CRISIL A1+
INE115A14FF9	20-12-2024	14,20,09,50,000.00	11-09-2025	15,00,00,00,000.00	HDFC BANK	
INE115A14FE2	18-12-2024	7,75,74,08,850.00	17-12-2025	8,35,00,00,000.00	HDFC BANK	
INE115A14FD4	12-09-2024	9,82,27,10,000.00	11-12-2024	-	HDFC BANK	
INE115A14FC6	30-08-2024	9,82,17,30,000.00	29-11-2024	-	HDFC BANK	
INE115A14FB8	30-08-2024	2,95,23,36,000.00	19-11-2024	-	HDFC BANK	
INE115A14FA0	21-06-2024	12,15,59,88,000.00	14-05-2025	13,00,00,00,000.00	HDFC BANK	
INE115A14EZ0	12-06-2024	14,74,04,85,000.00	11-09-2024	-	HDFC BANK	
INE115A14ES5	28-03-2024	4,70,55,05,000.00	13-01-2025	-	HDFC BANK	
INE115A14EY3	27-03-2024	13,93,32,15,000.00	21-03-2025	15,00,00,00,000.00	HDFC BANK	
INE115A14EX5	22-03-2024	9,28,08,50,000.00	21-03-2025	10,00,00,00,000.00	HDFC BANK	
INE115A14EW7	07-03-2024	5,86,15,08,000.00	27-06-2024	-	HDFC BANK	
INE115A14EV9	05-03-2024	12,28,80,36,750.00	21-02-2025	13,25,00,00,000.00	HDFC BANK	
INE115A14EU1	01-03-2024	17,17,81,92,500.00	28-05-2024	-	HDFC BANK	
INE115A14ET3	28-02-2024	14,85,31,84,000.00	21-02-2025	16,00,00,00,000.00	HDFC BANK	

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INE115A14ES5	18-01-2024	5,33,13,31,000.00	13-01-2025	-	HDFC BANK
INE115A14ER7	29-12-2023	16,74,57,14,000.00	12-03-2024	-	HDFC BANK
INE115A14EP1	26-12-2023	3,37,17,46,000.00	21-06-2024	-	HDFC BANK
INE115A14EQ9	19-12-2023	8,57,20,95,250.00	17-12-2024		HDFC BANK
INE115A14EP1	15-12-2023	3,70,05,39,150.00	21-06-2024	-	HDFC BANK
INE115A14EO4	31-08-2023	4,24,55,74,500.00	20-06-2024	-	HDFC BANK
INE115A14EN6	04-08-2023	10,27,93,79,000.00	12-07-2024	-	HDFC BANK
INE115A14EM8	21-07-2023	4,92,28,60,000.00	11-10-2023	-	HDFC BANK
INE115A14EL0	25-05-2023	3,25,09,75,000.00	24-04-2024	-	HDFC BANK
INE115A14EK2	31-03-2023	4,69,68,15,000.00	24-01-2024	-	HDFC BANK
INE115A14EJ4	14-03-2023	8,82,80,42,750.00	20-10-2023	-	HDFC BANK

*Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date, even if the CP is in demat.

DETAILS OF OTHER DEBT INSTRUMENTS OUTSTANDING

ISIN No.	Issuance Date	Amount Issued (in crores)	Maturity Date	Amt. Outstanding (in crores)
INE115A07GP0	30-Jan-15	10	30-Jan-25	10
INE115A07GS4	24-Feb-15	600	24-Feb-25	600
INE115A07GT2	03-Mar-15	425	03-Mar-25	425
INE115A07GY2	31-Mar-15	1000	31-Mar-25	1000
INE115A07HG7	29-May-15	1000	29-May-25	1000
INE115A07HH5	04-Jun-15	205	04-Jun-25	205
INE115A07HP8	20-Jul-15	195	18-Jul-25	195
INE115A07HT0	03-Aug-15	300	01-Aug-25	300
INE115A07HU8	17-Aug-15	500	14-Aug-25	500
INE115A07HX2	31-Aug-15	300	29-Aug-25	300
INE115A07HW4	31-Aug-15	200	29-Aug-25	200
INE115A07IC4	08-Oct-15	210	08-Oct-25	210
INE115A07IF7	23-Oct-15	381	23-Oct-25	381
INE115A07IH3	13-Nov-15	1000	13-Nov-25	1000
INE115A07IN1	14-Dec-15	1000	12-Dec-25	1000
INE115A07IR2	28-Jan-16	750	28-Jan-26	750
INE115A07IS0	02-Feb-16	750	02-Feb-26	750
INE115A07IW2	26-Feb-16	500	26-Feb-26	500
INE115A07IX0	03-Mar-16	1000	03-Mar-26	1000
INE115A07JI9	27-Apr-16	300	27-Apr-26	300
INE115A07JM1	23-May-16	510	22-May-26	510

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INE115A07JP4	10-Jun-16	495	10-Jun-26	495
INE115A07JQ2	15-Jun-16	357	15-Jun-26	357
INE115A07JS8	29-Jun-16	500	29-Jun-26	500
INE115A07JT6	29-Jun-16	348.8	29-Jun-26	348.8
INE115A07JW0	12-Jul-16	472.4	10-Jul-26	472.4
INE115A07KE6	18-Aug-16	200	18-Aug-26	200
INE115A07KM9	26-Sep-16	500	25-Sep-26	500
INE115A07KS6	25-Oct-16	1000	23-Oct-26	1000
INE115A07KY4	16-Dec-16	1000	16-Dec-26	1000
INE115A07LO3	27-Mar-17	600	26-Mar-27	600
INE115A07LU0	17-May-17	700	17-May-27	700
INE115A07MC6	14-Jun-17	500	14-Jun-27	500
INE115A07MQ6	23-Nov-17	530	23-Nov-27	530
INE115A07MW4	29-Jan-18	1477	29-Jan-28	1477
INE115A07ND2	10-Oct-18	912	10-Oct-28	912
INE115A07NH3	24-Oct-18	630.5	24-Sep-28	630.5
INE115A07NL5	19-Nov-18	274.9	17-Nov-28	274.9
INE115A07NP6	10-Dec-18	1606	08-Dec-28	1606
INE115A07NR2	24-Dec-18	1522.4	24-Dec-25	1522.4
INE115A07NU6	28-Jan-19	1365	25-Jan-29	1365
INE115A07OB4	25-Mar-19	3400	23-Mar-29	3400
INE115A07OF5	12-Jul-19	2500	12-Jul-29	2500
INE115A07OR0	28-Jan-20	1120	28-Jan-30	1120
INE115A07OS8	12-Feb-20	1510	12-Feb-25	1510
INE115A07OY6	11-Dec-20	500	11-Sep-25	500
INE115A07OS8	28-Jan-21	325	12-Feb-25	325
INE115A07PD7	08-Mar-21	1425	24-Jan-25	1425
INE115A07PD7	25-Mar-21	1100	24-Jan-25	1100
INE115A07PF2	19-May-21	550	19-May-26	550
INE115A07OY6	31-May-21	990	11-Sep-25	990
INE115A07PH8	04-Jun-21	320	04-Jun-28	320
INE115A07PI6	03-Sep-21	1500	03-Sep-26	1500
INE115A07PK2	20-Sep-21	550	20-May-25	550
INE115A07PLO	24-Sep-21	975	24-Sep-31	975
INE115A07PM8	01-Oct-21	675	25-Apr-25	675
INE115A07PH8	12-Nov-21	420	04-Jun-28	420
INE115A07PK2	23-Nov-21	1120	20-May-25	1120
INE115A07PN6	30-Nov-21	1000	30-Nov-26	1000
INE115A07PP1	30-Nov-21	750	28-Nov-31	750
INE115A07PP1	07-Dec-21	250	28-Nov-31	250
INE115A07PQ9	14-Dec-21	2400	12-Mar-25	2400

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INE115A07PP1	27-Dec-21	657	28-Nov-31	657
INE115A07PR7	15-Feb-22	500	15-Feb-27	500
INE115A07PR7	23-Feb-22	300	15-Feb-27	300
INE115A07PM8	23-Feb-22	725	25-Apr-25	725
INE115A07PT3	23-Mar-22	1275	23-Mar-32	1275
INE115A07PU1	23-Mar-22	1100	20-Jun-25	1100
INE115A07PV9	23-Jun-22	1000	23-Jun-27	1000
INE115A07PW7	30-Jun-22	500	30-Jul-25	500
INE115A07PP1	08-Jul-22	1350	28-Nov-31	1350
INE115A07PV9	15-Jul-22	1500	23-Jun-27	1500
INE115A07PW7	15-Jul-22	2500	30-Jul-25	2500
INE115A07PY3	18-Aug-22	1500	18-Aug-32	1500
INE115A07PZ0	18-Aug-22	1500	18-Aug-25	1500
INE115A07PY3	25-Aug-22	2000	18-Aug-32	2000
INE115A07QA1	18-Nov-22	1500	18-Nov-32	1500
INE115A07QB9	29-Nov-22	1175.5	12-Feb-26	1175.5
INE115A07MQ6	06-Dec-22	2500	23-Nov-27	2500
INE115A07QB9	13-Dec-22	571	12-Feb-26	571
INE115A07QB9	16-Dec-22	500	12-Feb-26	500
INE115A07QA1	16-Dec-22	300	18-Nov-32	300
INE115A07QC7	22-Dec-22	500	22-Dec-27	500
INE115A07QD5	22-Dec-22	625	28-Nov-25	625
INE115A07QE3	07-Feb-23	800	14-Jan-26	800
INE115A07QF0	21-Feb-23	1150	21-Feb-33	1150
INE115A07QG8	09-Mar-23	303	25-Mar-26	303
INE115A07MW4	16-Mar-23	2011	29-Jan-28	2011
INE115A07QD5	16-Mar-23	855	28-Nov-25	855
INE115A07QH6	23-Mar-23	1055	23-Mar-33	1055
INE115A07QH6	31-Mar-23	300	23-Mar-33	300
INE115A07QG8	31-Mar-23	450	25-Mar-26	450
INE115A07QE3	24-Apr-23	1000	14-Jan-26	1000
INE115A07QC7	28-Apr-23	1730	22-Dec-27	1730
INE115A07QI4	09-May-23	1105	09-May-33	1105
INE115A07QJ2	16-May-23	1040	16-May-28	1040
INE115A07QK0	16-May-23	4960	15-Apr-33	4960
INE115A07QJ2	01-Jun-23	1500	16-May-28	1500
INE115A07QD5	06-Jun-23	1000	28-Nov-25	1000
INE115A07QL8	26-Jul-23	1250	26-Jul-33	1250
INE115A07PU1	28-Aug-23	1784	20-Jun-25	1784
INE115A07QM6	08-Sep-23	941	11-Aug-28	941
INE115A07PF2	13-Sep-23	500	19-May-26	500

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INE115A07QI4	10-Nov-23	2000	09-May-33	2000
INE115A07NU6	31-Jan-24	1000	25-Jan-29	1000
INE115A07QN4	06-Feb-24	1300	06-Feb-34	1300
INE115A07NP6	09-Feb-24	501	08-Dec-28	501
INE115A07QN4	21-Feb-24	1642.3	06-Feb-34	1642.3
INE115A07QN4	26-Feb-24	800	06-Feb-34	800
INE115A07QO2	01-Mar-24	1005	11-May-27	1005
INE115A07QO2	11-Mar-24	1190	11-May-27	1190
INE115A07QN4	15-Mar-24	503	06-Feb-34	503
INE115A07QO2	15-Mar-24	505	11-May-27	505
INE115A07QP9	22-Mar-24	3470	22-Mar-34	3470
INE115A07PN6	28-Mar-24	1780	30-Nov-26	1780
INE115A07QQ7	14-May-24	2105	14-May-29	2105
INE115A07QR5	29-May-24	1004	29-May-34	1004
INE115A07QS3	14-Jun-24	2570	14-Jul-27	2570
INE115A07QQ7	24-Jun-24	1510	14-May-29	1510
INE115A07QT1	12-Jul-24	750	20-Aug-26	750
INE115A07OF5	23-Jul-24	752	12-Jul-29	752
INE115A07QT1	23-Jul-24	500	20-Aug-26	500
INE115A07QR5	30-Jul-24	751	29-May-34	751
INE115A07QU9	23-Aug-24	1050	23-Aug-29	1050
INE115A07QV7	29-Aug-24	1500	29-Aug-34	1500
INE115A07QW5	29-Aug-24	710	11-Feb-28	710
INE115A07QU9	05-Sep-24	2500	23-Aug-29	2500
INE115A07QX3	19-Sep-24	1625	19-Aug-31	1625
INE115A07QV7	27-Sep-24	1730	29-Aug-34	1730
INE115A07QY1	18-Oct-24	1300	18-Oct-29	1300
INE115A07QW5	23-Oct-24	1500	11-Feb-28	1500
INE115A07QY1	25-Nov-24	1000	18-Oct-29	1000
INE115A07QZ8	29-Nov-24	1315	22-Oct-27	1315
INE115A07QR5	05-Dec-24	1050	29-May-34	1050
INE115A07RA9	12-Dec-24	1275	11-Dec-26	1275
INE115A07PR7	19-Dec-24	300	15-Feb-27	605
INE115A07QY1	31-Dec-24	1635	18-Oct-29	1635
INE115A08369	21-Dec-20	1000	21-Dec-30	1000
INE115A08377	19-Mar-21	500	19-Mar-31	500
INE115A08377	31-Mar-21	300	19-Mar-31	300

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BANK FUND FACILITIES FROM BANKS/FINANCIAL INSTITUTIONS IF ANY:

NAME OF THE BANK	NATURE OF FACILITY	O/S AMOUNT/ LIMIT	ASSET CLASSIFICATION
Indian Bank (Allahabad Bank TL)	Term Loan	2,50,00,00,000	Standard
Bank of Baroda TL	Term Loan	60,71,41,00,000	Standard
Bank of Baroda LOC	Line of Credit	41,50,00,00,000	Standard
Bank of India TL	Term Loan	30,40,00,00,000	Standard
Bank of India LOC	Line of Credit	591,00,00,000	Standard
Bank of India Repo	Short Term Loan	40,00,00,00,000	Standard
Canara Bank TL	Term Loan	84,75,00,00,000	Standard
Canara Bank LOC	Line of Credit	10,00,00,00,000	Standard
Union Bank (Corporation Bank)	Term Loan	70,00,00,000	Standard
DBS Bank Limited	Term Loan	100,00,00,000	Standard
The Federal Bank Ltd.TL	Term Loan	160,00,00,000	Standard
HDFC Bank TL	Term Loan	1,20,33,75,00,000	Standard
HSBC LIMITED TL	Term Loan	233,33,33,333	Standard
IDBI Bank Term Loan	Term Loan	9,50,00,00,000	Standard
Indian Bank TL	Term Loan	9,97,22,22,222	Standard
Indian Bank LOC	Line of Credit	2500,00,00,000	Standard
ICICI Bank	Line of Credit	2000,00,00,000	Standard
Karnataka Bank TL	Term Loan	240,00,00,000	Standard
Punjab National Bank TL	Term Loan	1,71,61,66,66,667	Standard
Punjab National Bank	Line of Credit	200,00,00,000	Standard
Punjab & Sind Bank	Term Loan	600,00,00,000	Standard
State Bank of India TL	Term Loan	68,75,00,00,000	Standard
State Bank Of India (LOC)	Line of Credit	25,00,00,00,000	Standard
UCO Term Loan	Term Loan	333,33,33,333	Standard
Union Bank of India TL	Term Loan	95,92,85,71,429	Standard
Union Bank of India LOC	Line of Credit	14,50,00,00,000	Standard

NAME OF ISSUER	LIC Housing Finance Ltd.			
ADDRESS OF ISSUER	Maker Tower "F", 13th Floor, Cuffe Parade, Mumbai-400 005			
LINE OF BUSINESS	Housing Finance Company			
MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER	Mr. T. Adhikari			
GROUP AFFILIATION (if any)	-			
	Figures (Rs. in Crores)			
FINANCIAL SUMMARY	SEP'24	MARCH'24	MARCH'23	MARCH'22
EQUITY	110.08	110.08**	110.08**	110.08**
NET WORTH	31241.00	29226.51**	24,674.98**	24,561.76**
INVESTMENT IN SUBSIDIARIES/AFFILIATES	69.61	69.61**	48.00**	48**
TOTAL DEBT OUTSTANDING	257552.99		-	-
Short Term		81,168.59#	1,12,057.35*	32,439*
Long Term		1,71,328.19#	1,32,716.87*	1,97,159*
GROSS INCOME OPERATING PROFIT (PBITD)	12966.98	24,510.00**	19,808.52**	16,984.25 **
GROSS PROFIT (PBSD)	3337.35	6,119.34**	3,622.56**	2,830.60 **
NET PROFIT (POST TAX)	2629.10	4,765.41**	2,891.03**	2,282.56**
AUDIT QUALIFICATIONS (IF ANY)	-	-	-	-
MATERIAL LITIGATION (IF ANY)	-	-	-	-
REGULATORY STRICTURES, IF ANY	-	-	-	-
DETAILS OF DEFAULT OF CPs, INCLUDING TECHNICAL DELAY IN REDEMPTION DURING PAST THREE YEARS	-	-	-	-
DETAILS OF DEFAULT AND DELAY IN REDEMPTION OF ANY OTHER BORROWINGS DURING LAST THREE YEARS	-	-	-	-

*As per IGAAP **As per INDAS # Provisional
Authorised Signatories of the Issuer:

Name: Sudipto Sil
Designation: CFO
Date: 16.01.2025

Name: Varsha Hardasani
Designation: CS