

L&T Finance Limited
 (A wholly owned subsidiary of L&T Finance Holdings Limited)
Registered Office: L&T House, Ballard Estate, Mumbai – 400 001
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CIN: U65990MH1994PLC083147

March 14

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For the information of Debentureholders

Public Issue (2009 Series) of 50,00,000 Secured, Redeemable, Non-Convertible Debentures ("NCDs") of Face Value of Rs.1000 each aggregating to Rs. 500 Crore with an option to retain over-subscription up to Rs. 500 Crore aggregating up to a total of Rs. 1000 Crore.

The following information is furnished to you as required in terms of the Debt Listing Agreement entered into by the Company with the National Stock Exchange of India Limited and BSE Limited:

1. Credit Rating(s) :

Name of the Rating Agency	Rating
Credit Analysis & Research Limited	CARE AA+
ICRA Limited	ICRA AA+

2. Asset cover available:

2009 Series	1.10 times of the amount outstanding i.e. Rs. 1076.94 Crore
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3. Debt-Equity Ratio (as on March 31, 2014): 6.06 times

4. Previous due date for the payment of interest / principal and whether the same has been paid or not and Next Due date for the payment of Interest:

Issue & Option	Previous Interest Paid Date	Status	Next Interest Payment Date
2009 Series			
I	02/04/2014	Paid	30/06/2014
II	02/04/2014	Paid	30/09/2014
III	NA	NA	17/01/2017*
IV	02/04/2014	Paid	30/09/2014

In case Interest Payment dates falling on holiday, the interest will be paid on next working day.

*Cumulative, compounded annually, interest will be paid at the time of redemption

5. Due date for redemption of principal under various options are:

Option	Principal redemption date
2009 Series	
I	17/09/2014
II	17/09/2014
III	17/01/2017
IV	17/09/2019

For L&T Finance Limited

Authorised Signatory

**For IDBI Trusteeship Services Limited
 (Debenture Trustee)**

Authorised Signatory

Note:

The Company is publishing this half yearly communication in leading Newspapers as well as on its website, to facilitate dissemination of information for investors and to place it in public domain. Please note that from going forward, the Company will be putting the above information on the website of the company. The same will also be available on the website of Debenture Trustees and Stock Exchanges. The investors may write to us at our Email ID: investorgrievances@lftfinance.com, for any further information.