

Sept '13

**L&T Finance Limited**

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



**For the information of Debentureholders**

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

<b>2009 Series</b>	1.10 times of the amount outstanding i.e ₹ 982.29 crore
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3. Debt-Equity Ratio (as on September 30, 2013): 6.09 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
<b>2009 Series</b>			
I	01/07/2013	Paid	31/12/2013 <sup>#</sup>
II	30/09/2013	Paid	31/03/2014 <sup>#</sup>
III	17/01/2017	NA	17/01/2017*
IV	30/09/2013	Paid	31/03/2014 <sup>#</sup>

<sup>#</sup> 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:

Issue	Principal Redemption Date
<b>2009 Series</b>	
I	17/09/2014
II	17/09/2014
III	17/01/2017
IV	17/09/2019

For L&T Finance Limited

Sd/-

Authorised Signatory

For IDBI Trusteeship Services Limited  
(Debenture Trustee)

Sd/-

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 the next half year, the Company will be putting the above information only 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@ltfinance.com](mailto:investorgrievances@ltfinance.com), for any further information.