

Sept 14



For the information of Debentureholders

Public Issue 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. 588.10 Crore |
|-------------|--|

3. Debt-Equity Ratio (as on September 30, 2014): 5.81 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              | 17.9.2014                   | Quarterly           | Redeemed                   |
| II             | 17.9.2014                   | Semi-annual         | Redeemed                   |
| III            | N.A.                        | Compounded Annually | 17.1.2017 (upto maturity)  |
| IV             | 30.9.2014                   | Semi annual         | 31.3.2015                  |

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

| Option      | Principal redemption date |
|-------------|---------------------------|
| 2009 Series |                           |
| I           | Redeemed on 17.9.2014     |
| II          | Redeemed on 17.9.2014     |
| III         | 17.1.2017                 |
| IV          | 17.9.2019                 |

For L&T Finance Limited

Sd/-  
Authorised Signatory

For IDBI Trusteeship Services Limited  
(Debenture Trustee)

Sd/-  
Authorised Signatory

Note:

Above information will also be made on website of the Company, 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.

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**INFO ON NCD PUBLIC ISSUE 2009 FOR HALF YEAR ENDING SEPTEMBER 30, 2014**

1. Name of the Company- L&T Finance Limited
2. Issue Size (Rs. in crores)- 1000 (Option I, Option II, Option III and Option IV)
3. Secured/Unsecured Debentures- Secured
4. Type(PCD/NCD)- NCD
5. Date of allotment September 17, 2009
6. Date of redemption/conversion- Option I fully redeemed on September 17, 2014  
Option II fully redeemed on September 17, 2014  
Option III full redemption on January 17, 2017  
Option IV full redemption on September 17, 2019
7. Whether Redeemed/Converted fully, if not reasons-  
Option I and Option II redeemed fully.
8. Number of Debenture holders/Bond holders as on date of allotment- 80864
9. Number of Debenture holders/Bond holders as on April 1, 2014- 63108
10. Number of Debenture holders/Bond holders as on 30/09/2014 - 25980
11. Credit Rating at the time of Issue- 'CARE AA'+(Double A Plus) and ICRA – "LAA+"(L Double A Plus).
12. Credit Rating as on 30/09/2014- CARE AA+ (Double A Plus) and [ICRA]AA+ (ICRA Double A Plus).
13. Date & No. of Debenture Trustee consent letter- AX1/Legal/DT-44P/2009 dated July 16, 2009 (issued by Bank of Maharashtra erstwhile Debenture Trustee)
14. Date of execution of Trust Deed – September 14, 2009
15. Number of Complainants pending as on 01/04/2014 – NIL
16. Tranch/Issue wise number and nature of Complaints received by the Company during 01/04/2014 to 30/09/2014 – 1, non receipt of redemption amount of debt securities.
17. Tranch/Issue wise number nature of Complaints received by the ITSL 01/04/2014 to 30/09/2014- NIL
18. Tranch/Issue wise number and nature of Complaints resolved both company and ITSL during 01/04/2013 to 30/09/2014- 1, non receipt of redemption amount of debt securities.
19. Tranch/Issue wise number nature of Complaints pending as on 30/09/2014- NIL
20. Average time taken to resolve the complaints - 7 days.

For L&T Finance Limited

  
Jaymeen Shah

Authorised Signatory

Date – October 10, 2014

**L&T Finance Ltd**

City 2, Plot No 177, Vidyannagari Marg  
CST Road, Kalina, Santacruz (E)  
Mumbai 400 098

**Registered Office**

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