

April 29, 2016

Listing Department
The National Stock Exchange of India Limited
 Exchange Plaza, Bandra – Kurla Complex,
 Bandra (E), Mumbai - 400 051

Listing Department
BSE Limited
 Phiroze Jeejeebhoy Tower
 Dalal Street, Mumbai – 400 001

Kind Attn.: Mr. Hari K, Head - Listing

Kind Attn.: Mr. Manu Thomas, Deputy
 General Manager

Dear Sirs,

Details of Non-Convertible Debentures pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

With reference to the above subject, we submit herewith the information and documents as per the provisions of Uniform Listing Agreement entered into with the Stock Exchanges where Debt Securities of the Company are listed and the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 thereunder, for dissemination to the debenture holders as mentioned below:

1) Credit rating and change in credit rating (if any);

No.	Series Name	Quantity	Amount (in Rs. Crore)	Credit rating
1.	Series "H" of FY 2007-08	750	75	CARE AA+ & ICRA LAA+
2.	Series "F" of FY 2011-12	2000	200	CARE AA & ICRA AA
3.	Series "J" of FY 2012-13	2750	275	CARE AA+ & ICRA AA+
4.	Series "A" of FY 2013-14	4000	400	CARE AA+ & ICRA AA+
5.	Series "D" of FY 2013-14	720	105	ICRA AA+
6.	Series "G" of FY 2013-14	420	105	CARE AA+
7.	Series "H" Option 1 of FY 2013-14	696	174	CARE AA+ & ICRA AA+
8.	Series "H" Option 2 of FY 2013-14	20	5	CARE AA+ & ICRA AA+
9.	Series "H" Option 3 of FY 2013-14	40	10	CARE AA+ & ICRA AA+
10.	Series "I" of FY 2013-14	500	50	CARE AA+ & ICRA AA+
11.	Series "A" of FY 2014-15	1102	275.5	CARE AA+ & ICRA AA+
12.	Series "B" of FY 2014-15	780	195	CARE AA+ & ICRA AA+
13.	Series "D" of FY 2014-15	1408	352	CARE AA+
14.	Series "E" of FY 2014-15	1940	485	CARE AA+
15.	Series "G" of FY 2014-15	200	50	ICRA AA+
16.	Series "I", option 3 of FY 2014-15	36	9	CARE AA+
17.	Series "J" of FY 2014-15	120	30	ICRA AA+

18.	Series "K" of FY 2014-15	1000	250	ICRA AA+
19.	Series "L" of FY 2014-15	344	86	CARE AA+
20.	Series "A" of FY 2015-16	1318	329.5	ICRA AA+
21.	Series "B" of FY 2015-16	550	137.5	CARE AA+
22.	Series "C" of FY 2015-16	734	183.5	CARE AA+ & ICRA AA+
23.	Series "D" of FY 2015-16	242	60.5	CARE AA+
24.	Series "E" of FY 2015-16	536	134	CARE AA+
25.	Series "F" of FY 2015-16	225	56.25	CARE AA+
26.	Series "G" of FY 2015-16	877	219.25	CARE AA+
27.	Series "H" of FY 2015-16	624	156	CARE AA+ & ICRA AA+
28.	Series "I" of FY 2015-16	292	73	CARE AA+
29.	Series "J" of FY 2015-16	120	30	CARE AA+
30.	Series "K" of FY 2015-16	400	100	CARE AA+
31.	Series "L" of FY 2015-16	900	225	CARE AA+
32.	Series "M" of FY 2015-16	400	100	CARE AA+
33.	Series N of FY 2015-16	740	185	CARE AA+ & ICRA AA+
34.	Public Issue, Option 3 & 4, Series 2009	5808572	580.86	CARE AA+ & ICRA AA+

We confirm that the credit rating is not downgraded since the date of issue of said Non-Convertible Debentures.

2) Extent and nature of security created in respect said NCDs:

No.	Series Name	Security
1.	Series "H" of FY 2007-08	Unsecured
2.	Series "F" of FY 2011-12	Unsecured
3.	Series "J" of FY 2012-13	Unsecured
4.	Series "A" of FY 2013-14	i) exclusive first charge on Specific Standard Receivables of the Company with an asset cover of 125% of the total amount outstanding at any time, and (ii) pari-passu mortgage of all the right, title, and interest on office premises Security bearing Nos. 3&4 of Laxmi Finance & Leasing Companies Commercial Premises Co-Op. Society Limited, Bandra-Kurla Complex, Bandra (E), Mumbai - 400051, and the Share Certificates pertaining to the same
5.	Series "D" of FY 2013-14	(i) exclusive first charge on Specific Standard Receivables of the Company with an asset cover of 100% of the total amount outstanding at any time, and (ii) pari-passu mortgage of all the right, title, and interest on office premises Security bearing Nos. 3&4 of

		Laxmi Finance & Leasing Companies Commercial Premises Co-Op. Society Limited, Bandra-Kurla Complex, Bandra (E), Mumbai - 400051, and the Share Certificates pertaining to the same
6.	Series "G" of FY 2013-14	(a) exclusive first charge on Specific Standard Receivables of the Company with an asset cover of 100% of the total amount outstanding at any time, and ii) pari-passu mortgage of all the right, title, and interest in all the part and parcel of super built up area of 1830 square feet in the building known as "KGN Towers", B wing, sixth floor, Commander-in-chief Road, Egmore, Chennai – 600105
7.	Series "H" Option 1 of FY 2013-14	(a) exclusive first charge on Specific Standard Receivables of the Company with an asset cover of 100% of the total amount outstanding at any time, and ii) pari-passu mortgage of all the right, title, and interest in all the part and parcel of super built up area of 1830 square feet in the building known as "KGN Towers", B wing, sixth floor, Commander-in-chief Road, Egmore, Chennai – 600105
8.	Series "H" Option 2 of FY 2013-14	
9.	Series "H" Option 3 of FY 2013-14	
10.	Series "I" of FY 2013-14	Unsecured
11.	Series "A" of FY 2014-15	(a) exclusive first charge on Specific Standard Receivables of the Company with an asset cover of 100% of the total amount outstanding at any time, and ii) pari-passu mortgage of all the right, title, and interest in all the part and parcel of super built up area of 1830 square feet in the building known as "KGN Towers", B wing, sixth floor, Commander-in-chief Road, Egmore, Chennai – 600105
12.	Series "B" of FY 2014-15	
13.	Series "D" of FY 2014-15	
14.	Series "E" of FY 2014-15	
15.	Series "G" of FY 2014-15	
16.	Series "I", option 3 of FY 2014-15	
17.	Series "J" of FY 2014-15	
18.	Series "K" of FY 2014-15	
19.	Series "L" of FY 2014-15	
20.	Series "A" of FY 2015-16	
21.	Series "B" of FY 2015-16	
22.	Series "C" of FY 2015-16	
23.	Series "D" of FY 2015-16	
24.	Series "E" of FY 2015-16	
25.	Series "F" of FY 2015-16	
26.	Series "G" of FY 2015-16	
27.	Series "H" of FY 2015-16	
28.	Series "I" of FY 2015-16	
29.	Series "J" of FY 2015-16	

L&T Finance Ltd

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Registered Office

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30.	Series "K" of FY 2015-16	
31.	Series "L" of FY 2015-16	
32.	Series "M" of FY 2015-16	
33.	Series N of FY 2015-16	
34.	Public Issue, Option 3 & 4, Series 2009	<p>i) First pari passu mortgage of all rights, title and interests on office premises bearing no. 3&4 of Laxmi Finance & Leasing Companies Commercial Premises Co-Op Society Ltd, BKC, Bandra (E), Mumbai – 40005 and share certificate relating to the same.</p> <p>ii) First charge in favor of trustee by way of mortgage on movable being the receivables arising from rural finance, trade finance, commercial vehicles, construction equipments, infrastructure services etc. for aggregate amount of Rs.1100 Crore as specified and identified from time to time.</p>

The asset cover is Rs. 5888.69 Crore as on 31.03.2016 and is adequate as per the terms of issue.

- 3) Debt Equity ratio as on March 31, 2016: 5.60
- 4) The previous due date for payment of interest/ repayment of principal on NCDs and whether the same has been paid or not for the half-year ending on 31.03.2016 are as under:

Details of redemption & payment of interest during last half year ending 31.03.2016:

Series	Type	Due Date	Actual date of payment
Series A of FY 2013-14	Interest	05-Oct-15	05-Oct-15
Series G of FY 2013-14	Interest	12-Oct-15	12-Oct-15
Series H of FY 2013-14 Option 1	Interest	29-Oct-15	29-Oct-15
Series H of FY 2013-14 Option 3	Interest	29-Oct-15	29-Oct-15
Series H of FY 2013-14 Option 4	Interest & Principal	29-Oct-15	29-Oct-15
Series H of FY 2014-15	Interest	03-Nov-15	03-Nov-15
Series I of FY 2014-15 Option 1	Interest	03-Nov-15	03-Nov-15
Series C FY 2014-15	Interest & Principal	04-Dec-15	04-Dec-15
Series J of FY 2014-15 Option 1	Interest	11-Dec-15	11-Dec-15

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Series L FY 2012-13	Interest & Principal	18-Dec-15	18-Dec-15
Series H of FY 2014-15	Interest & Principal	18-Dec-15	18-Dec-15
Series I of FY 2014-15 Option 1	Interest & Principal	18-Dec-15	18-Dec-15
Series J of FY 2012-13	Interest	21-Dec-15	21-Dec-15
Series F of FY 2011-12	Interest	30-Dec-15	30-Dec-15
Series A of FY 2013-14	Interest	05-Jan-16	05-Jan-16
Series K of FY 2014-15 Option 1	Interest	01-Feb-16	01-Feb-16
Series K of FY 2014-15 Option 2	Interest	01-Feb-16	01-Feb-16
Series L of FY 2014-15 Option 1	Interest	15-Feb-16	15-Feb-16
Series I FY 2014-15 Option 2	Interest & Principal	16-Feb-16	16-Feb-16
Series H of FY 2007-08	Interest	22-Feb-16	22-Feb-16
Series I of FY 2013-14	Interest	28-Mar-16	28-Mar-16
Option 4 of Public Issue Series 2009	Interest	31-Mar-16	31-Mar-16

- 5) The next due date for payment of interest/ principal along with the amount of interest and the redemption amount on said NCDs during next half-year i.e. 01.04.2016 to 30.09.2016 are as under:

Series	Type	Due date	Amount
Series A FY 2013-14	Interest	05-Apr-16	90,252,054.79
Series A FY 2014-15 Opt 2	Interest & Principal	15-Apr-16	Principal – 1000,000,000.00 Interest – 192,288,375.21
Series A FY 2015-16 Opt 3	Interest	18-Apr-16	48,532,240.44
Series A FY 2015-16 Opt 7	Interest	18-Apr-16	97,615,983.61
Series H FY 2013-14 Opt 3	Interest	29-Apr-16	4,975,000.00


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Series A FY 2014-15 Opt 1	Interest & Principal	09-May-16	Principal – 55,000,000.00 Interest – 10,978,246.35
Series E FY 2014-15 Opt 2	Interest & Principal	13-May-16	Principal – 2150,000,000.00 Interest – 18,2801,987.70
Series C FY 2015-16 Opt 3	Interest	20-May-16	13,363,050.00
Series C FY 2015-16 Opt 5	Interest	20-May-16	23,062,000.00
Series D FY 2013-14 Opt 1	Interest & Principal	20-May-16	Principal – 550,000,000.00 Interest – 48,950,000.00
Series D FY 2013-14 Opt 2	Interest & Principal	20-May-16	Principal – 500,000,000.00 Interest – 145,733,984.50
Series A FY 2014-15 Opt 3	Interest & Principal	23-May-16	Principal – 500,000,000.00 Interest – 101,945,694.23
Series A FY 2014-15 Opt 4	Interest & Principal	26-May-16	Principal – 1200,000,000.00 Interest – 117,000,000.00
Series D FY 2015-16 Opt 2	Interest	27-May-16	4,400,000.00
Series B FY 2014-15 Opt II	Interest & Principal	30-May-16	Principal – 450,000,000.00 Interest – 43,543,647.54
Series B FY 2014-15 Opt 1	Interest & Principal	30-May-16	Principal – 1500,000,000.00 Interest – 303,922,354.56
Series E FY 2015-16 Opt 4	Interest	06-Jun-16	4,449,180.33
Series D FY 2014-15	Interest & Principal	09-Jun-16	Principal – 3520,000,000.00 Interest – 337,920,000.00
Series E FY 2014-15 Opt 1	Interest & Principal	13-Jun-16	Principal – 2700,000,000.00 Interest – 253,487,213.11
Series G FY 2015-16 Opt 1	Interest	27-Jun-16	156,175,546.45
Series G FY 2015-16 Opt 4	Interest	27-Jun-16	4,462,158.47
Series A FY 2013-14 1	Interest	05-Jul-16	90,252,054.79
Series H FY 2015-16 Opt 3	Interest	08-Jul-16	53,520,000.00

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Series I FY 2015-16 Opt 2	Interest	19-Aug-16	22,000,000.00
Series G FY 2014-15	Interest & Principal	23-Sep-16	Principal – 500,000,000.00 Interest – 46,800,000.00

6) Debenture Redemption Reserve:

Being Non-Banking Financial Company, same is not applicable for Private Placed debentures. For Public issue of debentures the details are given below:

Series / Tranche	DRR required to be created Rs. (In Cr.)	DRR created upto 31.03.2016 Rs. (In Cr.)	Funds invested for debentures maturing during next Financial Year
Option 3 of Public Issue, Series 2009	102.12	102.12	Rs. 18,11,00,000/-

7) Networth as on March 31, 2016- Rs. 2,134.87 Crores

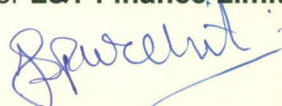
8) Net profit after tax for year ended March 31, 2016 - Rs.20722.09 Lakh

9) Earning Per Share as on March 31, 2016 – Rs. 8.69

You are requested to kindly take the same on record.

Yours faithfully,

For **L&T Finance Limited**



Kailash Purohit
Company Secretary & Compliance Officer

