

April 29, 2016

The Manager
Listing Department
National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex,
Bandra (E), Mumbai- 400051

Dear Sir,

Details of Non-Convertible Debentures issued on Private Placement basis under 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):

- Secured, Redeemable, Non-Convertible Debentures – “ICRA AA+” by ICRA Limited and “CARE AA+” by Credit Analysis and Research Limited
- Secured, Redeemable, Non-Convertible Debentures – “ICRA AA” by ICRA Limited and “CARE AA” by Credit Analysis and Research Limited
- Unsecured, Redeemable, Non-Convertible Debentures (Sub debt) - ‘ICRA AA+’ by ICRA Limited and “CARE AA+” by Credit Analysis and Research Limited
- Unsecured, Rated, Non-Convertible Debentures in the nature of Perpetual Debt - ‘ICRA AA’ by ICRA Limited and “CARE AA” by Credit Analysis and Research Limited

2. The said NCDs are secured by exclusive charge on Specific Receivables and first pari-passu mortgage on the leasehold rights on 5th Floor, “A” Wing, in the building known as KGN Towers situated on 62, Ethiraj Salai, (Commander-in-Chief Road) Egmore, Chennai 600105.
3. The Asset cover is Rs 3819.75 Crore as on 31.03.2016 and is adequate as per the terms of the issue
4. The Debt-equity ratio-10.58
5. The Debt service coverage ratio-0.25
6. The interest service coverage ratio-1.22
7. Net worth- Rs. 59439.68 Lakh

L&T Housing Finance Ltd

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

Registered Office

L&T House
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Mumbai 400 001
CIN: U45200MH1994PLC259630

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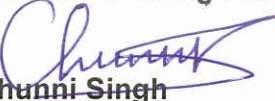


8. Net profit after tax- Rs. 5803.99 Lakh
9. Earnings per share- 5.81
10. Debenture redemption reserve (If applicable)- Not Applicable
11. The Previous due date for payment of interest / repayment of principal of non-convertible debt securities and whether the same has been paid or not- Refer Annexure A
12. Next due date for the payment of interest / principal along with the amount of interest and the redemption amount of non-convertible debt securities - Refer Annexure B

Thanking you,

Yours sincerely,

For **L&T Housing Finance Limited**



Chunni Singh

Company Secretary and Compliance Officer



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

Series / Tranche	Type (Principal / Interest)	Due date of payment	Actual date of payment
Series I FY 14-15	Principal	10/11/2015	10/11/2015
Series I FY 14-15	Interest	10/11/2015	10/11/2015
Series J FY 14-15- Option II	Interest	09/11/2015	09/11/2015
Series J FY 14-15- Option III	Interest	09/11/2015	09/11/2015
Series L FY 14-15- Option I	Interest	15/12/2015	15/12/2015
Series L FY 14-15- Option II	Interest	15/12/2015	15/12/2015
Series N FY 14-15- Option II	Interest	18/01/2016	18/01/2016
Series N FY 14-15- Option III	Interest	18/01/2016	18/01/2016
Series O FY 14-15	Interest	29/01/2016	29/01/2016
Series P FY 14-15- Option I	Interest	24/02/2016	24/02/2016
Series P FY 14-15- Option II	Interest	24/02/2016	24/02/2016


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ANNEXURE B
Details of redemption & interest due in the next half-year i.e. 01.04.2016 to 30.09.2016:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
Series A FY 14-15- Option I	Principal	28/05/2016	750,000,000.00
Series A FY 14-15- Option I	Interest	28/05/2016	15,56,61,182.00
Series B FY 14-15	Principal	06/04/2016	100,000,000.00
Series B FY 14-15	Interest	06/04/2016	1,87,34,209.00
Series E FY 14-15- Option II	Interest	04/07/2016	98,16,749.00
Series F FY 14-15	Interest	29/08/2016	5,86,59,836.00
Series G FY 14-15- Option I	Principal	30/08/2016	310,000,000.00
Series G FY 14-15- Option I	Interest	30/08/2016	6,25,84,107.00
Series G FY 14-15- Option II	Principal	05/09/2016	50,000,000.00
Series G FY 14-15- Option II	Interest	05/09/2016	48,23,497.00
Series G FY 14-15- Option III	Principal	13/09/2016	180,000,000.00
Series G FY 14-15- Option III	Interest	13/09/2016	3,71,07,332.00
Series G FY 14-15- Option IV	Principal	19/09/2016	50,000,000.00
Series G FY 14-15- Option IV	Interest	19/09/2016	1,03,99,214.00
Series G FY 14-15- Option V	Principal	28/09/2016	130,000,000.00

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Series G FY 14-15- Option V	Interest	28/09/2016	2,73,95,899.00
Series H FY 14-15	Interest	19/09/2016	4,87,32,240.00
Series A FY 15-16- Option IV	Interest	18/04/2016	89,98,907.00
Series A FY 15-16- Option V	Interest	18/04/2016	3,59,95,628.00
Series D FY 15-16- Option IV	Interest	06/06/2016	1,78,48,634.00
Series D FY 15-16- Option V	Interest	06/06/2016	2,23,10,792.00
Series E FY 15-16- Option I	Principal	25-Jul-16 (If call option exercised)	50,00,00,000.00
Series E FY 15-16- Option I	Interest	25-Jul-16 (If call option exercised)	4,93,53,825.00
Series E FY 15-16- Option II	Principal	23-Sep-16 (If call option exercised)	200,00,00,000.00
Series E FY 15-16- Option II	Interest	23-Sep-16 (If call option exercised)	23,21,16,707.00
Series F FY 15-16	Principal	20-Sep-16(If call option exercised)	300,00,00,000.00
Series F FY 15-16	Interest	20-Sep-16(If call option exercised)	34,17,76,940.00
Series H FY 15-16	Interest	14-Jul-16	1,30,48,000.00
Series I FY 15-16- Option II	Interest	18-Jul-16	4,47,50,000.00
Series I FY 15-16- Option III	Interest	18-Jul-16	2,23,73,750.00

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Series J FY 15-16	Interest	25-Jul-16	4,65,00,000.00
Series K FY 15-16- Option II	Interest	28-Jul-16	1,96,46,000.00
Series K FY 15-16- Option III	Interest	28-Jul-16	26,70,000.00
Series L FY 15-16	Principal	26-Sep-16(If call option exercised)	30,00,00,000.00
Series L FY 15-16	Interest	26-Sep-16(If call option exercised)	2,77,67,818.00
Series M FY 15-16	Interest	23-Sep-16	4,48,50,000.00
Series N FY 15-16	Interest	28-Sep-16	8,90,00,000.00

Company does not expect default in payment of principal / interest due in next half year


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GDA Trustee

Believe in yourself... Trust us!



CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, GDA Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by L&T Housing Finance Limited (“**the Company**”) for the Half year ended March 31, 2016.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For GDA Trusteeship Limited

S S Kulkarni

Authorised Signatory

Date: April 29, 2016

GDA Trusteeship Ltd.

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