

**L&T HOUSING FINANCE LIMITED**

**Regd. Office :** Unit No. 505 & 506, DLF Tower 'B', District Centre, Jasola, New Delhi - 110025

**Corporate Office Address :** The Metropolitan, C-26/C-27, 3<sup>rd</sup> Floor, E-Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400051, Maharashtra, India

May 20, 2013

Dear Debenture holder,

**ISSUE BY L&T HOUSING FINANCE LIMITED (THE “COMPANY” OR “ISSUER”) OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES (“NCD”) WITH A FACE VALUE OF RS. 10 LACS EACH**

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

(1) Credit Rating(s) :

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

(2) Asset Cover Available:

Series 'A' of FY 12-13
Rs. 60.55 Crores ( One time of the amount outstanding)

(3) Debt-Equity Ratio (as on 31/03/2013): 1.25 times

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

Issue & Option	Due date for payment of interest	Date of payment	Next Due date for Interest Payment
Series 'A' of FY 12-13 Option I	NA	NA	April 02, 2015
Series 'A' of FY 12-13 Option II	NA	NA	August 06, 2015

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

Option	Principal redemption date
Series 'A' of FY 12-13 Option I	April 02, 2015
Series 'A' of FY 12-13' Option II	August 06, 2015

For L&T Housing Finance Limited

  
Authorized Signatory

For GDA Trusteeship Limited  
(Debenture Trustee)

  
Authorized Signatory

