

The Manager,

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

Dear Sir,

**Re: Half yearly communication for dissemination to debenture holders (In Compliance to Listing Agreement)**

With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue & Listing of Debt Securities) Regulations, 2008 and SEBI (Issue & Listing of Debt Securities) (Amendment) Regulations, 2012 and the Listing Agreement thereunder, for dissemination to the debenture holders as mentioned below:

1. Following issues of Non-Convertible Debentures have been listed with your Stock Exchange:

**Details of listed NCDs:**

| Series / Tranche              | Date of Allotment | Date of Listing | No. of NCDs | Face value (Rs. Crore) | Amount (Rs. Crore) | Credit Rating at the time of Issue | Revision in Credit Rating (Upgrade/ Downgrade if any) |
|-------------------------------|-------------------|-----------------|-------------|------------------------|--------------------|------------------------------------|---|
| <b>Financial Year 2012-13</b> |                   |                 |             |                        |                    |                                    |   |
| Series A Option II            | 21-03-2013        | 26-03-2013      | 200         | 0.10                   | 20                 | CARE AA by CARE                    | NA  |
| <b>Financial Year 2013-14</b> |                   |                 |             |                        |                    |                                    |   |
| Series B Option I             | 27-11-2013        | 29-11-2013      | 120         | 0.25                   | 30                 | CARE AA by CARE                    | NA  |
| <b>Financial Year 2014-15</b> |                   |                 |             |                        |                    |                                    |   |
| Series A Option 1 -2          | 28-05-2014        | 11-06-2014      | 318         | 0.25                   | 79.5               | CARE AA by CARE                    | NA  |
| Series B                      | 30-05-2014        | 12-06-2014      | 40          | 0.25                   | 10                 | CARE AA by CARE                    | NA  |
| Series C                      | 18-06-2014        | 25-06-2014      | 200         | 0.25                   | 50                 | CARE AA by CARE                    | NA  |
| Series D                      | 26-06-2014        | 03-07-2014      | 1200        | 0.25                   | 300                | CARE AA by CARE                    | NA  |

**L&T Housing Finance Ltd**  
Unit No 505 & 506  
DLF Tower 'B'  
District Centre, Jasola  
New Delhi 110 025

**Registered Office**

L&T House  
N.M Marg, Ballard Estate  
Mumbai 400 001  
CIN: U45200MH1994PLC259630

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|                          |            |            |      |      |       |  |    |
|--------------------------|------------|------------|------|------|-------|--|----|
| Series E<br>Option 1 - 2 | 03-07-2014 | 10-07-2014 | 70   | 0.25 | 17.5  | CARE AA by<br>CARE<br>ICRA AA by<br>ICRA     | NA |
| Series F                 | 28-08-2014 | 12-09-2014 | 240  | 0.25 | 60    | "CARE AA+"<br>by CARE                        | NA |
| Series G<br>Option 1-6   | 05-09-2014 | 19-09-2014 | 300  | 0.25 | 75    | "CARE AA+"<br>by CARE                        | NA |
| Series H                 | 19-09-2014 | 26-09-2014 | 200  | 0.25 | 50    | "CARE AA+"<br>by CARE<br>ICRA AA+ by<br>ICRA | NA |
| Series I                 | 28-10-2014 | 05-11-2014 | 400  | 0.25 | 100   | ICRA AA+ by<br>ICRA                          | NA |
| Series J<br>Option 1-3   | 07-11-2014 | 17-11-2014 | 124  | 0.25 | 31    | ICRA AA+ by<br>ICRA                          | NA |
| Series K<br>Option 1-2   | 28-11-2014 | 08-12-2014 | 112  | 0.25 | 28    | ICRA AA+ by<br>ICRA                          | NA |
| Series L<br>Option 1-2   | 15-12-2014 | 23-12-2014 | 120  | 0.25 | 30    | "CARE AA+"<br>by CARE<br>ICRA AA+ by<br>ICRA | NA |
| Series M                 | 07-01-2015 | 14-01-2015 | 176  | 0.25 | 44    | ICRA AA+ by<br>ICRA                          | NA |
| Series N<br>Option 1-3   | 16-01-2015 | 21-01-2015 | 1600 | 0.25 | 400   | "CARE AA+"<br>by CARE<br>ICRA AA+ by<br>ICRA | NA |
| Series O                 | 29-01-2015 | 04-02-2014 | 1000 | 0.10 | 100   | "CARE AA+"<br>by CARE<br>ICRA AA+ by<br>ICRA | NA |
| Series P<br>Option 1-2   | 24-02-2015 | 03-03-2015 | 120  | 0.25 | 30    | "CARE AA+"<br>by CARE<br>ICRA AA+ by<br>ICRA | NA |
| Series Q                 | 23-03-2015 | 27-03-2015 | 366  | 0.25 | 91.50 | "CARE AA+"<br>by CARE<br>ICRA AA+ by<br>ICRA | NA |

2. The latest Credit Rating in respect of the said issues is mentioned in the statement under Sr. No.1 above and we confirm that credit rating is not downgraded in respect of any of the above issues, since the respective dates of the said NCDs issues.

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3. The said NCDs are secured as detailed below:
- Series "A" Financial Year 2012-13
    - Specific Receivables arising from Home Loans, Loan against properties, builder funding etc. of the Company
    - Land and building situated at Nagarbhavi Site ,Bangalore – Site No.18,Khata No.2638/14, Nagarbhavi, Bangalore
  - Series "B" of Financial Year 2013-14
    - Specific Receivables arising from Home Loans, Loan against properties, builder funding etc. of the Company and
    - leasehold rights on immovable property of the company located at 5th floor, KGN Tower, Wing A, 62, Ethiraj Salai, Commander in Chief Road, Chennai
  - Series "A-Q" except Series "O" of Financial Year 2014-15
    - Specific Receivables arising from Home Loans, Loan against properties, builder funding etc. of the Company and
    - leasehold rights on immovable property of the company located at 5th floor, KGN Tower, Wing A, 62, Ethiraj Salai, Commander in Chief Road, Chennai
4. The asset cover is 1.336 as on 31.03.2015 and is adequate as per the terms of issue. The Asset Cover Certificate duly signed by the Chartered Accountant of the Company is attached.
5. The Debt Equity Ratio is 10.03.
6. The due date of payment of principal and interest and the actual date of payment for the half-year ending on 31.03.2015 are as under:

**Details of redemption & payment of interest during last half year ending 31.03.2015:**

| Series / Tranche         | Type(principal/Interest) | Due date of payment | Amount (Rs.)  | Actual date of payment |
|--------------------------|--------------------------|---------------------|---------------|------------------------|
| A Series FY 13-14        | Interest                 | 10/10/2014          | 23693151.00   | 10/10/2014             |
| A Series FY 13-14        | Principal                | 12/1/2015           | 1000000000.00 | 12/1/2015              |
| A Series FY 13-14        | Interest                 | 12/1/2015           | 24079452.00   | 12/1/2015              |
| B Series FY 13-14-OPT II | Interest                 | 27/11/2014          | 15525000.00   | 27/11/2014             |
| A Series FY 12-13-OPT I  | Principal                | 31/3/2015           | 400000000.00  | 31/3/2015              |
| A Series FY 12-13-OPT I  | Interest                 | 31/3/2015           | 83021600.00   | 31/3/2015              |

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7. The due date of principal and interest of the above said NCDs during next half-year i.e. 01.04.2015 to 30.09.2015 are as under:

**Details of redemption & interest due in the next half-year:**

| Series / Tranche             | Type(principal/Interest) | Due date of payment | Amount (Rs.)   |
|------------------------------|--------------------------|---------------------|----------------|
| B Series FY 13-14-<br>OPT I  | Principal                | 5/5/2015            | 300,000,000.00 |
| B Series FY 13-14-<br>OPT I  | Interest                 | 5/5/2015            | 45,975,820.00  |
| A Series FY 12-13-<br>OPT II | Principal                | 6/8/2015            | 200,000,000.00 |
| A Series FY 12-13-<br>OPT II | Interest                 | 6/8/2015            | 49,525,481.00  |
| B Series FY 13-14-<br>OPT II | Interest                 | 27/5/2015           | 7,698,699.00   |
| B Series FY 13-14-<br>OPT II | Principal                | 27/5/2015           | 150,000,000.00 |

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

8. The half-yearly results for the half-year ending on 31.03.2015 are attached as per the format in Annexure-II of Listing Agreement.
9. No event of default as to provision of Regulatory Compliance or terms of issue / trust deed / listing agreement has taken place during the half year ending on 31.03.2015
10. Composition of the Board of Directors/Management of the Company and if there is any change in it during half year ending on 31.03.2015. (Annexure -4)
11. The name, designation and contact details of "Compliance Officer" of this company are as under:
- (A) Name of Compliance Officer : Kriti Narula  
 (B) Designation : Company Secretary  
 (C) Correspondence Address : Unit No. 505 & 506, DLF Tower 'B', District Centre, Jasola, Delhi- 110025  
 (D) Phone, Fax No. : +91 11 4053 3254, +91 11 4057 5071  
 (E) Email ID : kritinarula@lthousingfinance.com
12. We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is

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expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking you,  
Yours sincerely,

*Kriti*

Name: Kriti Narula  
**Authorized Signatory**



**Countersigned by:**

*Pratik*

**For GDA Trusteeship Ltd.  
Debenture Trustees**



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[www.ltfinance.com](http://www.ltfinance.com)

**L&T HOUSING FINANCE LIMITED**

(A Wholly owned subsidiary of L&amp;T Finance Holdings Limited)

**Registered Office:** L&T House, Narottam Morarji Marg,

Ballard Estate, Mumbai - 400 001

**T:** 022 6621 7300 **F:** 022 6621 7302 **Website:** www.lthousingfinance.com**CIN:** U45200MH1994PLC259630**E-mail:** investorcomplains@lthousingfinance.com**L&T Finance**  
Home Loans**Audited Financial Results for the year ended March 31, 2015**

( ₹ Lakh)

| Sr. No. | Particulars  | Half year ended<br>31/03/2015<br>(Unaudited) | Half year ended<br>31/03/2014<br>(Unaudited) | Year ended<br>31/03/2015<br>(Audited) | Year ended<br>31/03/2014<br>(Audited) |
|---------|--|--|--|---------------------------------------|---------------------------------------|
| 1.      | Income from operations (a)+(b)   | 19,134.64                                    | 9,251.37                                     | 32,775.81                             | 13,097.01                             |
|         | (a) Interest on housing loans and other loans  | 17,512.26                                    | 8,429.43                                     | 30,250.48                             | 11,635.57                             |
|         | (b) Fees and other charges   | 1,622.38                                     | 821.94                                       | 2,525.33                              | 1,461.44                              |
| 2.      | Other income   | 1,174.26                                     | 703.76                                       | 3,163.75                              | 1,258.40                              |
| 3.      | <b>Total income (1+2)</b>  | <b>20,308.90</b>                             | <b>9,955.12</b>                              | <b>35,939.56</b>                      | <b>14,355.40</b>                      |
| 4.      | Interest expended  | 12,041.77                                    | 5,428.03                                     | 20,627.23                             | 7,034.68                              |
| 5.      | Operating Expenses (a)+(b)+(c)+(d)   | 5,030.14                                     | 3,328.69                                     | 8,586.98                              | 5,224.90                              |
|         | (a) Employees cost   | 1,597.97                                     | 923.76                                       | 2,815.17                              | 1,654.91                              |
|         | (b) Depreciation and amortisation  | 93.08  | 75   | 173.13                                | 100.50                                |
|         | (c) Loan outsourcing cost  | 1,245.26                                     | 671.93                                       | 1,963.37                              | 982.20                                |
|         | (d) Other expenditure  | 2,093.83                                     | 1,658.00                                     | 3,635.31                              | 2,487.29                              |
| 6.      | <b>Total Expenditure (4+5) excluding provisions and contingencies</b>  | <b>17,071.91</b>                             | <b>8,756.72</b>                              | <b>29,214.21</b>                      | <b>12,259.58</b>                      |
| 7.      | Operating Profit before Provisions and Contingencies (3-6)   | 3,236.99                                     | 1,198.40                                     | 6,725.35                              | 2,095.82                              |
| 8.      | Provisions (other than tax) and Contingencies  | 505.84                                       | 492.92                                       | 1,379.66                              | 591.16                                |
| 9.      | Exceptional items  | -  | -  | -                                     | -                                     |
| 10.     | <b>Profit from Ordinary Activities before tax (7-8-9)</b>  | <b>2,731.15</b>                              | <b>705.48</b>                                | <b>5,345.69</b>                       | <b>1,504.66</b>                       |
| 11.     | Tax expense (including deferred tax)   | 913.59                                       | 206.81                                       | 1,834.31                              | 497.56                                |
| 12.     | <b>Net Profit from Ordinary Activities after tax (10-11)</b>   | <b>1,817.56</b>                              | <b>498.67</b>                                | <b>3,511.38</b>                       | <b>1,007.10</b>                       |
| 13.     | Extraordinary items (net of tax expense)   | -  | -  | -                                     | -                                     |
| 14.     | <b>Net Profit for the year/period (12-13)</b>  | <b>1,817.56</b>                              | <b>498.67</b>                                | <b>3,511.38</b>                       | <b>1,007.10</b>                       |
| 15.     | Paid-up equity share capital (Face Value ₹ 10/- each)  | 8,142.31                                     | 8,142.31                                     | 8,142.31                              | 8,142.31                              |
| 16.     | Reserves (excluding revaluation reserve)<br>(Reserves mentioned for the year ended Mar 31, 2015 and Mar 31, 2014 are as per the audited financials as on Mar 31, 2015 and Mar 31, 2014 respectively) | 25,572.17                                    | 22,163.03                                    | 25,572.17                             | 22,163.03                             |
| 17.     | Analytical Ratios  |  |  |                                       |                                       |
|         | (a) Capital Adequacy Ratio (%)   | 13.28%                                       | 16.79%                                       | 13.28%                                | 16.79%                                |
|         | (b) Earnings per share (EPS) - Basic and Diluted (₹) (*not annualised)   | * 2.23                                       | * 0.61                                       | 4.31                                  | 1.35                                  |
| 18.     | Non-Performing Assets (NPA) Ratios   |  |  |                                       |                                       |
|         | (a) Amount of Gross Non-Performing Assets  | 3,582.65                                     | 2,286.94                                     | 3,582.65                              | 2,286.94                              |
|         | (b) Amount of Net Non-Performing Assets  | 2,575.05                                     | 1,806.35                                     | 2,575.05                              | 1,806.35                              |
|         | (c) Gross NPA (%)  | 0.93%  | 1.22%  | 0.93%                                 | 1.22%                                 |
|         | (d) Net NPA (%)  | 0.67%  | 0.96%  | 0.67%                                 | 0.96%                                 |
| 19.     | Return on Assets (*not annualised) (%)   | 0.54%  | 0.30%  | 1.11%                                 | 0.80%                                 |

**Notes:**

- The Company has elected to apply the format applicable to banks and non-banking financial companies, for submission of the financial results pursuant to the requirements under clause 29, as given in Annexure II to the simplified listing agreement for debt securities issued by SEBI vide circular no. SEBI/MD/BDND/1/2009/11/05 dated May 11, 2009.
- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on April 16, 2015.
- The Company has a single reportable segment i.e. financing which has similar risk and return for the purpose of AS 17 on 'Segment Reporting' specified under section 133 of the Companies Act 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014. The Company operates in a single geographical segment i.e. domestic.
- The figures of the previous year/period have been regrouped/rearranged wherever necessary to conform to the current year/period presentation.

For and on behalf of the Board of Directors  
L&T Housing Finance Limited

Sd/-

Dinanath Dubhashi  
Director

Place: Mumbai

Date: April 16, 2015

CERTIFIED TRUE COPY

Kish



**Annexure – 2**

**Date:** May 12, 2015

**Declaration**

We hereby certify and declare that ---

- (A) the proceeds the various NCDs issues of the Company were utilized for the purpose as mentioned in the Information Memorandum of the respective issues;
- (B) The Cash-Flow of the Company is adequate for payment of interest and redemption of principal of the NCDs issued.
- (C) This company is 'Housing Finance Company' and the NCDs issued by this company are the 'Private Placed' and hence no 'Debenture Redemption Reserve' is required to be created for the Half year ending on 31.03.2015.
- (D) as on date, the value of the assets charged to the GDA Trusteeship Ltd., the Debenture Trustees in respect of Non-Convertible Debentures issued by this Company in pursuance of the Trust Deed executed by this Company, is adequate to cover the outstanding amount of the NCDs / Bonds, with the agreed margin and that the assets are free from encumbrances debts save and except those specifically agreed to by the Debenture Trustee;
- (E) All the general and specific terms and conditions of each issue of debentures are complied with and there is no breach of any of them.
- (F) The company has complied with all the statutory and regulatory compliances and there are no proceedings initiated / pending against the company for non-compliance.

  
**Authorized Signatory**



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**Annexure - 3**
**Details of Complaints:**
**A) Status of Investor Grievance:**

| No. of Complaints pending at the end of previous half-year (30.09.2014) | No. of Complaints received during the half-year (01.10.2014 to 31.03.2015) | No. of Complaints resolved during the half-year |
|---|--|---|
| Nil   |  |   |
|   |  |   |
|   |  |   |
|   |  |   |

**B) Details of complaints pending for more than 30 days:**

| No. of Complaints pending for more than 30 days | Nature of complaints         |                                |           | Steps taken for redressal | Status of complaint (if redressed, date of redressal) |
|---|------------------------------|--------------------------------|-----------|---------------------------|---|
|   | Delay in payment of interest | Delay in payment of redemption | Any other |                           |   |
| Nil   |                              |                                |           |                           |   |
|   |                              |                                |           |                           |   |
|   |                              |                                |           |                           |   |
|   |                              |                                |           |                           |   |


*Koiki*

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**Computation of Asset Cover Ratio as at 31.03.2015**

| Particulars  | Rs. In cr.     |
|--|----------------|
| Book Debts and Receivables   |                |
| Receivables under financing activity   | 3850.04        |
| Other current assets and receivables   | 34.57          |
| Other Receivables  | 2.27           |
| Cash and bank balances   | 40.38          |
| Advances recoverable in cash or in kind or for value to be received, Good                        | 0.87           |
| <b>Total receivables, book debts and other receivables (A)</b>                                   | <b>3928.13</b> |
| Loans secured by first pari-passu charge   | -              |
| Loan from banks against hypothecation of assets under finance, book debts and other receivables. | 1478.82        |
| Secured Redeemable Non Convertible Debentures  | 1461.5         |
| <b>Total Secured Loans (B)</b>   | <b>2940.32</b> |
| <b>Security Cover (A) / (B)</b>  | <b>1.336</b>   |



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\*All loans originated and serviced by and at the discretion of L&T Housing Finance Ltd. www.lthousingfinance.com

**P.M. IYENGAR & CO.**  
CHARTERED ACCOUNTANTS

**P. MADHAVAN IYENGAR**  
B.Com., F.C.A.

S1/107, Jai Krishna Sudama  
Co-op. Hsg. Soc. Ltd.,  
Bangur Nagar, Goregaon (W),  
Mumbai - 400 090.  
Mo. : 98216 76230

April 14, 2015

Date :

To,

M/s GDA TRUSTEESHIP LTD.  
GDA House, S. No.94/95,  
Plot No.85, Opp. Kothrud Bus Depot,  
Bhusari Coloney (Rigjht),  
Paud Road ,Pune - 411038

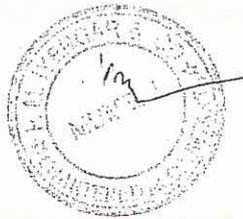
### CERTIFICATE

Based on the examination of the relevant records, documents produced before us of M/s L&T Housing Finance Limited, Mumbai we hereby certify that as against the total receivables of Rs 3851.75 crs as on March 31, 2015, the amount of total loan taken and outstanding as on that date against such receivables including the asset cover are Rs 3227.66 crs. The total assets free from hypothecation are Rs 624.09 crs. The detailed working for the same is enclosed as Annexure

For P. M. Iyengar & Co.  
Chartered Accountants

*Iyengar*

P. Madhavan Iyengar  
Proprietor  
M. No. 44696



CERTIFIED TRUE COPY

*Kish*

**P.M. IYENGAR & CO.**  
CHARTERED ACCOUNTANTS

**P. MADHAVAN IYENGAR**  
B.Com., F.C.A.

S1/107, Jai Krishna Sudama  
Co-op. Hsg. Soc. Ltd.,  
Bangur Nagar, Goregaon (W),  
Mumbai - 400 090.  
Mo. : 98216 76230

April 14, 2015

Date :

To,

M/s GDA TRUSTEESHIP LTD.  
GDA House, S. No.94/95,  
Plot No.85, Opp. Kothrud Bus Depot,  
Bhusari Coloney (Rigjht),  
Paud Road ,Pune - 411038

### CERTIFICATE

Based on the examination of the relevant records, documents produced before us of M/s L&T Housing Finance Limited, Mumbai we hereby certify that the assets charged to Debenture Trustee as on March 31, 2015 are under exclusive charge and not charged to any other lenders. Detailed working is enclosed as Annexure.

For P. M. Iyengar & Co.  
Chartered Accountants

*Iyengar*

**P. Madhavan Iyengar**  
Proprietor  
M. No. 44696



Date: April 14, 2015

Date :

**Annexure – 2**

**Declaration**

With respect to the NCD's issued and privately placed by L&T Housing Finance Limited, We hereby certify and declare that --

- (A) the proceeds the various NCDs issues of the Company were utilized for the purpose as mentioned in the Offer Document of the respective issues;
- (B) The Cash-Flow of the Company is adequate for payment of interest and redemption of principal of the NCDs issued.
- (C) as on date, the value of the assets charged to the GDA Trusteeship Ltd. (erstwhile GDA Trustee & Consultancy Ltd.), the Debenture Trustees in respect of Non-Convertible Debentures issued by this Company in pursuance of the Trust Deed executed by this Company, is adequate to cover the outstanding amount of the NCDs / Bonds, with the agreed margin and that the assets are free from encumbrances debts save and except those specifically agreed to by the Debenture Trustee;

For P. M. Iyengar & Co.  
Chartered Accountants

*M. Iyengar*

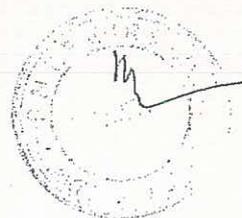
**P. Madhavan Iyengar**  
Proprietor  
M. No. 44696



## L&amp;T HOUSING FINANCE LIMITED

## Annexure I to Certificate

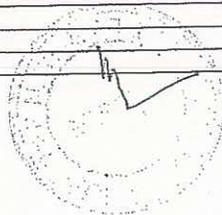
| As on March 31, 2015                         |        |                |
|--|--------|----------------|
| Particulars                                  | Rs Crs |                |
|  | Amount | Amount         |
| Asset Cover required for below mentioned NCD |        |                |
| Series A of 2012-13 Rs 100 crs               | 20.00  |                |
| Add : Asset Cover of 1.00 times              | 0.00   | 20.00          |
| Series B of 2013-14 of Rs 50 crs             | 45.00  |                |
| Add : Asset Cover of 1.00 times              | 0.00   | 45.00          |
| Series A of 2014-15 of Rs 100.00 crs         | 79.50  |                |
| Add : Asset Cover of 1.00 times              | 0.00   | 79.50          |
| Series B of 2014-15 of Rs 20.00 crs          | 10.00  |                |
| Add : Asset Cover of 1.00 times              | 0.00   | 10.00          |
| Series C of 2014-15 of Rs 50.00 crs          | 50.00  |                |
| Add : Asset Cover of 1.00 times              | 0.00   | 50.00          |
| Series D of 2014-15 of Rs 300.00 crs         | 300.00 |                |
| Add : Asset Cover of 1.00 times              | 0.00   | 300.00         |
| Series E of 2014-15 of Rs 20.00 crs          | 17.50  |                |
| Add : Asset Cover of 1.00 times              | 0.00   | 17.50          |
| Series F of 2014-15 of Rs 100.00 crs         | 60.00  |                |
| Add : Asset Cover of 1.00 times              | 0.00   | 60.00          |
| Series G of 2014-15 of Rs 75.00 crs          | 75.00  |                |
| Add : Asset Cover of 1.00 times              | 0.00   | 75.00          |
| Series H of 2014-15 of Rs 50.00 crs          | 50.00  |                |
| Add : Asset Cover of 1.00 times              | 0.00   | 50.00          |
| Series I of 2014-15 of Rs 100.00 crs         | 100.00 |                |
| Add : Asset Cover of 1.00 times              | 0.00   | 100.00         |
| Series J of 2014-15 of Rs 40.00 crs          | 31.00  |                |
| Add : Asset Cover of 1.00 times              | 0.00   | 31.00          |
| Series K of 2014-15 of Rs 30.00 crs          | 28.00  |                |
| Add : Asset Cover of 1.00 times              | 0.00   | 28.00          |
| Series L of 2014-15 of Rs 30.00 crs          | 30.00  |                |
| Add : Asset Cover of 1.00 times              | 0.00   | 30.00          |
| Series M of 2014-15 of Rs 75.00 crs          | 44.00  |                |
| Add : Asset Cover of 1.00 times              | 0.00   | 44.00          |
| Series N of 2014-15 of Rs 400.00 crs         | 400.00 |                |
| Add : Asset Cover of 1.00 times              | 0.00   | 400.00         |
| Series P of 2014-15 of Rs 40.00 crs          | 30.00  |                |
| Add : Asset Cover of 1.00 times              | 0.00   | 30.00          |
| Series Q of 2014-15 of Rs 125.00 crs         | 91.50  |                |
| Add : Asset Cover of 1.00 times              | 0.00   | 91.50          |
| Interest accrued till 31st March 2015        |        | 71.20          |
| <b>Total</b>                                 |        | <b>1532.70</b> |



## L&amp;T HOUSING FINANCE LIMITED

## Annexure II to Certificate

| As on March 31, 2015   |         | Amount         |
|--|---------|----------------|
| Particulars  |         | Rs Crs         |
| Loan Against Property  | 1353.77 |                |
| Housing Loan Receivables   | 2497.98 |                |
| <b>Total Assets (A)</b>  |         | <b>3851.75</b> |
| Less :   |         |                |
| Term Loan against Hypothecated Assets                                  | 1509.68 |                |
| Add : Applicable Asset Cover   | 182.32  | 1692.00        |
| <b>Assets Charged to GDA Trusteeship Services Ltd towards NCD's :-</b> |         |                |
| <b>Series A of 2012-13 Rs 100 crs</b>                                  |         |                |
| Loan Against Property  | 12.89   |                |
| Housing Loan Receivables   | 7.46    | 20.35          |
| <b>Series B of 2013-14 of Rs 50 crs</b>                                |         |                |
| Loan Against Property  | 16.30   |                |
| Housing Loan Receivables   | 28.45   |                |
| Others   | 0.28    | 45.03          |
| <b>Series A of 2014-15 of Rs 100 crs</b>                               |         |                |
| Others   | 1.80    |                |
| Loan Against Property  | 35.31   |                |
| Housing Loan Receivables   | 42.68   | 79.79          |
| <b>Series B of 2014-15 of Rs 20.00 crs</b>                             |         |                |
| Loan Against Property  | 0.99    |                |
| Housing Loan Receivables   | 9.42    | 10.41          |
| <b>Series C of 2014-15 of Rs 50.00 crs</b>                             |         |                |
| Loan Against Property  | 16.43   |                |
| Housing Loan Receivables   | 33.91   | 50.34          |
| <b>Series D of 2014-15 of Rs 300.00 crs</b>                            |         |                |
| Loan Against Property  | 116.05  |                |
| Housing Loan Receivables   | 183.31  |                |
| Others   | 0.73    | 300.09         |
| <b>Series E of 2014-15 of Rs 20.00 crs</b>                             |         |                |
| Loan Against Property  | 6.41    |                |
| Housing Loan Receivables   | 11.22   | 17.63          |
| <b>Series F of 2014-15 of Rs 100.00 crs</b>                            |         |                |
| Loan Against Property  | 18.15   |                |
| Housing Loan Receivables   | 41.54   |                |
| Others   | 0.36    | 60.05          |
| <b>Series G of 2014-15 of Rs 75.00 crs</b>                             |         |                |
| Loan Against Property  | 21.87   |                |
| Housing Loan Receivables   | 52.30   |                |
| Others   | 1.04    | 75.21          |
| <b>Series H of 2014-15 of Rs 50.00 crs</b>                             |         |                |
| Loan Against Property  | 20.86   |                |
| Housing Loan Receivables   | 28.69   |                |
| Others   | 0.59    | 50.14          |
| <b>Series I of 2014-15 of Rs 100.00 crs</b>                            |         |                |
| Loan Against Property  | 30.72   |                |
| Housing Loan Receivables   | 68.11   |                |
| Others   | 1.34    | 100.17         |
| <b>Series J of 2014-15 of Rs 40.00 crs</b>                             |         |                |
| Loan Against Property  | 25.53   |                |
| Housing Loan Receivables   | 5.66    | 31.19          |
| <b>Series K of 2014-15 of Rs 30.00 crs</b>                             |         |                |



|                                       |        |         |
|---------------------------------------|--------|---------|
| Loan Against Property                 | 21.49  |         |
| Housing Loan Receivables              | 6.34   |         |
| Others                                | 0.26   | 28.09   |
| Series L of 2014-15 of Rs 30.00 crs   |        |         |
| Loan Against Property                 | 13.74  |         |
| Housing Loan Receivables              | 15.26  |         |
| Others                                | 1.08   | 30.08   |
| Series M of 2014-15 of Rs 75.00 crs   |        |         |
| Loan Against Property                 | 29.29  |         |
| Housing Loan Receivables              | 14.72  | 44.01   |
| Others                                |        |         |
| Series N of 2014-15 of Rs 400.00 crs  |        |         |
| Loan Against Property                 | 165.72 |         |
| Housing Loan Receivables              | 232.89 |         |
| Others                                | 1.52   | 400.13  |
| Series P of 2014-15 of Rs 40.00 crs   |        |         |
| Loan Against Property                 | 7.21   |         |
| Housing Loan Receivables              | 22.04  |         |
| Others                                | 0.85   | 30.10   |
| Series Q of 2014-15 of Rs 125.00 crs  |        |         |
| Loan Against Property                 | 24.38  |         |
| Housing Loan Receivables              | 54.09  |         |
| Corporate Finance                     | 12.54  |         |
| Others                                | 0.64   | 91.65   |
| Interest accrued till 31st March 2015 |        | 71.20   |
| Total (B)                             |        | 3227.66 |
| Asset Free from Encumbrance (A) - (B) |        | 624.09  |

