

October 24, 2013

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:

- 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. in cr.)	Amt. of Issue (Rs. in cr.)	Latest credit rating
Series A Financial Year 2012-13. Option 1	March 21, 2013	March 26, 2013	400	0.10	40	CARE AA
Series A Financial Year 2012-13. Option 2	March 21, 2013	March 26, 2013	200	0.10	20	CARE AA
Series A Financial Year 2013-14.	July 10, 2013	July 24, 2013	100	1.00	100	CARE AA

- 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.
- The said NCDs are secured by:
 - Series "A" Financial Year 2012-13 option 1 & 2
 - Specific Receivables arising from Home Loans, Loan against properties, builder funding etc. of the Company

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

T +91 11 4053 3254
F +91 11 4057 5071



www.ltfinance.com

- Land and building situated at Nagarbhavi Site ,Bangalore – Site No.18,Khata No.2638/14, Nagarbhavi, Bangalore
 - b. Series “A” 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
4. The asset cover as on 30.09.2013 is detailed below and is adequate as per the terms of issue. The Asset Cover Certificate duly signed by the Chartered Accountant of the Company is attached.
- a. Series “A” Financial Year 2012-13 option 1 & 2 – Rs. 60.13 Crores
 - b. Series “A” of Financial Year 2013-14 – Rs. 100.1 Crores
5. The Debt Equity Ratio is 2.50 times.
6. The due date of payment of principal and interest and the actual date of payment for the half-year ending on 30.09.2013 are as under:

Details of redemption & payment of interest during last half year ending 30.09.2013:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
L&T HSGFIN RESET17 SRA FY13-14	NIL	NIL	NIL	NIL
L&T HSGFIN 9.7031% 15 S-AOP-II	NIL	NIL	NIL	NIL
L&T HSG FIN 9.7424% 15 S-AOP-I	NIL	NIL	NIL	NIL

7. The due date of principal and interest of the above said NCDs during next half-year i.e. 01.10.2013 to 31.03.2014 are as under:

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

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
L&T HSGFIN RESET17 SRA FY13-14	Interest	Oct 10, 2013 Jan 10, 2014	INR 23,586,302 INR 23,819,178
L&T HSGFIN 9.7031% 15 S-AOP-II	NIL	NIL	NIL
L&T HSG FIN 9.7424% 15 S-AOP-I	NIL	NIL	NIL

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 30.09.2013 are attached as per the format in Annexure-II of Listing Agreement.

9. No event as detailed in clause 19 of the Listing Agreement has taken place during half year ending on 30.09.2013, requiring this company to notify to Stock Exchange or Debenture Trustees.
10. 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 |
11. 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 expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking you,

Yours sincerely,



Name: Kriti Narula
Authorized Signatory



Countersigned by:



**For GDA Trusteeship Ltd.
Debenture Trustees**

L&T Housing Finance Ltd

Unit No 505 & 506, DLF Tower 'B'
District Centre, Jasola
New Delhi 110 025

T +91 11 4053 3254
F +91 11 4057 5071



www.ltfinance.com

Annexure – 2**Date: October 24, 2013****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 year ending on 30.09.2013.
- (D) 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;
- (E) the security for the said NCDs / Bonds are in the nature of loan assets / receivables, are also charged to the lender banks, on pari-passu basis and that the Lead Bank, on behalf of all the consortium banks has given its consent for sharing of said assets on pari-passu basis and that the NCDs issued till 30.09.2013 are within the limit authorized by the Lead Bank. Further, that the said assets forming the security are the performing assets and adequate systems and procedures are in place for monitoring their repayments and adequate provisions are made for the bad and doubtful debts.

**Authorized Signatory****Chartered Accountant**

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

T +91 11 4053 3254
F +91 11 4057 5071



www.ltfinance.com

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

No. of Complaints pending at the end of previous half-year (31.03.2013)	No. of Complaints received during the half-year (01.04.2013 to 30.09.2013)	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					

Computation of Asset Cover Ratio as at 30.09.2013

Particulars	Rs. in cr.
<i>Book Debts and Receivables</i>	
Receivables under financing activity	786.84
Other current assets and receivables	348.50
Other Receivables	1.86
Cash and bank balances	0.28
Advances recoverable in cash or in kind or for value to be received, Good	0.75
Total receivables, book debts and other receivables (A) **	1,138.23
<i>Loans secured by first pari-passu charge</i>	
Loan from banks against hypothecation of assets under finance, book debts and other receivables	585.46
Secured Redeemable Non Convertible Debentures	160.00
Total Secured Loans (B)	745.46
Security Cover (A) / (B)	1.53

** Total receivables does not include fixed assets and non-current investments

L&T Housing Finance Ltd

Unit No 505 & 506, DLF Tower 'B'
District Centre, Jasola
New Delhi 110 025

T +91 11 4053 3254
F +91 11 4057 5071



www.ltfinance.com

*Originated and serviced by L&T Housing Finance Ltd. All loans at the discretion of L&T Housing Finance Ltd.

CALCULATION OF ASSET COVER

As on September 30, 2013		(Rs. In Crore)	
Particulars	Amount	Amount	
Total Loans / Borrowings			786.84
TOTAL ASSETS RECEIVABLES AS ON Sep 30, 2013 (A)			786.84
Less:			
Term Loan & Working Capital Limits against hypothecated assets	495.77		
Add: Asset Cover	52.30		548.07
Assets Charged / to be charged to Trustee: GDA Trusteeship Ltd. For below mentioned series			
For NCD Series:	160.00		
Add: Asset Cover (Assets provided in excess due to rounding off)	0.23		160.23
Proposed NCD Series			
Add: Asset Cover (time) (Assets provided in excess due to rounding off)			
TOTAL ASSETS HYPOTHECATED ON Sep 30, 2013 (B)			708.30
Assets Free From Encumbrance (A) – (B)			78.54

L&T Housing Finance Ltd

Unit No 505 & 506, DLF Tower 'B'

District Centre, Jasola

New Delhi 110 025

T +91 11 4053 3254

F +91 11 4057 5071



www.ltfinance.com

*Originated and serviced by L&T Housing Finance Ltd. All loans at the discretion of L&T Housing Finance Ltd.

Unaudited Financial Results for the Half-Year ended September 30, 2013

Sr. No.	Particulars	Six months ended		Year ended
		September 30, 2013 (Unaudited)	September 30, 2012 (Unaudited)	March 31, 2013 (Audited)
				(₹ Lakh)
1.	Income from operations (a)+(b)	3,845.64	1,261.77	2,866.31
	(a) Interest on housing loans and other loans	3,206.14	1,202.96	2,565.81
	(b) Fees and other charges	639.50	58.80	300.49
2.	Other income	554.64	196.77	636.37
3.	Total Income (1+2)	4,400.28	1,458.54	3,502.68
4.	Interest expended	1,606.65	284.62	671.76
5.	Operating Expenses (a)+(b)+(c)	1,896.21	1,239.32	2,439.98
	(a) Employees cost	731.15	671.46	1,234.92
	(b) Depreciation and amortisation	25.50	76.33	82.46
	(c) Other expenditure (includes prior period item of ₹ 84.27 lakh)	1,139.56	491.53	1,122.60
6.	Total Expenditure (4+5) excluding provisions and contingencies	3,502.86	1,523.94	3,111.74
7.	Operating Profit before Provisions and Contingencies (3-6)	897.42	(65.40)	390.94
8.	Provisions (other than tax) and Contingencies	98.24	(624.38)	(2,215.30)
9.	Exceptional items			
10.	Profit from Ordinary Activities before tax (7-8-9)	799.18	558.97	2,606.24
11.	Tax expense (including deferred tax)	245.75		(214.05)
12.	Net Profit from Ordinary Activities after tax (10-11)	553.43	558.97	2,820.29
13.	Extraordinary items (net of tax expense)			381.27
14.	Net Profit for the period (12-13)	553.43	558.97	2,439.02
15.	Paid-up equity share capital (Face Value ₹ 10/- each)	8,142.31	4,392.31	4,392.31
16.	Reserves (excluding revaluation reserve) (Reserves mentioned for the half-year ended Sep-30, 2013 and Sep-30, 2012 are as per the audited financials as on Mar-31, 2013 and Mar-31, 2012 respectively).	9,939.91	7,500.89	9,939.91
17.	Analytical Ratios			
	(a) Capital Adequacy Ratio (%)	30.15%	97.69%	41.27%
	(b) Earnings per share (EPS) - Basic and Diluted (₹) (* not annualised)	*0.75	*1.27	5.55
18.	Non-Performing Assets (NPA) Ratios			
	(a) Amount of Gross Non-Performing Assets	251.93	1,371.26	217.59
	(b) Amount of Net Non-Performing Assets	61.45	21.42	66.76
	(c) Gross NPA (%)	0.32%	7.51%	0.66%
	(d) Net NPA (%)	0.08%	0.12%	0.20%
	(e) Return on Assets (* not annualised) (%)	*0.67%	*2.66%	8.41%

Notes:

- The Company has elected to apply the format applicable to banks and non-banking financial companies, for submission of the half yearly 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/IMD/BOND/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 October 17, 2013.
- The above results for the period ended September 30, 2013 have been subjected to Limited Review by the Statutory Auditors of the Company.
- 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' notified under the Companies (Accounting Standard) Rules, 2006 as amended. The Company operates in a single geographical segment i.e. domestic.
- The figures of the previous period have been regrouped/rearranged wherever necessary to conform to the current period presentation.

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

Date: October 17, 2013
Place: Mumbai

Dinanath Dubhashi
Director



L&T Housing Finance

October 11, 2013

GDA Trusteeship Ltd.
GDA House,
1st Floor, Plot No.-85,
Survey No.94 & 95,
Bhusari Colony, (Right)
Paud Road,
Pune - 411 038.

Sub: Security for Non-Convertible Debenture

Issue Description : L&T HSG FIN 9.7424% 15S-AOP-I (National Stock Exchange)
L&T HSG FIN 9.7031% 15S-AOP-II (National Stock Exchange)

We hereby submit the certificate issued by Chartered Accountants, M/s. P. M. Iyengar & Co., for security of Rs. 60.13 crores towards Non Convertible Debenture issued by L&T Housing Finance Limited. List of loan assets with principal outstanding as on Sep 30, 2013 is enclosed along with the certificate.

Please be informed that the security offered to GDA Trusteeship Ltd. are standard accounts.

Kindly acknowledge the receipt.

Yours sincerely,
For L&T Housing Finance Limited


Authorized Signatories

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

Date :

October 11, 2013

GDA Trusteeship Ltd.
GDA House,
1st Floor, Plot No.-85,
Survey No.94 & 95,
Bhusari Colony, (Right)
Paud Road,
Pune - 411 038.

Dear Sir

Sub: Security offered for the quarter ending Sep 30, 2013

We refer to the statement of security (individual housing loans) for the quarter ending Sep 30, 2013 offered to GDA Trusteeship Ltd., GDA House, 1st Floor, Plot No.-85, Survey No.94 & 95, Bhusari Colony, (Right), Paud Road, Pune - 411038, by L&T Housing Finance Limited, in respect of Non Convertible Debenture availed by them for you.

In this connection, we on the basis of the records produced and information given confirm that we have verified the said portfolio of Rs. 60.13 crores has been exclusively offered to GDA Trusteeship Ltd., Pune for the term loan availed by L&T Housing Finance Limited.

Thanking you,

Yours faithfully,

For P.M. Iyengar & Co.
Chartered Accountants

P. Madhavan Iyengar



P. Madhavan Iyengar
Proprietor
M. No. 044696

Sl. No.	Account No.	Customer Name	Product	Approved Amount	Outstanding Amount	Disbursement Date	Future Redemption Date	Hypothecated To
49	CHNH12000067	BUMALAI D	LAP	1,825,000	1,825,000	30-Nov-12	1,776,756	NON-CONVERTIBLE DEBENTURES - MARCH 2013
50	DELHI12000128	RAJ KAPOOR	LAP	7,100,000	7,100,000	30-Nov-12	6,981,383	NON-CONVERTIBLE DEBENTURES - MARCH 2013
51	PUNH12000135	HITTEKUNAR RUDHARAK	LAP	1,174,023	1,174,023	30-Nov-12	1,154,860	NON-CONVERTIBLE DEBENTURES - MARCH 2013
52	PUNH12000139	MANISH MOHAPAL GUPTA	LAP	2,347,290	2,347,290	30-Nov-12	2,305,667	NON-CONVERTIBLE DEBENTURES - MARCH 2013
53	PUNH12000148	SATISH HARIBHAU SATHE	LAP	480,962	480,962	30-Nov-12	472,874	NON-CONVERTIBLE DEBENTURES - MARCH 2013
54	BLRH12000078	RAMAR CHAITRALE TRUST	LAP	15,000,000	15,000,000	11-Dec-12	13,830,687	NON-CONVERTIBLE DEBENTURES - MARCH 2013
55	CHNH12000065	VENKATESAN S	LAP	681,577	681,577	12-Dec-12	659,330	NON-CONVERTIBLE DEBENTURES - MARCH 2013
56	BLRH12000074	KESHAVA N	LAP	917,000	917,000	12-Dec-12	903,770	NON-CONVERTIBLE DEBENTURES - MARCH 2013
57	BLRH12000083	SREE VENKATESH VENUGOPAL	LAP	535,000	535,000	15-Dec-12	517,275	NON-CONVERTIBLE DEBENTURES - MARCH 2013
58	PUNH12000151	MUNESH NARAYAN AGRAWAL	LAP	390,000	390,000	14-Dec-12	377,088	NON-CONVERTIBLE DEBENTURES - MARCH 2013
59	CHNH12000079	SUGANTHA ESTHER S	LAP	2,100,000	2,100,000	13-Dec-12	2,030,485	NON-CONVERTIBLE DEBENTURES - MARCH 2013
60	SRTH12000021	CHHEDI RAMBHAVAN YADAV	LAP	888,652	888,652	27-Dec-12	855,009	NON-CONVERTIBLE DEBENTURES - MARCH 2013
61	DEHI12000127	VINAY ANAND LOCHAB	LAP	1,163,034	1,163,034	27-Dec-12	1,146,648	NON-CONVERTIBLE DEBENTURES - MARCH 2013
62	ANRH12000056	DEVAJIBHAI NARAYANBHAI UJVA	LAP	1,875,692	1,875,692	28-Dec-12	1,848,357	NON-CONVERTIBLE DEBENTURES - MARCH 2013
63	BLRH12000088	VENKATACHALAPATHI C	LAP	27,500,000	27,500,000	31-Dec-12	27,197,915	NON-CONVERTIBLE DEBENTURES - MARCH 2013
64	CHNH12000078	BALASUBRAMANIAM VENKATESAN	LAP	21,500,000	21,500,000	31-Dec-12	20,808,331	NON-CONVERTIBLE DEBENTURES - MARCH 2013
65	PUNH12000049	SUBHASH HASTIMAL NARAYAN	LAP	18,661,957	18,661,957	31-Dec-12	18,395,974	NON-CONVERTIBLE DEBENTURES - MARCH 2013
66	CHNH12000089	SUNDAR ANNAMALAI	LAP	1,586,000	1,586,000	33-Dec-12	1,517,428	NON-CONVERTIBLE DEBENTURES - MARCH 2013
67	ANRH12000051	AMITKUMAR KUNDANODAS GOVANI	LAP	4,528,462	4,528,462	31-Dec-12	4,183,326	NON-CONVERTIBLE DEBENTURES - MARCH 2013
68	SRTH12000023	KETAN BALUBHAI PATIL	LAP	1,648,651	1,648,651	31-Dec-12	1,624,300	NON-CONVERTIBLE DEBENTURES - MARCH 2013
69	ANRH12000065	VIKASH ASHOKKUMAR BEEL	LAP	700,000	700,000	31-Dec-12	689,897	NON-CONVERTIBLE DEBENTURES - MARCH 2013
70	PUNH12000169	ABHAY BHORE	LAP	20,000,000	20,000,000	4-Jan-13	18,642,943	NON-CONVERTIBLE DEBENTURES - MARCH 2013
71	BLRH12000016	EMANAR CHARITABLE TRUST	LAP	801,000	801,000	11-Jan-13	777,608	NON-CONVERTIBLE DEBENTURES - MARCH 2013
72	CHNH12000096	BALASUBRAMANIAM VENKATESAN	LAP	601,064	601,064	11-Jan-13	583,956	NON-CONVERTIBLE DEBENTURES - MARCH 2013
73	CHNH12000066	VENKATESAN S	LAP	2,500,000	2,500,000	11-Jan-13	2,427,988	NON-CONVERTIBLE DEBENTURES - MARCH 2013
74	CHNH12000088	THANEEKA BALAN R	LAP	1,229,164	1,229,164	16-Jan-13	1,213,368	NON-CONVERTIBLE DEBENTURES - MARCH 2013
75	PUNH12000017	SATISH HARIBHAU SATHE	LAP	905,000	905,000	16-Jan-13	893,641	NON-CONVERTIBLE DEBENTURES - MARCH 2013
76	BLRH12000084	SREE VENKATESH VENUGOPAL	LAP	4,720,000	4,720,000	17-Jan-13	4,660,764	NON-CONVERTIBLE DEBENTURES - MARCH 2013
77	BLRH12000096	YONESH SHRINIVASAN	LAP	1,025,088	1,025,088	22-Jan-13	1,000,056	NON-CONVERTIBLE DEBENTURES - MARCH 2013
78	PUNH12000018	AMJESH MADHUKAR GOKHALE	LAP	17,500,000	17,500,000	24-Jan-13	17,275,197	NON-CONVERTIBLE DEBENTURES - MARCH 2013
79	BLRH12000013	GIRISH PURAVANAKARA	LAP	9,800,000	9,800,000	25-Jan-13	9,513,695	NON-CONVERTIBLE DEBENTURES - MARCH 2013
80	ANRH12000002	HARIVADAN KUNDURBAI CHOKSHI	LAP	9,800,000	9,800,000	25-Jan-13	9,513,695	NON-CONVERTIBLE DEBENTURES - MARCH 2013
81	ANRH12000001	LATIN SHANSHYAMBHAI CHOKSHI	LAP	9,800,000	9,800,000	25-Jan-13	9,513,695	NON-CONVERTIBLE DEBENTURES - MARCH 2013
82	ANRH12000055	JASWANTHAI KUNJIBHAI CHOKSHI	LAP	9,800,000	9,800,000	25-Jan-13	9,513,695	NON-CONVERTIBLE DEBENTURES - MARCH 2013
83	ANRH12000064	AMITKUMAR KUNDANODAS GOVANI	LAP	1,238,239	1,238,239	30-Jan-13	1,222,328	NON-CONVERTIBLE DEBENTURES - MARCH 2013
84	BLRH12000009	SPECTRIUM TOOL ENGINEERS PVT LTD	LAP	2,645,000	2,645,000	31-Jan-13	2,670,982	NON-CONVERTIBLE DEBENTURES - MARCH 2013
85	CHNH12000017	BALASUBRAMANIAM VENKATESAN	LAP	1,263,998	1,263,998	31-Jan-13	1,229,679	NON-CONVERTIBLE DEBENTURES - MARCH 2013
86	ANRH12000063	HAKARBAI KUNJIBHAI CHAUDHARY	LAP	7,265,169	7,265,169	31-Jan-13	7,172,988	NON-CONVERTIBLE DEBENTURES - MARCH 2013
87	PUNH12000157	SUNIL BHIKSHAND BORA	LAP	1,072,508	1,072,508	31-Jan-13	1,058,793	NON-CONVERTIBLE DEBENTURES - MARCH 2013
88	CHNH12000016	HARISHETU MADHAVAN R	LAP	12,544,515	12,544,515	31-Jan-13	12,199,462	NON-CONVERTIBLE DEBENTURES - MARCH 2013
89	BLRH12000004	SPECTRIUM TOOL ENGINEERS PVT LTD	LAP	10,010,854	10,010,854	31-Jan-13	9,719,333	NON-CONVERTIBLE DEBENTURES - MARCH 2013
90	PUNH12000004	KUNDURBAI KUNJIBHAI CHAUDHARY	LAP	2,250,000	2,250,000	6-Feb-13	2,168,201	NON-CONVERTIBLE DEBENTURES - MARCH 2013
91	BLRH12000006	HANLITH K BABU	LAP	105,500,000	105,500,000	11-Feb-13	103,001,722	NON-CONVERTIBLE DEBENTURES - MARCH 2013
92	ANRH12000008	HITEN JASDISHCHANDRORA SETHI	LAP	227,890	227,890	12-Feb-13	223,451	NON-CONVERTIBLE DEBENTURES - MARCH 2013
93	ANRH12000018	PRADU BALUBHAI PRALAPATI	LAP	9,997,992	9,997,992	14-Feb-13	9,751,580	NON-CONVERTIBLE DEBENTURES - MARCH 2013
94	ANRH12000017	SUDHIR AMBARTAL KANADA	LAP	1,507,638	1,507,638	19-Feb-13	1,485,781	NON-CONVERTIBLE DEBENTURES - MARCH 2013
95	CHNH12000039	HARISHETU MADHAVAN R	LAP	3,046,072	3,046,072	20-Feb-13	2,970,215	NON-CONVERTIBLE DEBENTURES - MARCH 2013
96	ANRH12000005	JASWANTHAI KUNJIBHAI CHOKSHI	LAP					NON-CONVERTIBLE DEBENTURES - MARCH 2013



Sl. No.	Loan No.	Customer Name	Product	Account No.	Loan Amt.	Disbursement Date	Future Redemption Date	Interest Period	Interest Type
97	SRTH13000006	NIRMAL BHIVANAS KALANI	LAP	2,677,483	2,677,483	20-Feb-13	2,641,153	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
98	AHMH13000006	LATA GHANSHYAMBAI CHOKEJI	LAP	850,360	850,360	27-Feb-13	829,181	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
99	AHMH13000007	HARVADAN KHMUBHAI CHOKEJI	LAP	2,855,669	2,855,669	27-Feb-13	2,784,553	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
100	DEHL13000085	ALAY KUMAR ASHWAL	LAP	13,070,571	13,070,571	28-Feb-13	12,879,168	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
101	PUNH13000040	SHAKTI NITIN MUNDADA	LAP	2,431,495	2,431,495	28-Feb-13	2,385,078	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
102	BVTH13000012	VASU KRISHNAMURTHY	LAP	6,040,000	6,040,000	28-Feb-13	5,981,289	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
103	CHNH13000028	YULAY ANAND P	LAP	3,000,000	3,000,000	28-Feb-13	2,987,136	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
104	CHNH13000035	ARUN KUMAR TV	LAP	2,200,000	2,200,000	28-Feb-13	2,175,899	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
105	PUNH13000030	MANOJ MAMANCHAND GOVAL	LAP	850,000	850,000	28-Feb-13	839,564	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
106	AHMH13000030	RAJNISH BHANDARI	LAP	4,909,400	4,909,400	28-Feb-13	4,786,085	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
107	AHMH13000030	ANMOL BANDKUMAR ASGARWALA	LAP	13,441,562	13,441,562	28-Feb-13	13,294,398	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
108	PUNH13000030	KONDUR TUKARAM JADHAV	LAP	3,500,000	3,500,000	28-Feb-13	3,434,838	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
109	SRTH13000008	MANISHBHAI RAJUBHAI SHIROVA	LAP	1,970,342	1,970,342	28-Feb-13	1,949,263	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
110	PUNH13000081	ANUJ MANEKAL BHANDARI	LAP	3,631,570	3,631,570	28-Feb-13	3,530,604	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
111	PUNH13000037	SHANKAR BABU BHOOSALE	LAP	1,576,635	1,576,635	28-Feb-13	1,519,202	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
112	SRTH13000003	PARASWAL THANNMAL DHARWAL	LAP	1,379,430	1,379,430	28-Feb-13	1,364,319	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
113	SRTH13000011	MANISHBHAI VANNALALBHAI CHANCHAD	LAP	9,400,000	9,400,000	28-Feb-13	9,297,040	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
114	DEHL13000016	BANTI LAL	LAP	1,884,435	1,894,435	28-Feb-13	1,849,235	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
115	DEHL13000048	BANTI LAL	LAP	1,894,435	1,894,435	28-Feb-13	1,849,235	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
116	KOCH13000006	KARTHIK JOB	LAP	1,000,000	1,000,000	28-Feb-13	948,467	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
117	PUNH13000048	HARSHANDI INDOORANI	LAP	2,739,398	2,739,398	28-Feb-13	2,693,786	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
118	BLGH13000017	VASU KRISHNAMURTHY	LAP	21,494,000	21,494,000	28-Feb-13	21,285,087	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
119	MUNH13000033	AVINASH RAMACHANDRAN NAIR	LAP	1,500,000	1,500,000	30-Mar-13	1,488,722	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
120	DEHL13000140	PRASHANT GUPTA	LAP	7,000,000	7,000,000	31-Mar-13	6,960,451	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
121	PUNH13000230	KALUS MANDAR MAHALESHWARAR	LAP	6,500,000	6,500,000	31-Jul-13	6,474,909	NON-CONVERTIBLE DEBENTURES - MARCH 2013	
								601,287,845	





L&T Housing Finance

GDA Trusteeship Ltd.
GDA House,
1st Floor, Plot No.-85,
Survey No.94 & 95,
Bhusari Colony, (Right)
Paud Road,
Pune - 411 038.

Sub: Security for Non-Convertible Debenture

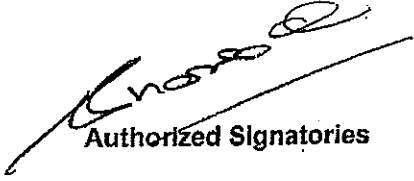
Issue Description: L&T HSGFIN RESET17 SRAFY13-14(National Stock Exchange)

We hereby submit the certificate issued by Chartered Accountants, M/s. P. M. Iyengar & Co., for security of Rs. 100.1 crores towards Non Convertible Debenture issued by L&T Housing Finance Limited. List of loan assets with principal outstanding as on Sep 30, 2013 is enclosed along with the certificate.

Please be informed that the security offered to GDA Trusteeship Ltd. are standard accounts.

Kindly acknowledge the receipt.

Yours sincerely,
For L&T Housing Finance Limited


Authorized Signatories

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

Date :

October 11, 2013

GDA Trusteeship Ltd.
GDA House,
1st Floor, Plot No.-85,
Survey No.94 & 95,
Bhusari Colony, (Right)
Paud Road,
Pune - 411 038.

Dear Sir

Sub: Security offered for the quarter ending Sep 30, 2013

We refer to the statement of security (Individual housing loans) for the quarter ending Sep 30, 2013 offered to GDA Trusteeship Ltd., GDA House, 1st Floor, Plot No.-85, Survey No.94 & 95, Bhusari Colony, (Right), Paud Road, Pune - 411038, by L&T Housing Finance Limited, in respect of Non Convertible Debenture availed by them for you.

In this connection, we on the basis of the records produced and information given confirm that we have verified the said portfolio of Rs. 100.1 crores has been exclusively offered to GDA Trusteeship Ltd., Pune for the term loan availed by L&T Housing Finance Limited.

Thanking you,

Yours faithfully,

For P.M.Iyengar & Co.
Chartered Accountants

M. Madhavan Iyengar



P.Madhavan Iyengar
Proprietor
M. No. 044696

Sl. No.	ISIN	ISSUER NAME	PRODUCT	CONTRACT AMOUNT	LOAN AMOUNT	DISBURSEMENT DATE	REDEMPTION DATE	STATUS
1	BLRDL13000001	ASSETZ INFRAFORMES LLP	CF	170,000,000	163,600,000	21-Mar-13	21-Mar-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
2	BLRDL13000002	HVP REALTY PVT LTD	CF	60,000,000	60,000,000	30-Mar-13	30-Mar-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
3	CMHHL13000012	MANI T S V	LAP	979,311	979,311	4-Apr-13	4-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
4	PUNHL13000073	SHRIAD MAGLUTI RAUT	LAP	1,742,955	1,742,955	8-Apr-13	8-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
5	CHHFL13000082	KUMAR KRISHNAN	LAP	590,870	590,870	9-Apr-13	9-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
6	DELHL13000085	ANIL KUMAR JAIN	LAP	1,060,304	4,060,304	15-Apr-13	15-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
7	PUNHL13000102	MAHESH BHAGWANRAO NALAWADE	LAP	1,450,000	1,450,000	15-Apr-13	15-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
8	SRTHL13000020	DHARMESH RAJIKANTBHAI BHUYA	LAP	969,395	969,395	16-Apr-13	16-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
9	SRTHL13000025	SUSHILARANI MATIRAM GOYAL	LAP	17,500,000	17,500,000	22-Apr-13	22-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
10	AMHHL13000047	PRAMESHKUMAR NARHERAM PANCHAL	LAP	1,991,000	1,991,000	24-Apr-13	24-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
11	BLRHL13000038	CHAKRADHAR CHIDIPOTTHU	LAP	9,585,680	9,585,680	24-Apr-13	24-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
12	AMHHL13000038	CHANDRAKANT RADHESHYAM SHUKLA	LAP	1,195,000	1,195,000	26-Apr-13	26-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
13	BLRHL13000032	VENKATESH S	LAP	917,874	917,874	26-Apr-13	26-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
14	AMHHL13000046	NAVINI KAMEN PRASAD	LAP	3,962,737	3,962,737	29-Apr-13	29-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
15	BLRHL13000051	KIRAN T J	LAP	5,116,967	5,116,967	29-Apr-13	29-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
16	DELHL13000123	ASHOK CHAUDHARY	LAP	20,126,618	20,126,618	29-Apr-13	29-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
17	PUNHL13000094	ASHOK KASHINATH DVHVAL	LAP	8,800,000	8,800,000	29-Apr-13	29-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
18	AMHHL13000062	KALPESH BHAGWANBHAI PATEL	LAP	1,200,000	1,200,000	30-Apr-13	30-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
19	CMHHL13000024	BHASKARAN R	LAP	2,843,866	1,843,866	30-Apr-13	30-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
20	CMHHL13000025	GUNABAL R	LAP	5,200,000	5,200,000	30-Apr-13	30-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
21	DELHL13000092	SHASHI KANT NEMANI	LAP	2,641,798	2,641,798	30-Apr-13	30-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
22	DELHL13000137	RAJAT KUMAR	LAP	4,750,000	4,750,000	30-Apr-13	30-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
23	MUMHL13000061	SATISH BABURAO PATIL	LAP	11,000,000	11,000,000	30-Apr-13	30-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
24	PUNHL13000052	VINCENT PAUL	LAP	1,200,000	1,200,000	30-Apr-13	30-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
25	PUNHL13000065	SURESH THAVARDAS MILANI	LAP	3,869,762	3,869,762	30-Apr-13	30-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
26	PUNHL13000069	SANJAY BHANUDAS MALI	LAP	1,300,000	1,300,000	30-Apr-13	30-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
27	PUNHL13000095	ATUL NARAYAN HARAPALE	LAP	3,050,000	3,050,000	30-Apr-13	30-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
28	PUNHL13000117	NILESH KANTILAL PANCHAL	LAP	9,200,000	9,200,000	30-Apr-13	30-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
29	PUNHL13000125	AZIZ BABULAL SAYYED	LAP	1,200,000	1,200,000	30-Apr-13	30-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
30	SRTHL13000027	REKHA DHARAMPAL CHUGH	LAP	8,314,000	8,314,000	30-Apr-13	30-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
31	SRTHL13000033	SUNILKUMAR BHERULAL DARYANI	LAP	3,095,090	3,095,090	30-Apr-13	30-Apr-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
32	CMHHL13000041	RAJASEKARAN T	LAP	21,600,000	21,600,000	13-May-13	13-May-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
33	DELHL13000135	ASHOK CHAUDHARY	LAP	454,550	454,550	14-May-13	14-May-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
34	AMHHL13000068	SANDIP RAJESHBHAI RAMA	CF	150,000,000	80,000,000	17-May-13	17-May-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
35	BLRDL13000004	VAISHNAVI INFRASTRUCTURE PRIVATE LIMITED	LAP	2,158,069	2,158,069	21-May-13	21-May-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
36	AMHHL13000065	ASHISH OMPRAKASH SHARMA	LAP	3,062,040	3,062,040	22-May-13	22-May-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
37	AMHHL13000069	DITYANG BALKRISHNA BHATT	LAP	2,170,000	2,170,000	23-May-13	23-May-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
38	AMHHL13000051	MUKUNDSINH RAJURAJA RAJPUT	LAP	2,010,921	2,010,921	24-May-13	24-May-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
39	AMHHL13000070	NILESHKUMAR M SHANKAR	LAP	2,130,000	2,130,000	24-May-13	24-May-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
40	AMHHL13000076	PIARELAL MUKUNDIRAJ JAYSWAL	LAP	2,400,000	2,400,000	24-May-13	24-May-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
41	DELHL13000099	SHASHI KANT NEMANI	LAP	1,000,000	1,000,000	25-May-13	25-May-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
42	CMHHL13000043	JAYANTHI R	LAP	2,800,000	2,800,000	27-May-13	27-May-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
43	AMHHL13000069	JANESH KANTILAL THAKKAR	LAP	6,275,000	6,275,000	27-May-13	27-May-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
44	AMHHL13000075	AJAYBHAI INDRAVADAN BHATT	LAP	7,000,000	7,000,000	28-May-13	28-May-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
45	BLRHL13000050	SHAHEEN BANU	LAP	5,830,540	5,830,540	28-May-13	28-May-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
46	CHHHL13000130	MANIVANNAN R	LAP	350,000,000	350,000,000	30-May-13	30-May-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
47	PUNBD13000001	MARVEL LANDMARKS PVT LTD	CF	4,968,643	4,968,643	30-May-13	30-May-13	NON-CONVERTIBLE DEBENTURES - JULY 2013
48	CHHHL13000088	GOPAL GATTANI S	LAP	4,968,643	4,968,643	30-May-13	30-May-13	NON-CONVERTIBLE DEBENTURES - JULY 2013



L&T Housing Finance Limited

List of L&Ts hypothecated to GDA Trusteeship Limited for Redeemable NCDs (July-13) as on September-30, 2013

Sl. No.	ISIN	ISIN	CUSTOMER NAME	PRODUCT	SANCTIONED AMOUNT (IN ₹)	LOAN AMOUNT	DISBURSEMENT DATE	FUTURE PRINCIPAL AS ON SEPTEMBER-30, 2013	APPLICABLE TO SERIES
49	CHNH13000110		NATARAJAN NANDAKUMAR	LAP	5,900,000	5,900,000	30-May-13	5,831,894	NON-CONVERTIBLE DEBENTURES - JULY 2013
50	CHNH13000128		VIJAYA LAKSHMI U	LAP	4,963,026	4,963,026	30-May-13	4,943,283	NON-CONVERTIBLE DEBENTURES - JULY 2013
51	BLRH13000067		KIRAN N	LAP	7,932,890	7,932,890	31-May-13	7,893,143	NON-CONVERTIBLE DEBENTURES - JULY 2013
52	BLRH13000068		SATHISH P	LAP	6,000,000	6,000,000	31-May-13	5,043,140	NON-CONVERTIBLE DEBENTURES - JULY 2013
53	BLRH13000094		ZABULON ATHISKVAM	LAP	17,500,000	17,500,000	31-May-13	17,116,940	NON-CONVERTIBLE DEBENTURES - JULY 2013
54	PUNBD13000002		MARVEL PROMOTERS & DEVELOPERS (PUNE) PVT LTD	CF	60,000,000	60,000,000	12-Jun-13	60,000,000	NON-CONVERTIBLE DEBENTURES - JULY 2013
55	BLRBD13000003		M V PROJECTS INDIA PVT LTD	CF	87,000,000	25,000,000	28-Jun-13	25,000,000	NON-CONVERTIBLE DEBENTURES - JULY 2013
56	BLRBD13000005		VAISHNAVI INFRASTRUCTURE PRIVATE LIMITED	CF	80,000,000	20,000,000	30-Aug-13	20,000,000	NON-CONVERTIBLE DEBENTURES - JULY 2013
57	BLRBD13000006		VAISHNAVI INFRASTRUCTURE PRIVATE LIMITED	CF	249,000,000	60,000,000	31-Aug-13	60,000,000	NON-CONVERTIBLE DEBENTURES - JULY 2013
58	PUNBD13000004		MARVEL LANDMARKS PVT LTD	CF	79,000,000	35,000,000	30-Sep-13	35,000,000	NON-CONVERTIBLE DEBENTURES - JULY 2013
								1,001,026,596	

