

May 3, 2018

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

Dear Sir/Madam,

Sub: Submission of Audited Financial Results under Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”).

With reference to the captioned subject, we wish to inform you that the Board of Directors of L&T Housing Finance Limited (“the Company”) at its Meeting held on May 2, 2018, has approved the Audited Financial Results for the year ended March 31, 2018. Accordingly, please find enclosed the following:

- Audited Financial Results along with Auditors' Report thereon under Regulation 52(1) of the Listing Regulations
- Declaration regarding Audit Reports with unmodified opinion under Regulation 52(3) of the Listing Regulations
- Half yearly statement containing details for Non Convertible Debentures (NCD's) under Regulation 52(4) of the Listing Regulations
- Certificate signed by Debenture Trustee under Regulation 52(5) of the Listing Regulations stating that it has taken note of the contents under Regulation 52(4)
- Publication of financial result as per Regulation 52(8) of the Listing Regulations

Further, in accordance with Regulation 52 of Chapter V of the Listing Regulations, the above mentioned disclosures are uploaded on the website of the Company.

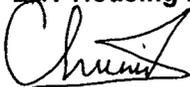
The above information is furnished to you in terms of the relevant provisions of the Uniform Listing Agreement entered into by the Company with the Exchange.

Kindly take the aforesaid submission on your records and acknowledge the receipt of the letter.

Thanking you,

Yours faithfully,

For **L&T Housing Finance Limited**



Chinni Singh
Company Secretary and Compliance Officer

Encls: As above

L&T Housing Finance Limited

Registered and Corporate Office

Brindavan, Plot No. 177, CST Road

Kalina, Santacruz (East)

Mumbai 400 098, Maharashtra, India

CIN: U45200MH1994PLC259630

T +91 22 6212 5000

F +91 22 6212 5398

E investorgrievances@lts.com

www.lts.com

L&T HOUSING FINANCE LIMITED

(A wholly owned subsidiary of L&T Finance Holdings Limited)

Registered Office : Brindavan, Plot No. 177, C.S.T Road, Kallna, Santacruz(East), Mumbai - 400 098

CIN: U45200MH1994PLC259630 T:022 6212 5000 F: 022 6212 5398

E- Mail Id: investorgrivances@lffs.com Website : www.lffs.com

₹ in lakh

STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE HALF YEAR AND YEAR ENDED MARCH 31, 2018					
Sr. No.	Particulars	Half year ended		Year ended	
		March 31, 2018 (Refer note 4)	March 31, 2017 (Refer note 4)	March 31, 2018 (Audited)	March 31, 2017 (Audited)
	Revenue				
I	(a) Revenue from operations	68,408.75	50,514.34	119,306.13	94,842.34
II	(b) Other income	505.22	382.95	1,049.98	546.88
III	Total revenue (I+II)	68,913.97	50,897.29	120,356.11	95,389.22
	Expenses				
IV	(a) Employee benefit expenses	1,190.84	2,157.90	2,148.06	4,715.10
	(b) Finance costs	38,714.85	29,847.59	69,394.41	58,415.36
	(c) Depreciation and amortization expense	84.84	79.30	156.94	203.15
	(d) Administration and other expenses	3,709.87	2,975.62	7,264.71	6,803.89
	(e) Provisions and write-offs	8,083.22	2,554.17	15,864.63	4,230.96
	Total expenses	51,783.62	37,614.58	94,828.75	74,368.46
V	Profit before tax (III-IV)	17,130.35	13,282.71	25,527.36	21,020.76
	Tax expenses				
VI	(a) Current tax	6,005.96	4,539.38	9,445.25	7,628.13
	(b) Deferred tax	(34.68)	148.17	(553.48)	(248.52)
VII	Profit for the period/ year (V-VI)	11,159.07	8,595.16	16,635.59	13,641.15
	Earnings per equity share				
VIII	(a) Basic equity share (₹) (* not annualised)	*8.21	*6.91	12.53	11.10
	(b) Diluted equity share (₹) (* not annualised)	*8.21	*6.91	12.53	11.10
	(c) Face value per equity share (₹)	10.00	10.00	10.00	10.00

Notes:

1 Statement of assets and liabilities as at March 31, 2018

₹ in lakh

Sr. No.	Particulars	As at March 31, 2018 (Audited)	As at March 31, 2017 (Audited)
I	EQUITY AND LIABILITIES		
1	Shareholders' funds		
	(a) Share capital	16,536.51	12,965.08
	(b) Reserves and surplus	119,670.51	67,563.40
	Sub-total - Shareholders' funds	136,207.02	80,528.48
2	Non-current liabilities		
	(a) Long-term borrowings	809,558.33	698,477.00
	(b) Other long-term liabilities	215.57	3,747.74
	(c) Long-term provisions	5,141.11	3,431.25
	Sub-total - Non-current liabilities	814,915.01	705,655.99
3	Current liabilities		
	(a) Short-term borrowings	137,542.54	11,623.84
	(b) Trade payables		
	Total outstanding dues of micro enterprises and small enterprises	-	-
	Total outstanding dues of creditors other than micro enterprises and small enterprises	1,268.67	875.72
	(c) Current maturities of long term borrowings	49,966.67	34,675.00
	(d) Other current liabilities	59,612.85	46,997.07
	(e) Short-term provisions	739.69	1,268.70
	Sub-total - Current liabilities	249,130.42	95,440.33
	TOTAL EQUITY & LIABILITIES	1,200,252.45	881,624.80

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E- Mail Id: investorgrievances@lts.com Website : www.ltsf.com

₹ in lakh

Sr. No.	Particulars	As at March 31, 2018 (Audited)	As at March 31, 2017 (Audited)
II	ASSETS		
	Non-current assets		
1	(a) Property, plant and equipment	124.24	236.75
	(b) Intangible assets	224.92	45.52
	(c) Intangible assets under development	569.16	120.04
	(d) Capital work in progress	6.48	6.90
	(e) Non-current investments	20,147.93	8,499.24
	(f) Deferred tax assets (net)	1,427.92	874.44
	(g) Long-term loans and advances towards financing activities	1,071,985.98	788,149.44
	(h) Long-term loans and advances	857.33	49.56
	Sub-total - Non-current assets	1,095,343.96	797,981.89
2	Current assets		
	(a) Current investments	37,049.40	35,050.41
	(b) Cash and cash equivalents	12,097.51	266.91
	(c) Current maturities of long-term loans towards financing activities	44,913.40	40,342.39
	(d) Short-term loans and advances	279.95	162.48
	(e) Other current assets	10,568.23	7,820.72
	Sub-total - Current assets	104,908.49	83,642.91
	TOTAL ASSETS	1,200,252.45	881,624.80

- The above financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on May 2, 2018. The results for the year ended March 31, 2018 have been audited by the Statutory Auditors of the Company.
- During the year ended March 31, 2018, the company has declared two interim dividends of ₹ 7 per share on February 21, 2018 and ₹ 4.37 per share on March 30, 2018 aggregating to ₹ 20,874.44 lakh (including dividend distribution tax) on equity shares of ₹ 10 each fully paid.
- The figures for the half year ended March 31, 2018 and March 31, 2017 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto half year of the respective financial year.
- Previous period/year figures have been regrouped and reclassified, where necessary, to make them comparable with current period/year figures.

In terms of our report attached.
For **DELOITTE HASKINS & SELLS LLP**
Chartered Accountants



Mukesh Jain
Partner

Place : Mumbai
Date : May 2, 2018

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



Dinanath Dubhashi
Chairperson
(DIN - 03545900)

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**INDEPENDENT AUDITOR'S REPORT
TO THE BOARD OF DIRECTORS OF
L&T HOUSING FINANCE LIMITED**

1. We have audited the accompanying Statement of Financial Results of **L&T HOUSING FINANCE LIMITED** ("the Company") for the year ended March 31, 2018, ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been compiled from the related standalone financial statements which has been prepared in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement.
3. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Statement is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the Statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the Statement in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Management, as well as evaluating the overall presentation of the Statement.

We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion.

4. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
 - (i) is presented in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and
 - (ii) has been prepared in accordance with the relevant norms issued by the National Housing Bank in respect of Income recognition, asset classification, provisioning and other related matters; and

- (iii) gives a true and fair view in conformity with the aforesaid Accounting Standards and other accounting principles generally accepted in India of the net profit and other financial information of the Company for the year ended March 31, 2018.
5. The Statement includes the results for the half year ended March 31, 2018 being the balancing figure between the audited figures in respect of the full financial year and the published year to date figures up to half year of the current financial year which were subject to limited review by us.

For **DELOITTE HASKINS & SELLS LLP**
Chartered Accountants
(Firm's Registration No. 117366W/W-100018)



Mukesh Jain
Partner
(Membership No.108262)

MUMBAI, May 2, 2018

May 2, 2018

National Stock Exchange of India Limited

Exchange Plaza,
Plot No. C/1, G Block,
Bandra - Kurla Complex, Bandra (East),
Mumbai - 400 051

Kind Attn: Head – Listing Department / Dept of Corporate Communications

Sub: Declaration regarding Audit Reports with unmodified opinion for the financial year ended March 31, 2018

Dear Sir/Madam,

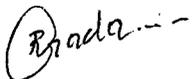
Pursuant to Regulation 52(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") as amended, we hereby declare that M/s. Deloitte Haskins & Sells LLP, Chartered Accountants, Statutory Auditors of the Company have submitted the Audit Reports with unmodified opinion for Audited Financial Results of the Company for the financial year ended March 31, 2018.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For **L&T Housing Finance Limited**



Ripan Gada
Head - Accounts

L&T Housing Finance Limited
Registered and Corporate Office
Brindavan, Plot No. 177, CST Road
Kalina, Santacruz (East)
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www.lts.com

May 3, 2018

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

Dear Sir/Madam,

Details of Non-Convertible Debentures issued under Private Placement basis under Regulation 52(4) of SEBI (Listing Obligations and Disclosure 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 Exchange where debt securities of the Company are listed and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, 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 (ICRA), 'CARE AAA' (Rating upgraded from CARE AA+) by CARE Ratings Limited (CARE) and 'IND AAA' (Assigned a New Rating) by India Ratings and Research Private Limited.
 - Unsecured Redeemable Non-Convertible Debentures (Subordinated Debt) - 'ICRA AA+' by ICRA and 'CARE AAA' (Rating upgraded from CARE AA+) by CARE.
 - Unsecured Non-Convertible Debentures in the nature of Perpetual Debt - 'ICRA AA' by ICRA and 'CARE AA+' (Rating upgraded from CARE AA) by CARE.
2. The said NCDs are secured by exclusive charge on specific receivables and first pari-passu charge/mortgage on the immovable property, wherever applicable.
3. The asset cover is Rs 4,453.33 Crore as on 31.03.2018 and is adequate as per the terms of the issue of Non-Convertible Debentures.
4. The debt-equity ratio – 7.32.
5. The debt service coverage ratio – 0.04.
6. The interest service coverage ratio – 1.37.
7. Net worth- Rs. 136,207.02 Lakh.

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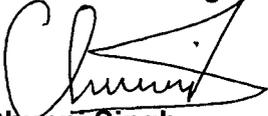
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8. Net profit after tax- Rs. 16,635.59 Lakh.
9. Earnings per share – 12.53.
10. Debenture redemption reserve - Not Applicable.
11. The previous due date for payment of interest / repayment of principal of said NCDs and whether the same has been paid or not- Refer Annexure A.
12. The next due date for the payment of interest / principal along with the amount of interest and the redemption amount of said NCDs - Refer Annexure B.

Thanking you,

Yours sincerely,

For **L&T Housing Finance Limited**



Channi Singh
Company Secretary and Compliance Officer

Note:

Please note that the above information is available on the website of the Company and Debenture Trustee and Stock Exchange. The investors may write to us at our email id: investorgrievances@ltfs.com, for any further information.

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

ANNEXURE A
Details of payment of interest / repayment of principal during last half year ending 31.03.2018:

Sr. No.	Series / Tranche	ISIN	Type (Principal/Interest)	Due date of payment	Actual date of payment
1	Series P FY 16-17	INE476M07AP4	Principal	03-10-2017 (If call option exercised)	03-10-17
2	Series P FY 16-17	INE476M07AP4	Interest	03-10-2017 (If call option exercised)	03-10-17
3	Series R FY 16-17	INE476M07AR0	Interest	07-10-17	⁽¹⁾ 09-10-17
4	Series O FY 15-16- Option 1	INE476M07784	Interest	20-10-17	⁽²⁾ 23-10-17
5	Series O FY 15-16- Option 3	INE476M07800	Interest	20-10-17	⁽³⁾ 23-10-17
6	Series O FY 16-17	INE476M07AO7	Principal	23-10-2017 (If call option exercised)	23-10-17
7	Series O FY 16-17	INE476M07AO7	Interest	23-10-2017 (If call option exercised)	23-10-17
8	Series S FY 16-17	INE476M07AS8	Interest	25-10-17	25-10-17
9	Series P FY 15-16- Option 2	INE476M07826	Interest	26-10-17	26-10-17
10	Series J FY 14-15- Option 2	INE476M07255	Interest	07-11-17	07-11-17
11	Series J FY 14-15- Option 3	INE476M07263	Interest	07-11-17	07-11-17
12	Series R FY 15-16	INE476M07859	Interest	27-11-17	27-11-17
13	Series K FY 14-15- Option 1	INE476M07271	Principal	04-12-17	04-12-17
14	Series K FY 14-15- Option 1	INE476M07271	Interest	04-12-17	04-12-17
15	Series L FY 14-15- Option 1	INE476M07297	Interest	15-12-17	15-12-17
16	Series L FY 14-15- Option 2	INE476M07305	Interest	15-12-17	15-12-2017



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Sr.No.	Series / Tranche	ISIN	Type (Principal/Interest)	Due date of payment	Actual date of payment
17	Series M FY 14-15	INE476M07313	Principal	15-01-18	15-01-18
18	Series M FY 14-15	INE476M07313	Interest	15-01-18	15-01-18
19	Series N FY 14-15- Option 1	INE476M07321	Principal	16-01-18	16-01-18
20	Series N FY 14-15- Option 1	INE476M07321	Interest	16-01-18	16-01-18
21	Series N FY 14-15- Option 2	INE476M07339	Interest	16-01-18	16-01-18
22	Series N FY 14-15- Option 3	INE476M07347	Interest	16-01-18	16-01-18
23	Series O FY 14-15	INE476M08014	Interest	29-01-18	29-01-18
24	Series T FY 16-17	INE476M07AT6	Interest	17-02-18	⁽⁴⁾ 20-02-18
25	Series U FY 16-17- Option 1	INE476M07AU4	Interest	22-02-18	22-02-18
26	Series U FY 16-17- Option 2	INE476M07AV2	Interest	22-02-18	22-02-18
27	Series P FY 14-15- Option 1	INE476M07354	Interest	24-02-18	⁽⁵⁾ 26-02-18
28	Series P FY 14-15- Option 2	INE476M07362	Interest	24-02-18	⁽⁶⁾ 26-02-18
29	Series S FY 15-16- Option 1	INE476M07867	Interest	26-02-18	26-02-18
30	Series Q FY 14-15- Option 1	INE476M07370	Principal	22-03-18	22-03-18
31	Series Q FY 14-15- Option 1	INE476M07370	Interest	22-03-18	22-03-18
32	Series A FY 15-16- Option 3	INE476M07461	Principal	28-03-18	28-03-18
33	Series A FY 15-16- Option 3	INE476M07461	Interest	28-03-18	28-03-18
34	Series Q FY 14-15- Option 6	INE476M07420	Principal	02-04-18	⁽⁷⁾ 28-03-18
35	Series Q FY 14-15- Option 6	INE476M07313	Interest	02-04-18	⁽⁸⁾ 28-03-18



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- (1) Since there was bank holiday on 7th & 08th Oct 17, payment is made on following working date i.e. 09.10.17
- (2) Since there was bank holiday on 20th, 21st & 22nd Oct 17, payment is made on following working date i.e. 23.10.17
- (3) Since there was bank holiday on 20th, 21st & 22nd Oct 17, payment is made on following working date i.e. 23.10.17
- (4) Since there was bank holiday on 17th, 18th & 19th Feb 18, payment is made on following working date i.e. 20.02.18
- (5) Since there was bank holiday on 24th & 25th Feb 18, payment is made on following working date i.e. 26.02.18
- (6) Since there was bank holiday on 24th & 25th Feb 18, payment is made on following working date i.e. 26.02.18
- (7) Since there was bank holiday on 29th, 30th & 31st Mar 18 and 01st & 2nd Apr 18, payment is made on previous working date i.e. 28.03.18
- (8) Since there was bank holiday on 29th, 30th & 31st Mar 18 and 01st & 2nd Apr 18, payment is made on previous working date i.e. 28.03.18

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ANNEXURE B

Details of payment of interest / repayment of principal due in the next half-year i.e. 01.04.2018 to 30.09.2018:

Sr. No.	Series / Tranche	ISIN	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
1	Series A FY 15-16-Option 2	INE476M07453	Principal	20-04-18	70,000,000.00
2	Series A FY 15-16-Option 2	INE476M07453	Interest	20-04-18	20,633,676.00
3	Series A FY 15-16-Option 4	INE476M07479	Interest	16-04-18	8,925,480.00
4	Series A FY 15-16-Option 5	INE476M07487	Interest	16-04-18	35,701,920.00
5	Series A FY 16-17	INE476M07891	Interest	18-04-18	17,500,000.00
6	Series A FY 17-18	INE476M07AX8	Interest	10-04-18	78,000,000.00
7	Series B FY 16-17-Option 1	INE476M07909	Interest	20-04-18	8,700,000.00
8	Series B FY 16-17-Option 3	INE476M07925	Interest	20-04-18	4,325,000.00
9	Series B FY 17-18	INE476M07AY6	Interest	25-05-18	39,250,000.00
10	Series C FY 15-16-Option 2	INE476M07545	Principal	25-05-18	120,000,000.00
11	Series C FY 15-16-Option 2	INE476M07545	Interest	25-05-18	34,976,016.00
12	Series C FY 15-16-Option 5	INE476M07578	Interest	28-05-18	26,846,280.00
13	Series C FY 16-17-Option 1	INE476M07933	Interest	07-05-18	4,373,840.00
14	Series C FY 16-17-Option 2	INE476M07941	Interest	07-05-18	8,747,680.00



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Sr. No.	Series / Tranche	ISIN	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
15	Series C FY 17-18	INE476M07453	Interest	05-06-18	47,400,000.00
16	Series D FY 15-16-Option 2	INE476M07602	Principal	05-06-18	160,000,000.00
17	Series D FY 15-16-Option 2	INE476M07602	Interest	05-06-18	46,634,880.00
18	Series D FY 15-16-Option 4	INE476M07628	Interest	05-06-18	17,800,000.00
19	Series D FY 15-16-Option 5	INE476M07636	Interest	05-06-18	22,250,000.00
20	Series D FY 16-17-Option 2	INE476M07966	Interest	10-05-18	26,100,000.00
21	Series D FY 17-18	INE476M07BA4	Interest	08-06-18	22,910,000.00
22	Series E FY 14-15-Option 2	INE476M07131	Interest	03-07-18	9,790,000.00
23	Series E FY 16-17-Option 1	INE476M08063	Interest	04-06-18	14,360,550.00
24	Series E FY 17-18	INE476M07BB2	Interest	11-06-18	137,375,000.00
25	Series F FY 14-15	INE476M07149	Interest	28-08-18	58,500,000.00
26	Series F FY 16-17-Option 1	INE476M07974	Interest	14-06-18	30,625,000.00
27	Series F FY 16-17-Option 3	INE476M07990	Interest	14-06-18	21,875,000.00
28	Series F FY 17-18	INE476M07BC0	Interest	15-06-18	58,500,000.00
29	Series G FY 15-16	INE476M07677	Principal	03-07-18	800,000,000.00
30	Series G FY 15-16	INE476M07677	Interest	03-07-18	236,268,443.00
31	Series G FY 16-17-Option 1	INE476M07AA6	Interest	02-07-18	8,726,040.00
32	Series G FY 17-18-Option 1	INE476M07BD8	Interest	19-06-18	36,284,000.00
33	Series G FY 17-18-Option 2	INE476M07BE6	Interest	19-06-18	57,900,000.00


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 Mumbai 400 098, Maharashtra, India
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F +91 22 6212 5398
E investorgrievances@ltfs.com

www.ltfs.com

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Sr. No.	Series / Tranche	ISIN	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
34	Series H FY 14-15-Option 1	INE476M07602	Interest	19-09-18	49,000,000.00
35	Series H FY 15-16	INE476M08030	Interest	16-07-18	13,119,540.00
36	Series H FY 16-17-Option 1	INE476M07AC2	Interest	23-07-18	26,028,480.00
37	Series H FY 16-17-Option 2	INE476M07AD0	Interest	23-07-18	13,881,856.00
38	Series H FY 16-17-Option 3	INE476M07AE8	Interest	23-07-18	4,338,080.00
39	Series H FY 17-18-Option 1	INE476M07BF3	Interest	20-06-18	78,500,000.00
40	Series I FY 15-16-Option 4	INE476M07719	Interest	17-07-18	8,950,000.00
41	Series I FY 16-17	INE476M07AF5	Interest	26-07-18	52,260,000.00
42	Series I FY 17-18	INE476M07BG1	Interest	20-07-18	269,500,000.00
43	Series J FY 15-16	INE476M08048	Interest	24-07-18	46,500,000.00
44	Series J FY 16-17	INE476M07AG3	Interest	30-07-18	218,692,000.00
45	Series J FY 17-18	INE476M07BH9	Interest	10-09-18	92,500,000.00
46	Series K FY 15-16-Option 1	INE476M07727	Principal	27-07-18	220,000,000.00
47	Series K FY 15-16-Option 1	INE476M07727	Interest	27-07-18	64,293,944.00
48	Series K FY 15-16-Option 2	INE476M07735	Principal	27-07-18	220,000,000.00
49	Series K FY 15-16-Option 2	INE476M07735	Interest	27-07-18	19,592,144.00
50	Series K FY 15-16-Option 3	INE476M07743	Interest	30-07-18	2,684,628.00
51	Series K FY 16-17	INE476M07AH1	Interest	02-08-18	146,160,000.00
52	Series L FY 16-17-	INE476M07AJ7	Interest	13-08-18	

4)

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Sr. No.	Series / Tranche	ISIN	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
	Option 2				209,425,000.00
53	Series M FY 16-17	INE476M07AL3	Interest	10-09-18	103,964,500.00
54	Series N FY 16-17- Option 2	INE476M07AN9	Interest	24-09-18	16,590,400.00
55	Series Q FY 14-15- Option 5	INE476M07412	Principal	25-04-18	82,500,000.00
56	Series Q FY 14-15- Option 5	INE476M07412	Interest	25-04-18	25,353,801.00
57	Series Q FY 14-15- Option 7	INE476M07438	Principal	03-04-18	500,000,000.00
58	Series Q FY 14-15- Option 7	INE476M07438	Interest	03-04-18	150,255,800.00
59	Series T FY 15-16	INE476M07883	Interest	03-04-18	137,950,000.00
60	Series U FY 15-16	INE476M08055	Interest	03-04-18	49,500,000.00
61	Series V FY 16-17	INE476M07AW0	Interest	03-04-18	79,500,000.00

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

4)

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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, **Catalyst Trusteeship Limited** (“**Debenture Trustee**”) (Formerly GDA Trusteeship Limited) hereby confirm that we have received and noted (without independent verification thereof) the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Regulations**”), provided to us by **L&T Housing Finance Limited** (“**the Company**”) for the Half year ended March 31, 2018.

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 Catalyst Trusteeship Limited
(Formerly GDA Trusteeship Limited)**



Authorised Signatory

Date: May 02, 2018



L&T HOUSING FINANCE LIMITED

(A Wholly Owned Subsidiary of L&T Finance Holdings Limited)

Registered Office: Brindavan, Plot No. 177, C.S.T Road

Kalina, Santacruz (East), Mumbai 400 098

CIN: U45200MH1994PLC259630, **T** +91 22 6212 5000, **F** +91 22 6212 5398**Email ID:** investorgrievances@ltfs.com **Website:** www.ltfs.com**L&T Financial Services****STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2018**

(₹ in lakh)

Sr. No.	Particulars	Year ended	
		March 31, 2018	March 31, 2017
		Audited	Audited
1	Total Income from Operations	119,306.13	94,842.34
2	Net Profit for the year (before Tax, Exceptional and/or Extraordinary items)	25,527.36	21,020.76
3	Net Profit for the year before tax (after Exceptional and/or Extraordinary items)	25,527.36	21,020.76
4	Net Profit for the year after tax (after Exceptional and/or Extraordinary items)	16,635.59	13,641.15
5	Total Comprehensive Income for the year [Comprising Profit / (Loss) for the year (after tax) and Other Comprehensive Income (after tax)]	16,635.59	13,641.15
6	Paid up Equity Share Capital	16,536.51	12,965.08
7	Reserves (excluding revaluation reserve)	119,670.51	67,563.40
8	Net Worth	136,207.02	80,528.48
9	Paid up Debt Capital/Outstanding Debt	997,067.54	744,775.84
10	Outstanding Redeemable Preference Shares	-	-
11	Debt Equity Ratio	7.32	9.25
12	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations)		
	(i) Basic (₹)	12.53	11.10
	(ii) Diluted (₹)	12.53	11.10
13	Capital Redemption Reserve	-	-
14	Debenture Redemption Reserve	-	-
15	Debt Service Coverage Ratio	0.04	0.04
16	Interest Service Coverage Ratio	1.37	1.36

Notes:

- The above financial results have been reviewed by the Audit Committee and approved by the Board at its meeting held on May 2, 2018. The financial results for the year ended March 31, 2018 have been audited by the statutory auditors of the Company.
- The above is an extract of the detailed format of annual financial results filed with the National Stock Exchange of India Limited ("Stock Exchange") under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the annual financial results are available on the website of the Stock Exchange i.e. www.nseindia.com and on the website of the Company i.e. www.ltfs.com.
- For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchange and can be accessed on the website of the Stock Exchange i.e. www.nseindia.com.
- The Statement referred in Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is available on the website of the Company i.e. www.ltfs.com.
- During the year ended March 31, 2018, the company has declared two interim dividends of ₹ 7 per share on February 21, 2018 and ₹ 4.37 per share on March 30, 2018 aggregating to ₹ 20,874.44 lakh (including dividend distribution tax) on equity shares of ₹ 10 each fully paid.
- Previous year figures have been regrouped and/or reclassified, wherever necessary, to make them comparable with current year figures.

For and on behalf of the Board of Directors of
L&T Housing Finance Limited**Dinanath Dubhashi**
Chairperson
DIN 03545900**Place:** Mumbai
Date: May 2, 2018