

October 18, 2019

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 Unaudited 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 October 18, 2019, has approved the Unaudited Financial Results for the half year ended September 30, 2019. Accordingly, please find enclosed the following:

- Unaudited Financial Results along with Auditors' Report thereon under Regulation 52(1) 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 results 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.

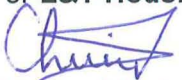
The above information is furnished to you in terms of the relevant provisions of the Uniform Listing Agreement entered into by the Company with the Exchange.

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**



Chunni Singh
Company Secretary and Compliance Officer

Encl: As above

L&T Housing Finance Limited

Registered Office

Brindavan, Plot No. 177, CST Road

Kalina, Santacruz (East)

Mumbai 400 098, Maharashtra, India

CIN: U45200MH1994PLC259630

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

INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM FINANCIAL RESULTS

**TO THE BOARD OF DIRECTORS OF
L&T HOUSING FINANCE LIMITED**

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **L&T HOUSING FINANCE LIMITED** (the "Company"), for the six months ended September 30, 2019 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), 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 a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India (ICAI). A review of interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

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



Sanjiv V. Pilgaonkar
Partner
(Membership No. 039826)
UDIN: 19039826AAAAEH4919

Mumbai, October 18, 2019

L&T HOUSING FINANCE LIMITED

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

Regd. Office : Brindavan, Plot No. 177, C.S.T Road, Kalina, Santaacruz (East), Mumbai - 400 098

CIN: U45200MH1994PLC259630; T: +91 22 6212 5000; F: +91 22 66217509

Email: investor grievances@lfs.com; Website: www.lfs.com

₹ in crore

STATEMENT OF FINANCIAL RESULTS FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2019

Sr. No.	Particulars	Six months ended		Year ended
		September 30, 2019	September 30, 2018	March 31, 2019
		(Unaudited)	(Unaudited)	(Audited)
(I)	Revenue from operations			
	(a) Interest income	596.77	654.53	1,373.12
	(b) Dividend Income	0.02	-	-
	(c) Fees and commission income	29.74	47.88	120.37
	(d) Net gain on fair value changes	23.92	-	16.88
	(e) Net gain on derecognition of financial instruments under amortised cost category	0.58	-	-
	Total revenue from operations	651.03	702.41	1,510.37
(II)	Other income	-	0.24	0.26
(III)	Total income (I+II)	651.03	702.65	1,510.63
(IV)	Expenses			
	(a) Finance costs	462.11	416.83	911.55
	(b) Net loss on fair value changes	-	30.42	-
	(c) Net loss on derecognition of financial instruments under amortised cost category	-	34.39	49.90
	(d) Impairment on financial instruments	42.27	29.68	50.43
	(e) Employee benefits expenses	39.44	16.39	39.37
	(f) Depreciation, amortization and impairment	3.13	0.77	1.99
	(g) Others expenses	32.96	26.50	63.35
	Total expenses	579.91	554.98	1,116.59
(V)	Profit before tax (III - IV)	71.12	147.67	394.04
(VI)	Tax expense:			
	(a) Current tax	26.02	48.56	123.35
	(b) Deferred tax	(9.68)	(2.72)	1.24
(VII)	Net profit before impact of change in the rate on opening deferred tax (V-VI)	54.78	101.83	269.45
(VIII)	Impact of change in the rate on opening deferred tax(Refer Note 5)	11.56	-	-
(IX)	Profit for the period (VII-VIII)	43.22	101.83	269.45
(X)	Other comprehensive income			
A	(i) Items that will not be reclassified to profit or loss			
	a) Remeasurement of defined benefit plans	(0.26)	0.12	0.27
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.07	-	(0.10)
	Subtotal (A)	(0.19)	0.12	0.17
B	(i) Items that will be reclassified to profit or loss	-	-	-
	Subtotal (B)	-	-	-
	Other comprehensive income (A+B)	(0.19)	0.12	0.17
(XI)	Total comprehensive income for the period (IX+X)	43.03	101.95	269.62
(XII)	Earnings per equity share:			
	(a) Basic (₹) (* not annualised)	2.61*	6.16*	16.29
	(b) Diluted (₹) (* not annualised)	2.61*	6.16*	16.29

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Notes:

1 Statement of assets and liabilities

₹ in crore

Sr. No.	Particulars	As at	As at
		September 31, 2019 (Unaudited)	March 31, 2019 (Audited)
A	ASSETS		
1	Financial assets		
	(a) Cash and cash equivalents	331.25	72.18
	(b) Bank Balance other than (a) above	101.25	-
	(c) Receivables		
	Trade receivables	-	-
	Other Receivables	2.53	0.52
	(d) Loans	12,166.09	11,306.05
	(e) Investments	110.12	1,617.18
	(f) Other financial assets	212.89	1.79
2	Non-financial assets		
	(a) Current tax assets (net)	37.30	31.70
	(b) Deferred tax assets (net)	39.51	41.32
	(c) Property, plant and equipment	0.83	0.88
	(d) Capital work-in-progress	2.53	-
	(e) Intangible assets under development	9.69	9.73
	(f) Other intangible assets	8.67	10.72
	(g) Other non-financial assets	15.49	2.99
	TOTAL - ASSETS	13,038.15	13,095.06
B	LIABILITIES AND EQUITY		
1	Financial liabilities		
	(a) Payables		
	(i) Trade payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	7.48	16.32
	(ii) Other payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	11.88	9.14
	(b) Debt securities	5,775.88	6,697.29
	(c) Borrowings (Other than debt securities)	5,279.94	4,244.12
	(d) Subordinated Liabilities	238.56	240.00
	(e) Other financial liabilities	142.76	335.43
2	Non financial liabilities		
	(a) Current tax liabilities (net)	3.83	3.83
	(b) Provisions	3.07	1.47
	(c) Other non-financial liabilities	0.02	15.54
3	Equity		
	(a) Equity share capital	165.37	165.37
	(b) Other equity	1,409.36	1,366.55
	TOTAL - LIABILITIES AND EQUITY	13,038.15	13,095.06

2 These financial results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standard ("Ind AS") prescribed section 133 of the Companies Act 2013 (the "Act") read with relevant rules issued thereunder and the other accounting principles generally accepted in India.

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- 3 These financial results have been prepared in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 4 The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 18, 2019. The statutory auditors of the company have carried out limited review of the aforesaid results.
- 5 The recently promulgated Taxation Laws (Amendment) Ordinance 2019, has inserted section 115BAA in the Income Tax Act, 1961, providing existing domestic companies with an option to pay tax at a concessional rate of 22% plus applicable surcharge and cess. The reduced tax rates come with the consequential surrender of specified deductions/ incentives. The option needs to be exercised within the prescribed time for filing the return of income under section 139(1) of the Income Tax Act, 1961, for assessment year (AY) 2020-21 or subsequent AYs. Once exercised, such an option cannot be withdrawn for the same or subsequent AYs.


These financial results are prepared on the basis that the Company would avail the option to pay income tax at the lower rate. Consequently, the opening deferred tax asset (net) has been measured at the lower rate, with a one-time corresponding charge of ₹ 11.56 crore to the Statement of Profit and Loss.
- 6 The previous year/period figures have been reclassified/regrouped to conform to the figure of the current period.

In terms of our report attached.
For Deloitte Haskins & Sells LLP
Chartered Accountants



Sanjiv
Sanjiv V. Pilgaonkar
Partner

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



D
Dinanath Dubhashi
Chairperson
(DIN : 03545900)

Place : Mumbai
Date : October 18, 2019

Place : Mumbai
Date : October 18, 2019

October 18, 2019

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 (NCDs) 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 AAA / Negative' (Outlook revised to Negative from Stable) by ICRA Limited (ICRA), 'CARE AAA / Stable' by CARE Ratings Limited (CARE) and 'IND AAA / Stable' by India Ratings and Research Private Limited (India Ratings)
- Unsecured Redeemable Non-Convertible Debentures (Subordinated Debt) - 'ICRA AAA / Negative' (Outlook revised to Negative from Stable) by ICRA, 'CARE AAA / Stable' by CARE and 'IND AAA / Stable' (Assigned new Rating) by India Ratings
- Unsecured Non-Convertible Debentures in the nature of Perpetual Debt - 'ICRA AA+ / Negative' (Outlook revised to Negative from Stable) by ICRA and 'CARE AA+ / Stable' by CARE

2. The 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. 4,448.16 Crore as on September 30, 2019 and is adequate as per the terms of the issue of NCDs

4. The debt-equity ratio - 7.21

5. The debt service coverage ratio – 0.38

6. The interest service coverage ratio – 1.15

7. Net worth as on September 30, 2019 is Rs. 1,567.44 Crore

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8. Net profit after tax for the half year ended September 30, 2019 is Rs.43.22 Crore
9. Earnings per share for the half year ended September 30, 2019 is 2.61(not annualized)
10. Debenture redemption reserve - Not Applicable.
11. The previous due date for payment of interest / repayment of principal of 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 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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ANNEXURE A
Details of payment of interest / repayment of principal during last half-year ending 30.09.2019:

Sr. No.	Series / Tranche	ISIN No.	Type (Principal / Interest)	Due date of payment	Actual date of payment	Amount (Rs.)
1	Series U/15-16 - PD	INE476M08055	Interest	02-Apr-19	02-Apr-19	4,99,07,000
2	Series A/17-18	INE476M07AX8	Interest	10-Apr-19	10-Apr-19	7,80,00,000
3	Series A/15-16 OPT 4	INE476M07479	Interest	16-Apr-19	16-Apr-19	89,50,000
4	Series A/15-16 OPT 5	INE476M07487	Interest	16-Apr-19	16-Apr-19	3,58,00,000
5	Series A/16-17	INE476M07891	Interest	18-Apr-19	18-Apr-19	1,75,00,000
6	Series B/16-17 Opt 1	INE476M07909	Interest	18-Apr-19	18-Apr-19	86,76,160
7	Series B/16-17 Opt 1	INE476M07909	Principal	18-Apr-19	18-Apr-19	10,00,00,000
8	Series B/16-17 Opt 3	INE476M07925	Interest	22-Apr-19	22-Apr-19	43,48,700
9	Series T/15-16	INE476M07883	Interest	29-Apr-19	26-Apr-19 ⁽¹⁾	1,17,16,140
10	Series T/15-16	INE476M07883	Principal	29-Apr-19	26-Apr-19 ⁽¹⁾	1,55,00,00,000
11	Series C/16-17 Opt 1	INE476M07933	Interest	03-May-19	03-May-19	43,02,320
12	Series C/16-17 Opt 1	INE476M07933	Principal	03-May-19	03-May-19	5,00,00,000
13	Series C/16-17 Opt 2	INE476M07941	Interest	06-May-19	06-May-19	86,76,160
14	Series D/16-17 Opt 2	INE476M07966	Interest	10-May-19	10-May-19	2,61,00,000
15	Series D/16-17 Opt 2	INE476M07966	Principal	10-May-19	10-May-19	30,00,00,000

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Sr. No.	Series / Tranche	ISIN No.	Type (Principal / Interest)	Due date of payment	Actual date of payment	Amount (Rs.)
16	Series C/18-19	INE476M07BN7	Interest	20-May-19	20-May-19	20,29,87,780.82
17	Series C/15-16 OPT V	INE476M07578	Interest	27-May-19	27-May-19	2,66,26,800
18	Series B/17-18	INE476M07AY6	Interest	27-May-19	27-May-19	3,92,50,000
19	Series E/16-17 - PD	INE476M08063	Interest	03-Jun-19	03-Jun-19	1,43,60,550
20	Series D/15-16 OPT IV	INE476M07628	Interest	05-Jun-19	06-Jun-19 ⁽²⁾	1,78,00,000
21	Series D/15-16 OPT V	INE476M07636	Interest	05-Jun-19	06-Jun-19 ⁽²⁾	2,22,50,000
22	Series C/17-18	INE476M07AZ3	Interest	05-Jun-19	06-Jun-19 ⁽²⁾	4,74,00,000
23	Series D/17-18	INE476M07BA4	Interest	10-Jun-19	10-Jun-19	2,29,10,000
24	Series E/17-18	INE476M07BB2	Interest	10-Jun-19	10-Jun-19	13,73,75,000
25	Series F/16-17 Opt 1	INE476M07974	Interest	14-Jun-19	14-Jun-19	3,06,25,000
26	Series F/16-17 Opt 1	INE476M07974	Principal	14-Jun-19	14-Jun-19	35,00,00,000
27	Series F/16-17 Opt 3	INE476M07990	Interest	14-Jun-19	14-Jun-19	2,18,75,000
28	Series F/17-18	INE476M07BC0	Interest	17-Jun-19	17-Jun-19	5,85,00,000
29	Series G/17-18 OPT 1	INE476M07BD8	Interest	19-Jun-19	19-Jun-19	3,62,84,000
30	Series G/17-18 OPT 2	INE476M07BE6	Interest	19-Jun-19	19-Jun-19	5,79,00,000
31	Series H/17-18 OPT 1	INE476M07BF3	Interest	20-Jun-19	20-Jun-19	7,85,00,000

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Sr. No.	Series / Tranche	ISIN No.	Type (Principal / Interest)	Due date of payment	Actual date of payment	Amount (Rs.)
32	Series F/16-17 Opt 2	INE476M07982	Principal	25-Jun-19	25-Jun-19	4,50,00,000
33	Series F/16-17 Opt 2	INE476M07982	Interest	25-Jun-19	25-Jun-19	1,30,22,710
34	Series E/14-15 OPT II	INE476M07131	Interest	28-Jun-19	28-Jun-19	96,55,880
35	Series E/14-15 OPT II	INE476M07131	Principal	28-Jun-19	28-Jun-19	10,00,00,000
36	Series G/16-17 Opt 1	INE476M07AA6	Interest	01-Jul-19	01-Jul-19	87,26,040
37	Series B/18-19 Opt 2	INE476M07BM9	Interest	06-Jul-19	08-Jul-19 ⁽³⁾	1,29,36,000
38	Series H/15-16 - PD	INE476M08030	Interest	15-Jul-19	15-Jul-19	1,30,12,300
39	Series I/15-16 OPT 4	INE476M07719	Interest	17-Jul-19	17-Jul-19	89,50,000
40	Series H/16-17 Opt 1	INE476M07AC2	Interest	22-Jul-19	22-Jul-19	2,60,28,480
41	Series H/16-17 Opt 1	INE476M07AC2	Principal	22-Jul-19	22-Jul-19	30,00,00,000
42	Series H/16-17 Opt 2	INE476M07AD0	Interest	22-Jul-19	22-Jul-19	1,38,81,856
43	Series H/16-17 Opt 3	INE476M07AE8	Interest	22-Jul-19	22-Jul-19	43,38,080
44	Series I/17-18	INE476M07BG1	Interest	20-Jul-19	22-Jul-19 ⁽⁴⁾	26,95,00,000
45	Series G/16-17 Opt 2	INE476M07AB4	Principal	22-Jul-19	22-Jul-19	2,50,00,000
46	Series G/16-17 Opt 2	INE476M07AB4	Interest	22-Jul-19	22-Jul-19	73,09,060
47	Series J/15-16 - TIER II	INE476M08048	Interest	24-Jul-19	24-Jul-19	4,65,00,000

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Sr. No.	Series / Tranche	ISIN No.	Type (Principal / Interest)	Due date of payment	Actual date of payment	Amount (Rs.)
48	Series I/16-17	INE476M07AF5	Interest	26-Jul-19	26-Jul-19	5,22,60,000
49	Series K/15-16 OPT 3	INE476M07743	Interest	29-Jul-19	29-Jul-19	26,62,680
50	Series J/16-17	INE476M07AG3	Interest	29-Jul-19	29-Jul-19	21,69,04,000
51	Series K/16-17	INE476M07AH1	Interest	02-Aug-19	02-Aug-19	14,61,60,000
52	Series L/16-17 Opt 1	INE476M07A19	Principal	05-Aug-19	05-Aug-19	2,50,00,000
53	Series L/16-17 Opt 1	INE476M07A19	Interest	05-Aug-19	05-Aug-19	67,94,770
54	Series L/16-17 Opt 2	INE476M07AJ7	Interest	12-Aug-19	09-Aug-19 ⁽⁵⁾	20,94,25,000
55	Series L/16-17 Opt 2	INE476M07AJ7	Principal	12-Aug-19	09-Aug-19 ⁽⁵⁾	2,50,00,00,000
56	Series F/14-15	INE476M07149	Interest	28-Aug-19	28-Aug-19	5,85,00,000
57	Series F/14-15	INE476M07149	Principal	28-Aug-19	28-Aug-19	60,00,00,000
58	NCD - Series D/18-19	INE476M07BO5	Interest	05-Sep-19	05-Sep-19	11,93,80,430
59	NCD - Series D1 RE-ISSUE/18-19	INE476M07BO5	Interest	05-Sep-19	05-Sep-19	4,35,69,500
60	Series M/16-17	INE476M07AL3	Interest	09-Sep-19	09-Sep-19	10,39,64,500
61	Series J/17-18	INE476M07BH9	Interest	08-Sep-19	09-Sep-19 ⁽⁶⁾	9,25,00,000
62	Series H/14-15	INE476M07222	Interest	19-Sep-19	19-Sep-19	4,90,00,000
63	Series N/16-17 Opt 2	INE476M07AN9	Interest	23-Sep-19	23-Sep-19	1,64,54,800


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Sr. No.	Series / Tranche	ISIN No.	Type (Principal / Interest)	Due date of payment	Actual date of payment	Amount (Rs.)
64	Series Q/16-17	INE476M07AQ2	Interest	27-Sep-19	27-Sep-19	8,01,12,400
65	Series Q/16-17	INE476M07AQ2	Principal	27-Sep-19	27-Sep-19	1,00,00,00,000
66	Series K/17-18	INE476M07BI7	Interest	29-Sep-19	30-Sep-19 ⁽⁷⁾	15,30,00,000

Notes:

- (1) Since there was holiday on 29.04.19, the payment was made on 26.04.19
(2) Since there was holiday on 05.06.19, the payment was made on 06.06.19
(3) Since there was holiday on 06.07.19, the payment was made on 08.07.19
(4) Since there was holiday on 20.07.19, the payment was made on 22.07.19
(5) Since there was holiday on 12.08.19, the payment was made on 09.08.19
(6) Since there was holiday on 8.09.19, the payment was made on 09.09.19
(7) Since there was holiday on 29.09.19, the payment was made on 30.09.19

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**L&T Housing Finance Limited
Registered Office**

Brindavan, Plot No. 177, CST Road
Kalina, Santacruz (East)
Mumbai 400 098, Maharashtra, India
CIN: U45200MH1994PLC259630

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ANNEXURE B
Details of payment of interest/redemption of principal due in the next half-year i.e. 01.10.2019 to 31.03.20:

Sr. No.	Series / Tranche	ISIN No.	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
1	Series R/16-17	INE476M07AR0	Principal	07-Oct-19	1,00,00,00,000
2	Series R/16-17	INE476M07AR0	Interest	07-Oct-19	7,82,84,800
3	Series O/15-16 Opt 3	INE476M07800	Interest	21-Oct-19	2,80,35,540
4	Series S/16-17	INE476M07AS8	Interest	25-Oct-19	79,00,000
5	Series P/15-16 Opt 2	INE476M07826	Interest	28-Oct-19	2,17,43,500
6	Series J/14-15 Opt 3	INE476M07263	Interest	07-Nov-19	94,50,000
7	Series J/14-15 Opt 2	INE476M07255	Principal	07-Nov-19	15,00,00,000
8	Series J/14-15 Opt 2	INE476M07255	Interest	07-Nov-19	1,41,75,000
9	Series C/18-19	INE476M07BN7	Interest	18-Nov-19	20,63,52,219
10	Series R/15-16	INE476M07859	Interest	27-Nov-19	86,00,000
11	Series L/14-15 Opt 1	INE476M07297	Principal	13-Dec-19	10,00,00,000
12	Series L/14-15 Opt 1	INE476M07297	Interest	13-Dec-19	90,49,720

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Sr. No.	Series / Tranche	ISIN No.	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
13	Series L/14-15 Opt 2	INE476M07305	Interest	16-Dec-19	1,82,49,840
14	Series G/18-19	INE476M07BS6	Interest	13-Jan-20	2,40,30,000
15	Series N/14-15 OPT 2	INE476M07339	Principal	16-Jan-20	3,15,00,00,000
16	Series N/14-15 OPT 2	INE476M07339	Interest	16-Jan-20	28,98,00,000
17	Series N/14-15 OPT 3	INE476M07347	Interest	16-Jan-20	5,06,00,000
18	Series O/14-15 Tier II	INE476M08014	Interest	29-Jan-20	9,35,00,000
19	Series T/16-17	INE476M07AT6	Principal	17-Feb-20	90,00,00,000
20	Series T/16-17	INE476M07AT6	Interest	17-Feb-20	7,24,50,000
21	Series U/16-17 OPT 2	INE476M07AV2	Interest	24-Feb-20	80,50,000
22	Series U/16-17 OPT 1	INE476M07AU4	Principal	24-Feb-20	25,00,00,000
23	Series U/16-17 OPT 1	INE476M07AU4	Interest	24-Feb-20	2,01,25,000
24	Series U/16-17 OPT 1	INE476M07AU4	Interest	24-Feb-20	1,10,300
25	Series P/14-15 OPT 1	INE476M07354	Principal	24-Feb-20	20,00,00,000


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Sr. No.	Series / Tranche	ISIN No.	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
26	Series P/14-15 OPT 1	INE476M07354	Interest	24-Feb-20	1,82,00,000
27	Series P/14-15 Opt 2	INE476M07362	Interest	24-Feb-20	91,00,000
28	Series S/15-16 Opt 1	INE476M07867	Interest	25-Feb-20	1,77,20,000
29	Series V/16-17	INE476M07AW0	Principal	28-Feb-20	1,00,00,00,000
30	Series V/16-17	INE476M07AW0	Interest	28-Feb-20	7,31,83,600
31	Series U/15-16	INE476M08055	Interest	30-Mar-20	4,90,94,500

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

②

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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**”) 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 on September 30, 2019.

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



Authorized Signatory

Date: October 18, 2019



L&T HOUSING FINANCE LIMITED

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

Regd. 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 66217509

Email: investorgrievances@lths.com; Website: www.lths.com

₹ in crore


STATEMENT OF FINANCIAL RESULTS FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2019

	Particulars	Six months ended		Year ended
		September 30, 2019 (Unaudited)	September 30, 2018 (Unaudited)	March 31, 2019 (Audited)
1	Total income from operations	651.03	702.65	1,510.63
2	Net profit for the period/year (before tax, exceptional and/or extraordinary items)	71.12	147.67	394.04
3	Net profit for the period/year before tax (after exceptional and/or extraordinary items)	71.12	147.67	394.04
4	Net profit for the period/year before impact of change in the rate on opening deferred tax	54.78	101.83	269.45
5	Net profit for the period/year after tax (after exceptional and/or extraordinary items)	43.22	101.83	269.45
6	Total comprehensive income for the period/year [comprising profit / (loss) for the period/year (after tax) and other comprehensive income (after tax)]	43.03	101.95	269.62
7	Paid up equity share capital	165.37	165.37	165.37
8	Reserves (excluding revaluation reserve)	1,409.36	1,272.17	1,366.55
9	Net worth	1,567.44	1,436.29	1,531.33
10	Paid up debt capital/outstanding debt	11,294.38	12,524.79	11,181.41
11	Outstanding redeemable preference shares	-	-	-
12	Debt equity ratio	7.21	8.72	7.30
13	Earnings per share (of ₹ 10/- each) (for continuing and discontinued operations)			
	(i) Basic EPS (₹) (*not annualised)	2.61*	6.16*	16.29
	(ii) Diluted EPS (₹) (*not annualised)	2.61*	6.16*	16.29
14	Capital redemption reserve	-	-	-
15	Debenture redemption reserve	-	-	-
16	Debt service coverage ratio	0.38	0.82	0.79
17	Interest service coverage ratio	1.15	1.35	1.43

Notes:

- 1 The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 18, 2019. The statutory auditors of the company have carried out limited review of the aforesaid results.
- 2 The above is an extract of the detailed format of 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 six months ended 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.lths.com.
- 3 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.
- 4 These financial results have been prepared in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 5 The statement referred in the Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is available on the website of the Company i.e. www.lths.com.
- 6 Debt Service Coverage Ratio : Earnings before Interest and Tax / (Interest Expense + Principal payment of Long Term Borrowings).
Interest Service Coverage Ratio : Earnings before Interest and Tax / Interest Expense.
- 7 The previous year/period figures have been reclassified/regrouped to conform to the figure of the current period.

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


Dinanath Dubhashi
 Chairperson
 (DIN - 03545900)

Place : Mumbai
Date : October 18, 2019