

August 29, 2018

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

BSE Limited
Corporate Relations Department,
1st Floor, New Trading Ring,
P. J. Towers, Dalal Street ,
Mumbai- 400 001

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

Sub: Revision in Credit Rating

Dear Sir / Madam,

Pursuant to Regulation 51 read with Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”), we hereby inform you that ICRA Limited, the credit rating agency, has upgraded (revised) credit rating of the following instrument(s) of the Company as per the details given below:

Instrument type	Rated Amount (Rs. In Crore)	Existing Rating	Revised Ratings
Non-Convertible Debenture	6,519.00	[ICRA]AA+ (Stable)	[ICRA]AAA (Stable)
Non-Convertible Debenture (Public Issuance)	681.70	[ICRA]AA+ (Stable)	[ICRA]AAA (Stable)
Subordinated Debt	1,325.00	[ICRA]AA+ (Stable)	[ICRA]AAA (Stable)
Perpetual Debt	600.00	[ICRA]AA (Stable)	[ICRA]AA+ (Stable)

We request you to take the aforesaid on records.

Thanking you,

Yours faithfully,

For **L&T Finance Limited**
(erstwhile known as Family Credit Limited)

Amit Bhandari
Yashwanth
Amit Bhandari
Company Secretary

**L&T Finance Limited & L&T FinCorp Limited have been merged into Family Credit Limited. The name of Family Credit Limited is changed to L&T Finance Limited.*

L&T Finance Limited
(erstwhile known as Family Credit Ltd.)
Correspondence Address
Brindavan, CST Road, Kalina
Santacruz (East), Mumbai 400 098

Registered Office
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