

October 25, 2017

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

Listing Department
BSE Limited
Phiroze Jeejeebhoy Tower
Dalal Street, Mumbai-400 001

Dear Sir/Madam,

Sub: Submission 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 Finance Limited (“the Company”) at its Meeting held on October 24, 2017, has approved the Unaudited Financial Results for the half year ended September 30, 2017. Accordingly, please find enclosed the following:

- Unaudited Financial Results along with Auditors' Limited Review Report thereon under Regulation 52(1) of Listing Regulations
- Half yearly statement containing details for Non Convertible Debentures (NCD's) under Regulation 52(4) of Listing Regulations
- Certificate signed by Debenture Trustee under Regulation 52(5) of 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 Listing Regulations

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

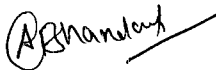
The above information is furnished to you in terms of the relevant provisions of the Uniform Listing Agreement entered into by the Company with the Exchanges

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

Thanking you,

Yours faithfully,

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



Amit Bhandari
Company Secretary and Compliance Officer

Encls: As above



**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
7th Floor, Technopolis, A-Wing
Plot No. 4, Block - BP, Sector-V
Salt Lake, Kolkata 700 091
CIN: U65910WB1993FLC060810

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

TO THE BOARD OF DIRECTORS OF L&T FINANCE LIMITED (erstwhile FAMILY CREDIT LIMITED)

1. We have reviewed the accompanying Statement of Standalone Unaudited Financial Results of **L&T FINANCE LIMITED (erstwhile FAMILY CREDIT LIMITED)** (the "Company") for the six months ended 30th September, 2017 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. This Statement which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard for Interim Financial Reporting (AS 25), 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 issue a report on the Statement based on our review.
2. 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. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.
3. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the aforesaid Accounting Standards 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, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

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

Sanjiv V. Pilgaonkar
Partner
(Membership No. 39826)

MUMBAI, October 24, 2017

See ↓

L&T FINANCE LIMITED (Erstwhile Family Credit Limited)

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

CIN. U65910WB1993FLC060810

Regd. Office : Technopolis, 7th Floor, Plot No.4, Block-BP, Sector-V, Salt Lake, Kolkata-700091

Website: www.ltf.com Email: investorgrivances@ltfinance.com Phone: +91 33 3988 3000 Fax: +91 33 3984 5500

(₹ Lakh)

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2017					
Sr. No.	Particulars	Six months ended			Year ended
		September 30,	September 30,	September 30,	March 31,
		2017	2016	2016	2017
		(Unaudited)	(Unaudited, Amalgamated) (See note 2)	(Unaudited, As reported) (See note 2)	(Audited)
1	Revenue				
	a) Revenue from operations	2,24,784.31	2,03,601.07	44,309.15	4,08,205.22
	b) Other Income	13,690.69	1,478.42	234.78	6,292.32
	Total Revenue (a+b)	2,38,475.00	2,05,079.49	44,543.93	4,14,497.54
2	Expenses:				
	a) Employee benefits expense	13,808.60	14,686.85	2,555.17	30,087.20
	b) Finance costs	1,16,274.62	98,546.07	19,627.17	1,95,951.53
	c) Depreciation and amortisation	34,662.78	35,655.09	124.19	70,766.80
	d) Administration and other expenses	17,456.61	20,790.44	7,557.98	36,016.53
	e) Allowances and write offs	45,276.67	31,731.11	8,574.98	78,833.74
	Total expenses (a+b+c+d+e)	2,27,479.28	2,01,409.56	38,439.49	4,11,655.80
3	Profit/(loss) before tax (1-2)	10,995.72	3,669.93	6,104.44	2,841.74
4	Tax expense:				
	a) Current tax	9,562.26	5,547.89	3,428.06	13,783.40
	b) Deferred tax	(5,801.72)	(4,250.02)	(1,262.20)	(12,545.83)
	Total tax expense (a+b)	3,760.54	1,297.87	2,165.86	1,237.57
5	Profit/(loss) after tax (3-4)	7,235.18	2,372.06	3,938.58	1,604.17
6	Earnings per share (EPS)				
	a) Basic EPS (₹) (* not annualised)	*0.50	*0.16	*1.93	0.11
	b) Diluted EPS (₹) (* not annualised)	*0.50	*0.16	*1.93	0.11

STATEMENT OF ASSETS AND LIABILITIES AS AT SEPTEMBER 30, 2017

(₹ Lakh)

Sr. No.	Particulars	As at	As at
		September 30,	March 31,
		2017	2017
		(Unaudited)	(Audited)
A	EQUITY AND LIABILITIES		
1	Shareholders' funds		
	(a) Share capital	1,44,004.73	1,44,004.73
	(b) Reserves and surplus	5,52,614.46	5,43,934.16
	Sub-total - Shareholders' funds	6,96,619.19	6,87,938.89
2	Non-current liabilities		
	(a) Long-term borrowings	17,56,435.57	15,31,439.66
	(b) Other long-term liabilities	3,880.54	14,792.86
	(c) Long-term provisions	8,816.74	8,838.26
	Sub-total - Non-current liabilities	17,69,132.85	15,55,070.78
3	Current liabilities		
	(a) Short-term borrowings	10,00,706.49	9,97,051.60
	(b) Current maturities of long term borrowings	3,74,134.33	2,54,479.00
	(c) Trade payables		
	Total outstanding dues of micro enterprises and small enterprises		
	Total outstanding dues of creditors other than micro enterprises and small enterprises	9,621.15	6,529.13
	(d) Other current liabilities	1,75,139.36	91,594.75
	(e) Short-term provisions	5,083.25	5,018.69
	Sub-total - Current liabilities	15,64,684.58	13,54,673.17
	TOTAL - EQUITY AND LIABILITIES	40,30,436.62	35,97,682.84

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Sr. No.	Particulars	As at	As at
		September 30,	March 31,
		2017	2017
		(Unaudited)	(Audited)
B	ASSETS		
1	Non-current assets		
	(a) Fixed assets		
	Tangible assets	11,894.57	16,025.31
	Intangible assets	2,29,734.78	2,62,143.54
	Capital work-in-progress	404.60	-
	(b) Non-current investments	83,540.85	73,624.81
	(c) Deferred tax assets (net)	43,055.68	37,253.96
	(d) Long-term loans and advances	26,274.53	16,417.44
	(e) Long-term loans and advances towards financing activities	21,25,726.92	17,81,833.50
	(f) Other non-current assets	14,329.48	16,914.26
	Sub-total - Non-current assets	25,34,961.41	22,04,212.82
2	Current assets		
	(a) Current investments	2,36,943.01	2,36,072.17
	(b) Trade receivables	2,656.48	1,491.84
	(c) Cash and cash equivalents	77,155.84	29,487.59
	(d) Short-term loans and advances	11,490.27	6,056.95
	(e) Short-term loans and advances towards financing activities	2,16,971.32	2,17,123.82
	(f) Current maturities of long term loans and advances towards financing activities	8,57,596.76	8,29,716.52
	(g) Other current assets	92,661.53	73,521.13
	Sub-total - Current assets	14,95,475.21	13,93,470.02
	TOTAL - ASSETS	40,30,436.62	35,97,682.84

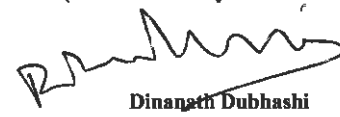
Notes:

- Pursuant to the Order of Honorable Calcutta High Court and the National Company Law Tribunal, Mumbai Bench, the erstwhile L&T Finance Limited (U65990MH1994PLC083147) and L&T FinCorp Limited (U65910MH1997PLC108179) have been merged with Family Credit Limited (now known as L&T Finance Limited - U65910WB1993FLC060810) (the "Amalgamated Company"), effective from February 13, 2017 with the Appointed Date being April 1, 2016. Pursuant to the terms of the approved scheme of Amalgamation and consequent to the fresh certificate of incorporation issued by Registrar of Companies, Kolkata, the name of "Family Credit Limited" has been changed to "L&T Finance Limited".
- The figures for the current period represent the results of the Amalgamated Company. The reported figures in the corresponding previous period would not be comparable to those of the Amalgamated Company. However, as the amalgamation took effect from April 1, 2016, (the Appointed Date) the corresponding previous period's figures have been recast and disclosed on an amalgamated basis.
- The above financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on October 24, 2017. The Statutory Auditors of the Company have carried out the limited review for the six months ended September 30, 2017 and of the Statement of Assets and Liabilities as of that date.

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


Sanjiv V. Pilgaonkar
Partner

For and on behalf of the board of directors of
L&T Finance Limited
(Erstwhile Family Credit Limited)


Dinanath Dubhashi
Chairperson
(DIN : 03545900)

Place : Mumbai
Date : October 24, 2017

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October 25, 2017

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Listing Department
BSE Limited
Phiroze Jeejeebhoy Tower
Dalal Street, Mumbai – 400 001

Kind Attn.: Mr. Hari K, Head - Listing

Kind Attn.: Mr. Manu Thomas,
Deputy General Manager

Dear Sirs,

Details of Non-Convertible Debentures issued on Private Placement basis under Regulation 52(4) of SEBI (Listing Obligations and Disclosures 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 Exchanges where Debt Securities of the Company are listed and the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 thereunder, for dissemination to the debenture holders as mentioned below:

a) Credit rating and change in credit rating (if any);

Secured Redeemable Non-Convertible Debentures - 'ICRA AA+' by ICRA Limited and 'CARE AA+' by Credit Analysis and Research Ltd.

Secured Non –Convertible Debentures (Public Issue) – 'ICRA AA+' by ICRA Limited and 'CARE AA+' by Credit Analysis and Research Ltd.

Unsecured Redeemable Non-Convertible Debentures (Subordinated Debt) - 'ICRA AA+' by ICRA Limited and "CARE AA+" by Credit Analysis and Research Ltd.

Unsecured Redeemable Non-Convertible Debentures (Perpetual Debt) - 'ICRA AA' by ICRA Limited and "CARE AA" by Credit Analysis and Research Ltd.

b) The said NCDs [except NCD Series A (2013 – 2014) issued by erstwhile L&T Finance Limited, merged into Family Credit Limited (now known as L&T Finance Limited)] are secured by:

- exclusive first charge on specific Standard Receivables of the Company with an asset cover of 100% of the total amount; outstanding at any time and
- pari - passu mortgage of all rights, title and interest on:

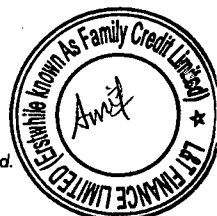
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- 510 Sq. Ft. premises on "KGN Towers", A wing, Sixth Floor, Commander-in-Chief Road, Egmore, Chennai – 600105 – For NCD issue made by Family Credit Limited.
- 500 Sq. Ft. premises on "KGN Towers", A wing, Fifth Floor, Commander-in-Chief Road, Egmore, Chennai – 600105 – For NCD issue made by L&T FinCorp Limited.
- 1830 Sq. Ft. premises on "KGN Towers", B wing, Sixth Floor, Commander-in-Chief Road, Egmore, Chennai – 600105 – For NCD issue made by L&T Finance Limited.

Further the public issue of NCDs Option 4 (Series 2009) and privately placed NCD Series A (2013 – 2014) issued by erstwhile L&T Finance Limited, merged into Family Credit Limited (now known as L&T Finance Limited)] are secured by:

- Pari - Passu mortgage of all rights, title and interest on (i) pari passu mortgage of all the right, title, and interest on Boomerang , Office Unit No - A-405, 4th Floor A Wing, Chandivali Farm Road, Powai, Andheri (east) Mumbai- 400072.
 - First charge in favor of trustee by way of mortgage on movable being the receivables arising from rural finance, trade finance, commercial vehicles, construction equipments, infrastructure services etc. as specified and identified from time to time.
- c) The asset cover is Rs. 10810.42 Crore as on September 30, 2017 and is adequate as per the terms of issue of NCDs.
- d) The Debt Equity Ratio is 4.52
- e) ~~Previous due date for the payment of interest / dividend for non-convertible redeemable preference shares / repayment of principal of non-convertible preference shares / non-convertible debt securities and whether the same has been paid or not;~~ and,

Refer Annexure A

- f) ~~Next due date for the payment of interest / dividend of non-convertible preference shares / principal along with the amount of interest / dividend of non-convertible preference shares payable and the redemption amount;~~

Refer Annexure B

- g) **Debenture Redemption Reserve:**

The Company being a Non-Banking Financial Company, the same is not applicable for Private Placed Debentures.

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Further, for Public issue of debentures the balance of Debenture Redemption Reserve as on March 31, 2017 is Rs 7521.89 Lakhs

- h) Net Worth of the Company as on March 31, 2017 is Rs 6,93,195.12 Lakh
- i) Net profit for FY 2016-17, after tax is Rs 1,604.17 Lakh.
- j) Earnings per share is Rs 0.50.
- k) Net profit after tax for Half Year ended September 30, 2017: Rs 7235.18 Lakh

Thanking you,

Yours sincerely,
For L & T Finance Limited
(erstwhile Family Credit Limited)



Amit Bhandari
Company Secretary



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ANNEXURE A
DETAILS OF REDEMPTION & PAYMENT OF INTEREST DURING HALF YEAR ENDING 31.03.2017:

Sr. No.	Series / Tranche	Type	Amount	Due Date of payment	Actual Date
1	Series - B 15-16 Opt I	Interest	52,038,600.00	4/3/2017	4/3/2017
2	Series - B 15-16 Opt I	Redemption	300,000,000.00	4/3/2017	4/3/2017
3	Series - B 15-16 Opt VI	Interest	69,985,600.00	4/3/2017	4/3/2017
4	Series - B 15-16 Opt VI	Redemption	400,000,000.00	4/3/2017	4/3/2017
5	Series - L 14-15	Interest	10,157,171.06	4/3/2017	4/3/2017
6	Series - L 14-15	Redemption	50,000,000.00	4/3/2017	4/3/2017
7	Series - A 15-16 Opt I	Interest	8,559,677.96	4/3/2017	4/3/2017
8	Series - A 15-16 Opt I	Redemption	47,500,000.00	4/3/2017	4/3/2017
9	SERIES A OF FY 2013-14	Interest	89,260,273.97	4/5/2017	4/5/2017
10	Series - A 15-16 Opt II	Interest	64,712,076.00	4/6/2017	4/6/2017
11	Series - A 15-16 Opt II	Redemption	357,500,000.00	4/6/2017	4/6/2017
12	SERIES A FY 2016-17 OPT 1	Interest	125,316,250.00	4/13/2017	4/13/2017
13	SERIES A FY 2016-17 OPT 2	Interest	147,741,900.00	4/13/2017	4/13/2017
14	SERIES A FY 2016-17 OPT 3	Interest	8,700,000.00	4/13/2017	4/13/2017
15	SERIES A FY 2016-	Interest	21,722,750.00	4/13/2017	4/13/2017

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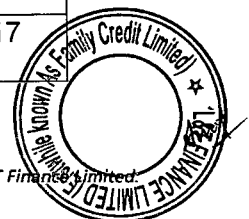
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	17 OPT 4				
16	SERIES A FY 2016- 17 OPT 5	Interest	238,975,000.00	4/13/2017	4/13/2017
17	SERIES A FY 2016- 17 OPT 6	Interest	65,081,250.00	4/13/2017	4/13/2017
18	SERIES A FY 2016- 17 OPT 7	Interest	3,470,880.00	4/13/2017	4/13/2017
19	SERIES A FY 2015- 16 OPT 7	Interest	88,257,534.25	4/17/2017	4/17/2017
20	SERIES A FY 2015- 16 OPT 7	Interest	8,825,753.42	4/17/2017	4/17/2017
21	Series - L 14-15 Opt IV	Interest	21,232,998.00	4/17/2017	4/17/2017
22	Series - L 14-15 Opt IV	Redemption	102,500,000.00	4/17/2017	4/17/2017
23	Series - A 15-16 Opt III	Interest	48,267,340.00	4/17/2017	4/17/2017
24	Series - A 15-16 Opt III	Redemption	550,000,000.00	4/17/2017	4/17/2017
25	SERIES B FY 2016- 17	Interest	259,500,000.00	4/20/2017	4/20/2017
26	SERIES A FY 16-17	Interest	8,800,000.00	4/20/2017	4/20/2017
27	Series - A 15-16 Opt I	Interest	45,134,488.00	4/25/2017	4/25/2017
28	Series - A 15-16 Opt I	Redemption	245,000,000.00	4/25/2017	4/25/2017
29	Series - A 15-16 Opt II	Interest	31,364,660.00	4/26/2017	4/26/2017
30	Series - A 15-16 Opt II	Redemption	170,000,000.00	4/26/2017	4/26/2017
31	SERIES A FY 2015- 16 OPT 4	Interest	41,086,616.65	4/27/2017	4/27/2017

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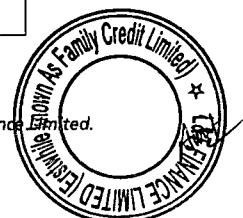
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32	SERIES A FY 2015- 16 OPT 4	Redemption	220,000,000.00	4/27/2017	4/27/2017
33	SERIES D FY 2015- 16 OPT 1	Interest	26,375,580.34	4/27/2017	4/27/2017
34	SERIES D FY 2015- 16 OPT 1	Redemption	150,000,000.00	4/27/2017	4/27/2017
35	SERIES B FY 2015- 16 OPT 2	Interest	88,857,774.21	5/2/2017	5/2/2017
36	SERIES B FY 2015- 16 OPT 2	Redemption	490,000,000.00	5/2/2017	5/2/2017
37	SERIES A FY 2015- 16 OPT 3	Interest	34,073,785.71	5/4/2017	5/4/2017
38	SERIES A FY 2015- 16 OPT 3	Redemption	182,500,000.00	5/4/2017	5/4/2017
39	SERIES C FY 2015- 16 OPT 1	Interest	4,530,547.30	5/9/2017	5/9/2017
40	SERIES C FY 2015- 16 OPT 1	Redemption	25,000,000.00	5/9/2017	5/9/2017
41	SERIES B FY 2015- 16 OPT 3	Interest	19,551,983.22	5/15/2017	5/15/2017
42	SERIES B FY 2015- 16 OPT 3	Redemption	105,000,000.00	5/15/2017	5/15/2017
43	SERIES C FY 2015- 16 OPT 7	Interest	22,374,698.18	5/15/2017	5/15/2017
44	SERIES C FY 2015- 16 OPT 7	Redemption	122,500,000.00	5/15/2017	5/15/2017
45	SERIES C FY 2015- 16 OPT 3	Interest	13,436,272.19	5/20/2017	5/20/2017
46	SERIES C FY 2015- 16 OPT 5	Interest	22,296,506.85	5/20/2017	5/20/2017
47	SERIES C	Interest	891,860.27	5/20/2017	5/20/2017

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	FY 2015-16 OPT 5				
48	SERIES A FY 2016-17 OPT 1	Interest	110,602,500.00	5/20/2017	5/20/2017
49	SERIES B FY 16-17 OPT 1	Interest	44,241,095.89	5/20/2017	22-May-17
50	SERIES B FY 16-17 OPT 2	Interest	17,696,438.36	5/20/2017	22-May-17
51	SERIES C FY 2015-16 OPT 2	Interest	30,494,282.83	5/22/2017	5/22/2017
52	SERIES C FY 2015-16 OPT 2	Redemption	165,000,000.00	5/22/2017	5/22/2017
53	SERIES C FY 2015-16 OPT 2	Interest	9,268,362.65	5/24/2017	5/24/2017
54	SERIES C FY 2015-16 OPT 2	Redemption	50,000,000.00	5/24/2017	5/24/2017
55	SERIES C FY 2016-17 OPT 1	Interest	43,250,000.00	5/24/2017	5/24/2017
56	SERIES D FY 2015-16 OPT 2	Interest	4,387,945.21	5/26/2017	5/26/2017
57	SERIES D FY 2015-16 OPT 2	Redemption	50,000,000.00	5/26/2017	5/26/2017
58	SERIES C FY 2015-16 OPT 4	Interest	28,012,931.73	5/29/2017	5/29/2017
59	SERIES C FY 2015-16 OPT 4	Redemption	150,000,000.00	5/29/2017	5/29/2017
60	SERIES F FY 15-16 OPT II	Interest	4,523,830.36	5/31/2017	5/31/2017
61	SERIES F FY 15-16 OPT II	Redemption	25,000,000.00	5/31/2017	5/31/2017
62	SERIES E FY 2015-	Interest	4,412,880.00	6/4/2017	6/4/2017

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	16 OPT 4				
63	SERIES D FY 2015- 16 OPT 2	Interest	7,370,421.88	6/5/2017	6/5/2017
64	SERIES D FY 2015- 16 OPT 2	Redemption	40,000,000.00	6/5/2017	6/5/2017
65	SERIES E FY 2015- 16 OPT 1	Interest	3,651,157.80	6/6/2017	6/6/2017
66	SERIES E FY 2015- 16 OPT 1	Redemption	20,000,000.00	6/6/2017	6/6/2017
67	SERIES D FY 2015- 16 OPT 3	Interest	46,203,458.84	6/7/2017	6/7/2017
68	SERIES D FY 2015- 16 OPT 3	Redemption	250,000,000.00	6/7/2017	6/7/2017
69	SERIES D FY 2015- 16 OPT 4	Interest	11,171,857.33	6/12/2017	6/12/2017
70	SERIES D FY 2015- 16 OPT 4	Redemption	60,000,000.00	6/12/2017	6/12/2017
71	SERIES F FY 15-16 OPT III	Interest	5,527,074.81	6/12/2017	6/12/2017
72	SERIES F FY 15-16 OPT III	Redemption	30,000,000.00	6/12/2017	6/12/2017
73	SERIES C FY 2016- 17 OPT 1	Interest	8,800,000.00	6/13/2017	6/13/2017
74	SERIES C FY 16-17 OPT 2	Interest	8,800,000.00	6/13/2017	6/13/2017
75	SERIES D OF FY 2016-17 OPT 1	Interest	43,600,000.00	6/14/2017	6/14/2017
76	SERIES C F.Y.14-15 - III	Interest	76,863,081.29	6/19/2017	6/19/2017
77	SERIES C F.Y.14-15 -	Redemption	240,000,000.00	6/19/2017	6/19/2017

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	III				
78	SERIES F FY 15-16 OPT IV	Interest	4,188,457.15	6/19/2017	6/19/2017
79	SERIES F FY 15-16 OPT IV	Redemption	22,500,000.00	6/19/2017	6/19/2017
80	SERIES E FY 2015- 16 OPT 2	Interest	52,128,559.38	6/19/2017	6/19/2017
81	SERIES E FY 2015- 16 OPT 2	Redemption	280,000,000.00	6/19/2017	6/19/2017
82	SERIES E FY 2015- 16 OPT 2	Interest	5,652,127.77	6/20/2017	6/20/2017
83	SERIES E FY 2015- 16 OPT 2	Redemption	30,000,000.00	6/20/2017	6/20/2017
84	LT NCD - A (2016- 17)	Interest	8,739,500.00	6/20/2017	6/20/2017
85	LT NCD - A (2016- 17)	Redemption	1,250,000,000.00	6/20/2017	6/20/2017
86	SERIES G FY 2015- 16 OPT 1	Interest	154,043,151.00	6/23/2017	6/23/2017
87	SERIES G FY 2015- 16 OPT 1	Redemption	1,750,000,000.00	6/23/2017	6/23/2017
88	SERIES G FY 2015- 16 OPT 4	Interest	4,437,808.22	6/26/2017	6/26/2017
89	SERIES F 15-16	Interest	33,366,768.00	6/23/2017	6/23/2017
90	SERIES F 15-16	Redemption	180,000,000.00	6/23/2017	6/23/2017
91	SERIES E OF FY 2016-17 OPT 1	Interest	113,360,000.00	6/29/2017	6/29/2017
92	SERIES E FY 14-15	Interest	41,600,000.00	6/30/2017	6/30/2017
93	SERIES A OF FY	Interest	90,252,054.79	7/5/2017	7/5/2017

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	2013-14				
94	SERIES G FY 2015- 16 OPT 1	Interest	92,992,822.82	7/6/2017	7/6/2017
95	SERIES G FY 2015- 16 OPT 1	Redemption	500,000,000.00	7/6/2017	7/6/2017
96	SERIES H FY 2015- 16 OPT 3	Interest	8,968,876.71	7/8/2017	7/8/2017
97	SERIES H FY 2015- 16 OPT 3	Interest	35,875,506.85	7/8/2017	7/8/2017
98	SERIES H FY 2015- 16 OPT 3	Interest	4,484,438.36	7/8/2017	7/8/2017
99	SERIES H FY 2015- 16 OPT 3	Interest	4,484,438.36	7/8/2017	7/8/2017
100	SERIES H FY 2015- 16 OPT 1	Interest	28,507,957.89	7/12/2017	7/12/2017
101	SERIES H FY 2015- 16 OPT 1	Redemption	155,000,000.00	7/12/2017	7/12/2017
102	SERIES G FY 2015- 16 OPT 2	Interest	8,980,000.00	7/13/2017	7/13/2017
103	SERIES G FY 2015- 16 OPT 2	Redemption	100,000,000.00	7/13/2017	7/13/2017
104	SERIES H FY 2015- 16 OPT 2	Interest	44,550,000.00	7/21/2017	7/21/2017
105	SERIES H FY 2015- 16 OPT 2	Redemption	500,000,000.00	7/21/2017	7/21/2017
106	SERIES F OF FY 2016-17 OPT 1	Interest	174,953,424.66	7/24/2017	7/24/2017
107	SERIES F OF FY 2016-17 OPT 1	Redemption	2,000,000,000.00	7/24/2017	7/24/2017

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	SERIES F FY 15-16 OPT V	Interest	2,936,939.76	7/24/2017	7/24/2017
108	SERIES F FY 15-16 OPT V	Redemption	15,000,000.00	7/24/2017	7/24/2017
109	SERIES G FY 2015- 16 OPT 2	Interest	3,896,374.07	7/27/2017	7/27/2017
110	SERIES G FY 2015- 16 OPT 2	Interest	38,963,740.75	7/27/2017	7/27/2017
111	SERIES G FY 2015- 16 OPT 2	Interest	10,227,981.95	7/27/2017	7/27/2017
112	SERIES G FY 2015- 16 OPT 2	Interest	3,896,374.07	7/27/2017	7/27/2017
113	SERIES G FY 2015- 16 OPT 2	Redemption	200,000,000.00	7/27/2017	7/27/2017
114	SERIES G FY 2015- 16 OPT 2	Redemption	20,000,000.00	7/27/2017	7/27/2017
115	SERIES G FY 2015- 16 OPT 2	Redemption	20,000,000.00	7/27/2017	7/27/2017
116	SERIES G FY 2015- 16 OPT 2	Redemption	52,500,000.00	7/27/2017	7/27/2017
117	SERIES K FY 14-15 OPT II	Interest	52,841,780.82	7/28/2017	7/28/2017
118	SERIES K FY 14-15 OPT II	Redemption	1,250,000,000.00	7/28/2017	7/28/2017
119	SERIES F FY 15-16 OPT VI	Interest	43,562,513.79	8/1/2017	8/1/2017
120	SERIES F FY 15-16 OPT VI	Redemption	220,000,000.00	8/1/2017	8/1/2017
121	SERIES G FY 16-17 OPT I	Interest	42,000,000.00	8/3/2017	8/3/2017
122	SERIES G	Interest	63,375,000.00	8/3/2017	8/3/2017

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	FY 16-17 OPT II				
123	SERIES C FY 2015- 16 OPT 2	Interest	74,755,154.78	8/4/2017	8/4/2017
124	SERIES C FY 2015- 16 OPT 2	Redemption	400,000,000.00	8/4/2017	8/4/2017
125	SERIES B FY 16-17 OPT 1	Interest	8,697,400.00	8/7/2017	8/7/2017
126	SERIES B FY 16-17 OPT 2	Interest	4,348,700.00	8/7/2017	8/7/2017
127	SERIES H OF FY 2016-17 OPT 1	Interest	31,079,184.79	8/7/2017	8/7/2017
128	SERIES C FY 2015- 16 OPT 1	Interest	89,454,246.58	8/7/2017	8/7/2017
129	SERIES C FY 2015- 16 OPT 1	Redemption	1,000,000,000.00	8/7/2017	8/7/2017
130	SERIES I FY 16-17	Interest	42,000,000.00	8/9/2017	8/9/2017
131	SERIES I FY 2015- 16 OPT 2	Interest	4,424,109.59	8/21/2017	8/21/2017
132	SERIES I FY 2015- 16 OPT 2	Interest	17,696,438.36	8/21/2017	8/21/2017
133	SERIES D FY 2015- 16 OPT 1	Interest	111,625,000.00	8/31/2017	8/31/2017
134	SERIES D FY 2015- 16 OPT 1	Redemption	1,250,000,000.00	8/31/2017	8/31/2017
135	SERIES F OF FY 16- 17	Interest	41,550,000.00	9/8/2017	9/8/2017
136	Series J FY 2015- 16	Interest	93,007,000.00	9/11/2017	9/11/2017
137	SERIES G 16-17	Interest	166,200,000.00	9/12/2017	9/12/2017

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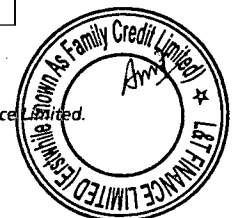
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	SERIES K FY 15-16	Interest	39,393,698.63	9/25/2017	9/25/2017
138	SERIES K FY 15-16	Interest	39,393,698.63	9/25/2017	9/25/2017
139	SERIES K FY 15-16	Redemption	500,000,000.00	9/25/2017	9/25/2017
140	SERIES K FY 15-16	Redemption	500,000,000.00	9/25/2017	9/25/2017
141	SERIES L FY 15-16 OPT II	Interest	77,372,055.00	9/25/2017	9/25/2017
142	SERIES L FY 15-16 OPT II	Redemption	1,000,000,000.00	9/25/2017	9/25/2017
143	SERIES L FY 15-16 OPT I	Interest	66,568,273.97	9/29/2017	9/29/2017
144	SERIES L FY 15-16 OPT I	Interest	11,747,342.47	9/29/2017	9/29/2017
145	SERIES L FY 15-16 OPT I	Interest	19,578,904.11	9/29/2017	9/29/2017
146	SERIES L FY 15-16 OPT I	Redemption	850,000,000.00	9/29/2017	9/29/2017
147	SERIES L FY 15-16 OPT I	Redemption	250,000,000.00	9/29/2017	9/29/2017
148	SERIES L FY 15-16 OPT I	Redemption	150,000,000.00	9/29/2017	9/29/2017



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ANNEXURE B
DETAILS OF REDEMPTION & INTEREST DUE IN THE NEXT HALF-YEAR I.E. 01.04.2017 TO 30.09.2017:

Sr. No.	Series / Tranche	Type	Amount	Due Date of payment
1	SERIES A OF FY 2013-14	Interest	91,243,835.62	10/5/2017
2	SERIES I FY 14-15 OPT II	Interest	9,543,780.82	10/27/2017
3	SERIES I FY 14-15 OPT II	Redemption	100,000,000.00	10/27/2017
4	SERIES I FY 14-15 OPT III	Interest	27,546,331.88	11/7/2017
5	SERIES I FY 14-15 OPT III	Redemption	90,000,000.00	11/7/2017
6	SERIES L FY 14-15 OPT III	Interest	26,219,424.52	12/6/2017
7	SERIES L FY 14-15 OPT III	Redemption	90,000,000.00	12/6/2017
8	VARIOUS INVESTORS	Interest	269,500,000.00	12/21/2017
9	L&T FINANCE HOLDINGS LIMITED	Interest	231,260,273.97	1/1/2018
10	SERIES M FY 14-15	Interest	49,613,698.63	1/1/2018
11	SERIES A OF FY 2013-14	Interest	91,243,835.62	1/5/2018
12	SERIES N - OPT II FY 14-15	Interest	109,190,136.99	1/19/2018
13	SERIES N - OPT II FY 14-15	Redemption	1,200,000,000.00	1/19/2018
14	SERIES J FY 16-17 OPT I	Interest	38,300,000.00	1/19/2018
15	SERIES J FY 16-17 OPT II	Interest	117,450,000.00	1/19/2018
16	SERIES F 15-16	Interest	29,920,000.00	1/29/2018
17	WIPRO LIMITED	Interest	20,084,019.15	2/5/2018
18	KOTAK OLD LIFE INS CO LTD	Interest	10,042,009.57	2/5/2018
19	SERIES P FY 14-15 OPT I	Interest	14,770,018.04	2/7/2018
20	SERIES P FY 14-	Redemption		2/7/2018

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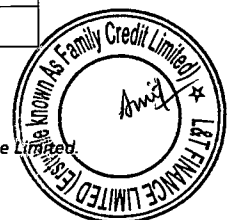
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	15 OPT I		50,000,000.00	
21	Series G FY 2015-16 - Tier II	Interest	16,830,000.00	2/9/2018
22	CENTURY TEXTILES AND INDUSTRIE	Interest	78,750,000.00	2/20/2018
23	CENTURY TEXTILES AND INDUSTRIE	Redemption	750,000,000.00	2/20/2018
24	SERIES P FY 2014-15 Opt II	Interest	4,607,342.47	2/23/2018
25	SERIES P FY 2014-15 Opt II	Redemption	50,000,000.00	2/23/2018
26	SERIES P FY 2014-15 Opt IV	Interest	23,125,000.00	2/26/2018
27	SERIES C OF FY 2013-14	Interest	27,250,000.00	2/28/2018
28	SERIES H FY 15-16	Interest	47,270,136.99	3/5/2018
29	SERIES P FY 2014-15 Opt V	Interest	67,557,571.34	3/6/2018
30	SERIES P FY 2014-15 Opt V	Redemption	220,000,000.00	3/6/2018
31	SERIES M OF FY 15-16	Interest	93,000,000.00	3/23/2018
32	FAMILY SERIES D OPT I 16-17	Interest	38,750,000.00	3/27/2018
33	FAMILY SERIES D OPT II 16-17	Interest	19,750,000.00	3/27/2018
34	BREACH CANDY HOSPITAL TRUST ST	Interest	414,000.00	3/27/2018
35	STAR UNION DAI-ICHI LIC	Interest	10,350,000.00	3/27/2018
36	FUTURE GENERALI INDIA INSURANC	Interest	10,350,000.00	3/27/2018
37	SHAREHOLDERS / NON UNIT LINKED	Interest	5,175,000.00	3/27/2018
38	NDDB STAFF PROVIDENT FUND TRUS	Interest	621,000.00	3/27/2018
39	TRUSTEE GOODYEAR INDIA	Interest	103,500.00	3/27/2018

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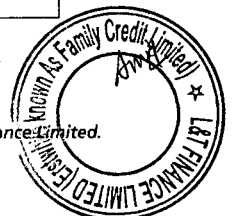
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	LTD FAC			
40	TPF	Interest	414,000.00	3/27/2018
41	MAIHAR CEMENT EMPLOYEES PROVID	Interest	310,500.00	3/27/2018
42	BHARAT EARTH MOVERS LTD PF	Interest	5,175,000.00	3/27/2018
43	TATA ENGG & LOCOMOTIVE EPF	Interest	414,000.00	3/27/2018
44	SICOM STAFF PROVIDENT FUND	Interest	207,000.00	3/27/2018
45	GODREJ CONSUMER PRODUCTS EPF	Interest	621,000.00	3/27/2018
46	HVPNL EMPLOYEES PENSION FUND T	Interest	5,175,000.00	3/27/2018
47	IDBI FEDERAL LIFE INSURANCE CO	Interest	10,350,000.00	3/27/2018
48	PF-OFFICERS & MERCANTILE CO	Interest	103,500.00	3/27/2018
49	ITD CEMENTATION INDIA LIMITED	Interest	310,500.00	3/27/2018
50	MOTHER DAIRY EPF TRUST	Interest	1,138,500.00	3/27/2018
51	WB STATE ELEC TRANSMISSION GPF	Interest	517,500.00	3/27/2018
52	SERIES F FY 2013-14	Interest	54,500,000.00	3/27/2018
53	SERIES Q FY 2014-15	Interest	455,343,144.60	3/28/2018
54	SERIES Q FY 2014-15	Redemption	1,500,000,000.00	3/28/2018
55	SERIES L FY 14- 15	Interest	303,562,096.40	3/28/2018
56	SERIES L FY 14- 15	Redemption	1,000,000,000.00	3/28/2018
57	LICMF	Interest	119,822,934.93	3/28/2018
58	LICMF	Redemption	1,450,000,000.00	3/28/2018
59	SERIES N OF FY	Interest	164,650,000.00	3/29/2018

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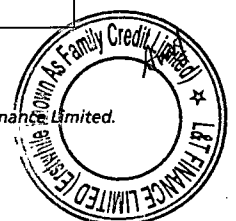
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	15-16			
60	FAMILY SERIES E FY 16-17	Interest	79,000,000.00	3/29/2018
61	SERIES I - PD	Interest	50,500,000.00	3/30/2018
62	NCD 2009 SERIES 4	Interest	234,095,057.71	3/30/2018
63	Series S FY 14-15 Tier II	Interest	49,750,000.00	3/30/2018

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



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Ref. No: 5820/ ITSL/OPR/17-18/
Date: October 25th, 2017

To,
L&T Finance Limited (Erstwhile Family Credit Limited),
5th Floor,
City - 2, Plot no.177,
Vidyanagari Marg,
C.S.T Road, Kalina,
Santacruz (East),
Mumbai -400 098.

Kind attn.: Ms. Apurva Rathod

Subject: Certificate u/r 52(5) of SEBI (Listing Obligations & disclosure Requirements) Regulations, 2015, for Debentures Issued by L&T Finance Ltd (Erstwhile Family Credit Ltd), for the half year ended September 30, 2017

Dear Sir/Madam,

We are acting as Debenture Trustee for the Secured, Redeemable Non-Convertible Debentures issued by L&T Finance Ltd (Erstwhile Family Credit Ltd) ("The Company").

In terms of the provisions of Regulation 52(5) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, ('Regulations') we certify that we have taken note of the disclosures made by the Company in the letter enclosed hereto, under Regulation 52(4).

Thanking you.

Yours faithfully,

For IDBI Trusteeship Services Limited

A circular stamp of IDBI Trusteeship Services Limited, Mumbai, with a star in the center. Overlaid on the stamp is a handwritten signature in black ink.

Authorized Signatory

Encl: As above

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 Finance Limited (Formerly Family Credit Limited)** (“**the Company**”) with respect to Debenture Issues handled by us for the Half year ended on September 30, 2017.

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: October 25, 2017



L&T FINANCE LIMITED (Erstwhile Family Credit Limited)

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

CIN. U65910WB1993FLC060810

Regd. Office : Technopolis, 7th Floor, Plot No.4, Block-BP, Sector-V, Salt Lake, Kolkata-700091

Website: www.ltf.com Email: investorgrievances@ltf.com Phone: +91 33 3988 3000 Fax: +91 33 3984 5500

(₹ Lakh)

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2017					
Sr. No.	Particulars	Six months ended			Year ended
		September 30,	September 30,	September 30,	March 31,
		2017	2016	2016	2017
		(Unaudited)	(Unaudited, Amalgamated) (See note 2)	(Unaudited, As reported) (See note 2)	(Audited)
1	Total Income from operations	2,24,784.31	2,03,601.07	44,309.15	4,08,205.22
2	Net profit for the period before tax	10,995.72	3,669.93	6,104.44	2,841.74
3	Net profit for the period after tax	7,235.18	2,372.06	3,938.58	1,604.17
4	Paid up Equity Share Capital	1,44,004.73	1,44,004.73	20,430.96	1,44,004.73
5	Reserves (excluding revaluation reserve)	5,52,614.46	5,64,025.52	46,691.19	5,43,934.16
6	Net Worth	6,93,195.12	7,08,030.25	67,122.15	6,87,938.89
7	Paid up Debt Capital/Outstanding Debt	31,31,276.39	22,85,555.79	4,11,399.12	27,82,970.26
8	Debt Equity Ratio	4.52	3.23	6.13	4.05
9	Earnings Per Share (of ₹ 10/- each)				
	(i) Basic EPS (₹) (* not annualised)	*0.50	*0.16	*1.93	0.11
	(ii) Diluted EPS (₹) (* not annualised)	*0.50	*0.16	*1.93	0.11
10	Debenture Redemption Reserve	7,521.89	10,212.16	-	7,521.89

Notes:

- Pursuant to the Order of Honorable Calcutta High Court and the National Company Law Tribunal, Mumbai Bench, the erstwhile L&T Finance Limited (U65990MH1994PLC083147) and L&T FinCorp Limited (U65910MH1997PLC108179) have been merged with Family Credit Limited (now known as L&T Finance Limited - U65910WB1993FLC060810) (the "Amalgamated Company"), effective from February 13, 2017 with the Appointed Date being April 1, 2016. Pursuant to the terms of the approved scheme of Amalgamation and consequent to the fresh certificate of incorporation issued by Registrar of Companies, Kolkata, the name of "Family Credit Limited" has been changed to "L&T Finance Limited".
- The figures for the current period represent the results of the Amalgamated Company. The reported figures in the corresponding previous period would not be comparable to those of the Amalgamated Company. However, as the amalgamation took effect from April 1, 2016, (the Appointed Date) the corresponding previous period's figures have been recast and disclosed on an amalgamated basis.
- The above is an extract of the detailed format of unaudited financial results filed with the National Stock Exchange of India Limited and BSE Limited ("Stock Exchanges") under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited financial results are available on the website of the Stock Exchanges i.e. www.nseindia.com and www.bseindia.com and on the website of the Company i.e. www.ltf.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 Exchanges and can be accessed on the website of the Stock Exchanges i.e. www.nseindia.com and www.bseindia.com
- The Statement referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is available on the website of the Company i.e. www.ltf.com
- The above financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on October 24, 2017. The Statutory Auditors of the Company have carried out the limited review for the six months ended September 30, 2017 and of the Statement of Assets and Liabilities as of that date.

For and on behalf of the board of directors of
L&T Finance Limited
(Erstwhile Family Credit Limited)



Dinanath Dubhashi
Chairperson
(DIN : 03545900)

Place : Mumbai

Date : October 24, 2017