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L&T Finance Holdings

BY FAX/HAND DELIVERY

January 29, 2013

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

Symbol: L&TFH

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

Scrip Code No.: 533519

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

Sub: Standalone Unaudited Financial Results under clause 41 of the Listing Agreement

Dear Sir/ Madam,

The Board of Directors of the Company at its meeting held on January 29, 2013 have approved the Standalone Unaudited Financial Results of the Company for the quarter and nine months ended December 31, 2012. Accordingly, please find enclosed herewith Standalone Unaudited Financial Results for the quarter and nine months ended December 31, 2012 along with Limited Review Report of the Statutory Auditors.

Further, in accordance with Clause 41(1) (e) of the Listing Agreement, the Company has opted to submit, in addition to Standalone Financial Results, Consolidated Financial Results of the Company to the Exchanges. Accordingly, Consolidated Financial Results are being sent to Exchanges vide a separate communication.

Kindly take the same on record and acknowledge the receipt.

Thanking you,

Yours faithfully,

For **L&T Finance Holdings Limited**

N. Suryanarayanan
Company Secretary

NSEIL
30 JAN 2013
CONTENTS NOT VERIFIED

Encl: as above

The copy of the same was faxed to NSE on 29/1/2013 on fax number 26598237

L&T Finance Holdings Limited
Corporate Office:
City 2, Plot No. 177, Vidyanagari Marg, CST Road, Kalina,
Santacruz (East), Mumbai 400 098, India
Tel: +91 22 66217300/7400 Fax: +91 22 66217301/302

Registered Office:
L&T House, N. M. Marg
Ballard Estate
Mumbai 400 001, India

L&T Finance Holdings Limited is a subsidiary of Larsen & Toubro Limited

SHARP & TANNAN
Chartered Accountants

LIMITED REVIEW REPORT TO THE BOARD OF DIRECTORS OF L&T FINANCE HOLDINGS LIMITED FOR THE QUARTER AND NINE MONTHS PERIOD ENDED 31ST DECEMBER, 2012

We have reviewed the accompanying Statement of Standalone Unaudited Financial Results (the 'Statement') of **L&T Finance Holdings Limited** for the quarter and nine months period ended 31st December, 2012 *except for the disclosures regarding 'Public Shareholdings', 'Promoter and Promoter Group Shareholding' which have been traced from disclosures made by the management and have not been audited by us.* This Statement is the responsibility of the Company's Management and has been approved by the Board of Directors on 29th January, 2013. Our responsibility is to issue a report on the Statements based on our review.

We conducted our review 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 Financial Statements are free of material misstatements. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of Standalone Unaudited Financial Results prepared in accordance with applicable accounting standards notified pursuant to the Companies (Accounting Standards) Rules, 2006 and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement including the manner in which it is to be disclosed, or that it contains any material misstatement.

SHARP & TANNAN
CHARTERED ACCOUNTANTS
RAVINDRA ANNEXE, MUMBAI-20.

SHARP & TANNAN
Chartered Accountants
Registration No. 109982W
by the hand of

MILIND P. PHADKE
Partner
Membership No.033013

Mumbai, 29th January, 2013

Ravindra Annexe, 194, Churchgate Reclamation, Dinshaw Vachha Road, Mumbai - 400 020, India.
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Edwin Augustine Raghunath P. Acharya Firdosh D. Buchia Tirtharaj A. Khot Pavan K. Aggarwal
Also at Pune. Associate Offices : Bangalore, Chennai, Goa, Hyderabad & New Delhi

L&T FINANCE HOLDINGS LIMITED
Regd. Office : L&T House, Ballard Estate, Mumbai - 400 001

(₹ Lakh)

PART I : STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2012

Sr. No.	Particulars	Quarter ended			Nine months ended		Year ended
		December 31, 2012	September 30, 2012	December 31, 2011	December 31, 2012	December 31, 2011	March 31, 2012
		(Unaudited)			(Unaudited)		(Audited)
1	Income from operations	1,095.84	2,081.10	2,001.86	4,431.85	4,088.78	11,183.50
2	Expenses:						
	a) Employee benefits	169.19	258.84	361.29	799.13	372.67	1,115.89
	b) Professional fees	83.55	176.83	276.62	500.31	276.81	775.92
	c) Advertisement expenses	550.05	107.65	24.18	658.49	25.16	83.32
	d) Administration and other expenses	149.84	311.49	140.88	604.52	348.07	547.18
	e) Allowances and contingencies	29.94	3.91	128.85	(38.40)	128.85	74.00
	f) Depreciation and amortisation	2.29	2.28	0.14	6.86	0.14	1.17
	Total expenses:	984.86	861.00	931.96	2,530.91	1,151.70	2,597.48
3	Profit/(loss) from operations before other income, finance costs and exceptional items (1-2)	110.98	1,220.10	1,069.90	1,900.94	2,937.08	8,586.02
4	Other income	626.26	431.83	399.35	1,406.41	576.95	1,758.64
5	Profit from ordinary activities before finance costs and exceptional items (3+4)	737.24	1,651.93	1,469.25	3,307.35	3,514.03	10,344.66
6	Finance costs	885.72	-	-	885.72	1,454.67	1,454.67
7	Profit/(loss) from ordinary activities after finance costs but before exceptional items (5-6)	(148.48)	1,651.93	1,469.25	2,421.63	2,059.36	8,889.99
8	Exceptional items	23,572.92	-	-	23,572.92	-	-
9	Profit from ordinary activities before tax (7+8)	23,424.44	1,651.93	1,469.25	25,994.55	2,059.36	8,889.99
10	Tax expense:						
	a) Current tax	4,515.00	555.00	748.00	5,470.00	973.00	1,820.00
	b) Deferred tax	(12.86)	(16.89)	(41.81)	(8.32)	(41.81)	(55.04)
	Total tax expense	4,502.14	538.11	706.19	5,461.68	931.19	1,764.96
11	Net profit from ordinary activities after tax (9-10)	18,922.30	1,113.82	763.06	20,532.87	1,128.17	7,125.03
12	Extraordinary items	-	-	-	-	-	-
13	Net profit for the period/year (11+12)	18,922.30	1,113.82	763.06	20,532.87	1,128.17	7,125.03
14	Paid-up equity share capital (Face value of ₹ 10/- each)	171,618.82	171,476.16	171,472.98	171,618.82	171,472.98	171,476.16
15	Reserves excluding Revaluation Reserve						163,889.47
16	Earnings per share (EPS):						
	a) Basic EPS before and after extraordinary items (₹) (* not annualised)	*1.10	*0.06	*0.04	*1.20	*0.07	0.44
	b) Diluted EPS before and after extraordinary items (₹) (* not annualised)	*1.10	*0.06	*0.04	*1.20	*0.07	0.44

PART II : SELECT INFORMATION FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2012

A	PARTICULARS OF SHAREHOLDING						
1	Public shareholding						
	- Number of shares	299,163,969	297,737,391	297,705,566	299,163,969	297,705,566	297,737,391
	- Percentage of shareholding	17.43%	17.36%	17.36%	17.43%	17.36%	17.36%
2	Promoters and Promoter Group shareholding						
	a) Pledged/encumbered						
	- Number of shares	Nil	Nil	Nil	Nil	Nil	Nil
	- Percentage of shares (as a % of the total shareholding of promoters and promoter group)	NA	NA	NA	NA	NA	NA
	- Percentage of shares (as a % of the total share capital of the Company)	NA	NA	NA	NA	NA	NA
	b) Non-encumbered						
	- Number of shares	1,417,024,221	1,417,024,221	1,417,024,221	1,417,024,221	1,417,024,221	1,417,024,221
	- Percentage of shares (as a % of the total shareholding of promoters and promoter group)	100%	100%	100%	100%	100%	100%
	- Percentage of shares (as a % of the total share capital of the Company)	82.57%	82.64%	82.64%	82.57%	82.64%	82.64%

	Particulars	Quarter ended December 31, 2012
B	INVESTOR COMPLAINTS	
	Pending at the beginning of the quarter	Nil
	Received during the quarter	Nil
	Disposed off during the quarter	Nil
	Remaining unresolved at the end of the quarter	Nil

SHARP & TANNAN CHARTERED ACCOUNTANTS RAHEJA ANNEXE, MUMBAI

L&T FINANCE HOLDINGS LIMITED MUMBAI 400 001.

Notes :

1 During the quarter ended December 31, 2012, the Company either itself or through one of its subsidiaries has completed acquisition of L&T Housing Finance Limited *(formerly : Indo Pacific Housing Finance Limited)*, L&T Fund Management Private Limited *(formerly : FIL Fund Management Private Limited)*, L&T Trustee Services Private Limited *(formerly :FIL Trustee Company Private Limited)* and FamilyCredit Limited.

2 Exceptional items during the current quarter represent gains of ₹ 23,792.92 lakh on sale of investment in Federal Bank Limited and expenditure of ₹ 220.00 lakh incurred towards employee cost in connection with acquisition of L&T Fund Management Private Limited *(formerly : FIL Fund Management Private Limited)*.

3 Utilisation of IPO proceeds

(₹ Lakh)

Particulars	Amount
Amount received from IPO - (A)	124,500.00
Deployment of IPO proceeds:	
(1) Repayment of intercorporate deposits, issued by our promoter company and subsidiary company	47,487.85
(2) Infusion of capital in L&T Infrastructure Finance Company Limited	27,500.00
(3) Share issue expenses	4,891.01
(4) Capital infusion in any of the Company's direct or indirect subsidiaries, inorganic growth of the Company's businesses and for general corporate purposes	
(a) Infusion of capital in L&T FinCorp Limited *(formerly : India Infrastructure Developers Limited)*	20,000.00
(b) Infusion of capital in L&T Unnati Finance Limited	195.00
(c) Investment in unsecured Non Convertible Debentures (in the nature of perpetual Tier - I Debt) of L&T Finance Limited	20,000.00
(d) Investment in L&T Housing Finance Limited *(formerly : Indo Pacific Housing Finance Limited)*	*4426.14
Total deployment of IPO proceeds - (B)	124,500.00
Balance amount to be utilised (A-B)	-

* Invested ₹ 4,426.14 lakh from IPO proceeds out of total investment of ₹ 11,799.38 lakh in L&T Housing Finance Limited *(formerly: Indo Pacific Housing Finance Limited)*.

4 The company, during the current quarter has allotted 1,426,578 equity shares of ₹10 each, fully paid up, on exercise of options by employees, in accodance with the company's stock option schemes.

5 The main business of the Company is investment activity. Further, all activities are carried out within India. As such, there are no separate reportable segments as per the Accounting Standard (AS) 17 Segment Reporting notified by the Companies (Accounting Standards) Rules, 2006.

6 Previous periods/ year figures have been regrouped/reclassified to make them comparable with those of current period.

7 The results for the quarter ended December 31, 2012 have been subjected to Limited Review by the Statutory Auditors, reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on January 29, 2013.

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

Y.M.Deosthalee
Chairman & Managing Director

Place : Mumbai
Date : January 29, 2013

SHAH & TANNAN CHARTERED ACCOUNTANTS MAHINDRA ANNEXE, MUMBAI-

L&T FINANCE HOLDINGS LIMITED MUMBAI 400 001.

FAX JOURNAL REPORT

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