

Family Credit Limited

A wholly owned subsidiary of L&T Finance Holdings Limited

April 29, 2016

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

Dear Sir,

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:

- 1) Following issues of Non-Convertible Debentures are currently listed with the Exchange along with Credit rating and change in credit rating (if any);

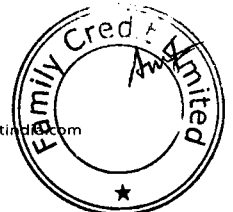
Details of listed NCDs:

Sl No	Series / Tranche	No. of NCDs	Amt. of Issue (Rs. in Cr.)	Latest credit rating
1	Series"C" 2013-14 Unsecured	250	25 crore	CARE AA dated February 28, 2014
2	Series"E" 2013-14	36	9 crore	ICRA AA dated March 12, 2014
3	Series"F" 2013-14 Unsecured	500	50 crore	CARE AA dated February 28, 2014
4	Series"A" 2014-15 Option 1	560	140 crore	ICRA AA dated May 22, 2014
5	Series"A" 2014-15 Option 2	100	25 crore	ICRA AA dated May 22, 2014
6	Series"A" 2014-15 Option 3	200	50 crore	ICRA AA dated May 22, 2014
7	Series"C" 2014-15 Option 3	96	24 crore	CARE AA dated June 24, 2014
8	Series"D" 2014-15 Option 2	720	180 crore	CARE AA dated June 24, 2014

Registered Office
Technopolis, 7th Floor, A-Wing
Plot No 4, Block-BP, Sector-V
Salt Lake, Kolkata 700 091

T +91 33 3988 3000
F +91 33 3984 5500

www.familycredlimited.com



CIN :- U65910WB1993FLC060810

Family Credit Limited

A wholly owned subsidiary of L&T Finance Holdings Limited

9	Series"E" 2014-15 Unsecured	400	40 crore	CARE AA dated June 17, 2014 and ICRA AA dated June 23,2014
10	Series"J" 2014-15	400	100 crore	ICRA AA+ dated January 14, 2015
11	Series"L" 2014-15	100	100 crore	CARE AA+ dated March 11, 2015
12	Series"A" 2015-16 – Option 2	400	100 crore	CARE AA+ dated 16-Jun-15
13	Series"C" 2015-16 Option 1	400	100 crore	CARE AA+ dated 9-Jul-15
14	Series"C" 2015-16 Option 2	160	40 crore	CARE AA+ dated 9-Jul-15
15	Series"D" 2015-16	500	125 crore	CARE AA+ dated 11-Aug-15
16	Series"E" 2015-16	500	125 crore	ICRA AA+ dated 10-Sept-15
17	Series"F" 2015-16 – Sub Debt	320	32 crore	CARE AA+ 29-Dec-15 & ICRA AA+ 19-Jan-16
18	Series"G" 2015-16 – Sub Debt	180	18 crore	CARE AA+ 02-Feb-16 & ICRA AA+ 19-Jan-16
19	Series"H" 2015-16 – Sub Debt	500	50 crore	CARE AA+ 03-Mar-16 & ICRA AA+ 24-Feb-16
20	Series"I" 2015-16 – Perpetual Debt	500	50 crore	CARE AA+ 16-Mar-16 & ICRA AA+ 03-Mar-16

2) The latest Credit Rating in respect of the said live issues are mentioned in the statement under Sr. No.1 above and we confirm that the Credit Ratings are not downgraded in respect of any of the above issues, since the respective dates of the said NCDs issues.

3) **The said NCDs are secured by:**

i) 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

ii) pari - passu mortgage of all rights, title and interest on 510 Sq. Ft. premises on "KGN Towers", A wing, Sixth Floor, Commander-in-Chief Road, Egmore, Chennai – 600105.

4) **The asset cover** is Rs. 1229.92 Crore as on 31.03.2016 and is adequate as per the terms of issue of NCDs.

5) **The Debt Equity Ratio** is 7.13

6) **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,**

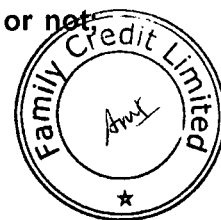
Refer Annexure A

Registered Office
Technopolis, 7th Floor, A-Wing
Plot No 4, Block-BP, Sector-V
Salt Lake, Kolkata 700 091

T +91 33 3988 3000
F +91 33 3984 5500

www.familycreditindia.com

CIN :- U65910WB1993FLC060810



Family Credit Limited

A wholly owned subsidiary of L&T Finance Holdings Limited

- 7) 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

- 8) Debenture redemption reserve (If applicable);

Not Applicable

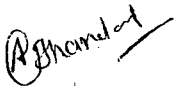
- 9) Net Worth of the Company as on March 31, 2016 is Rs. 63196.89 Lakh

- 10) Net profit for FY 2015-16, after tax is Rs 8739.51 Lakh

- 11) Earnings per share is Rs 4.28

Thanking you,

Yours sincerely,
For **Family Credit Limited**



Amit Bhandari
Company Secretary

Registered Office
Technopolis, 7th Floor, A-Wing
Plot No 4, Block-BP, Sector-V
Salt Lake, Kolkata 700 091

T +91 33 3988 3000
F +91 33 3984 5500

www.familycreditindia.com

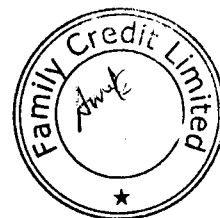
Family Credit Limited

A wholly owned subsidiary of L&T Finance Holdings Limited

ANNEXURE A

DETAILS OF REDEMPTION & PAYMENT OF INTEREST DURING HALF YEAR ENDING 31.03.2016:

Sr No	Series / Tranche	Type	Due Date of payment	Actual Date
1	9.4825% NCD-SERIES:F-FY15	Principal	18-11-16	18-11-15
2	9.4825% NCD-SERIES:F-FY15	Interest	18-11-16	18-11-15
3	9.0210% NCD-SERIES:G-FY15	Principal	17-12-15	17-12-15
4	9.0210% NCD-SERIES:G-FY15	Interest	17-12-15	17-12-15
5	8.8304% NCD-SERIES:H-FY15	Principal	18-12-15	18-12-15
6	8.8304% NCD-SERIES:H-FY15	Interest	18-12-15	18-12-15
7	8.60% NCD-SERIES:B-FY16	Principal	24-02-17	24-02-16
8	8.60% NCD-SERIES:B-FY16	Interest	24-02-17	24-02-16
9	10.90% TIER II-SERIES:C-FY14	Interest	29-02-16	29-02-16
10	8.8341% NCD-SERIES:K-FY15	Principal	03-03-16	03-03-16
11	8.8341% NCD-SERIES:K-FY15	Interest	03-03-16	03-03-16
12	10.90% TIER II-SERIES:F-FY14	Interest	28-03-16	28-03-16



Registered Office

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

T +91 33 3988 3000
F +91 33 3984 5500

www.familycreditindia.com

CIN :- U65910WB1993FLC060810

Family Credit Limited

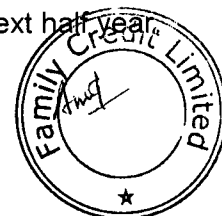
A wholly owned subsidiary of L&T Finance Holdings Limited

ANNEXURE B

DETAILS OF REDEMPTION & INTEREST DUE IN THE NEXT HALF-YEAR I.E. 01.04.2016 TO 30.09.2016:

Series / Tranche	Type	Due Date of Payment	Amount (Rs.)
9.95% NCD-SERIES:A-FY15-OPTION I	Principal	10-06-16	40,00,00,000.00
9.95% NCD-SERIES:A-FY15-OPTION I	Interest	10-06-16	13,93,00,000.00
9.9594% NCD-SERIES:A-FY15-OPTION II	Principal	17-06-16	25,00,00,000.00
9.9594% NCD-SERIES:A-FY15-OPTION II	Interest	17-06-16	5,28,00,369.00
9.9377% NCD-SERIES:A-FY15-OPTION III	Principal	25-07-16	50,00,00,000.00
9.9377% NCD-SERIES:A-FY15-OPTION III	Interest	25-07-16	11,10,31,254.00
9.85% NCD-SERIES:D-FY15-OPTION II	Principal	27-06-16	80,00,00,000.00
9.85% NCD-SERIES:D-FY15-OPTION II	Interest	27-06-16	37,20,64,050.00
8.9437% NCD-SERIES:J-FY15	Principal	02-05-16	00,00,00,000.00
8.9437% NCD-SERIES:J-FY15	Interest	02-05-16	2,50,24,541.00
10.4000% NCD - SERIES "E" FY 2014-15	Interest	30-06-16	4,16,00,000.00
9.1159% NCD - Series A of FY 16 Option 2	Interest	30-06-16	9,11,59,000.00
8.9700% NCD -Series C of FY 16 Option 1	Interest	08-08-16	8,97,00,000.00
8.9300% NCD - Series D of FY 16	Interest	31-08-16	11,16,25,000.00
8.90% NCD - Series E of FY 2015-16	Interest	28-09-16	11,12,50,000.00

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



Registered Office
Technopolis, 7th Floor, A-Wing
Plot No 4, Block-BP, Sector-V
Salt Lake, Kolkata 700 091

T +91 33 3988 3000
F +91 33 3984 5500

www.familycreditindia.com

CIN :- U65910WB1993FLC060810

IDBI Trusteeship Services Ltd

CIN : U65991MH2001GOI131154

Ref. No.ITSL/OPR/16-17

April 29, 2016



Family Credit Ltd

Technopolis, 7th Floor, A-Wing

Plot No.4, Block BP, Sector -V

Salt Lake, Kolkata-700091

Kind attn.: Mr. Amit Bhandari, Company Secretary

Dear Sir,

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, IDBI Trusteeship Service Limited ("Debenture Trustee") hereby confirm that we have received and noted the following information:-

- (a) Credit rating and change in credit rating (if any);
- (b) Debt-equity ratio;
- (c) 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,
- (d) 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;
- (e) outstanding redeemable Debentures (quantity and value);
- (f) Debenture redemption reserve;
- (g) Net worth;
- (h) Net profit after tax;
- (i) Earnings per share
- (j) Asset Cover

As specified under regulation 52(4) of Securities Exchange Board of India (Listing Obligation and Disclosure Requirement) Regulation, 2015 ("Regulation"), provided to us by Family Credit Ltd. ("The Company"), NBFC, for financial year ended March 31st, 2016.

This Certificate is being issued pursuant to the requirement of regulation 52(5) of the aforesaid Regulation for onwards submission to the Stock Exchange(s) by the Company.

For IDBI Trusteeship Services Limited

A handwritten signature in black ink, appearing to be 'Amit Bhandari', written over the printed name 'Authorized Signatory'.

Authorized Signatory