

November 16, 2021

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 Towers  
Dalal Street, Mumbai - 400 001

Dear Sir/Madam,

**Sub: Disclosure in terms of Regulation 54 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations").**

Pursuant to Regulation 54 of the Listing Regulations, please note that the listed non-convertible debentures of the Company are secured by exclusive charge on specific receivables and first pari passu charge/mortgage on the immovable property, wherever applicable and the asset cover is Rs. 34,046.91 crores as on September 30, 2021 which is adequate.

We request you to take the aforesaid on records.

Thanking you,

Yours faithfully,

For **L&T Finance Limited**



**Apurva Rathod**  
**Company Secretary and Compliance Officer**

