

May 3, 2017

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

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

Dear Sirs,

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

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

Sub: Submission of Audited Financial Results under Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we wish to inform the Exchange that the Board of Directors of the Company at its Meeting held on May 2, 2017 has approved the Audited Financial Results of the Company for the year ended March 31, 2017.

In this regard, please find enclosed herewith the following:

- Audited Financial Results for year ended March 31, 2017 in the specified format along with the Audit Report of Statutory Auditor;
- Declaration pursuant to Regulation 52(3) of the Listing Regulations regarding audit reports with unmodified opinion for the financial year ended March 31, 2017
- Statement pursuant to Regulation 52(4) of the Listing Regulations; and
- Certificate signed by Debenture Trustees under Regulation 52(5) of the Listing Regulations.
- Publication of financial results as per regulation 52(8) of the Listing Regulations.

Kindly acknowledge the receipt of the same.

Thanking you,

Yours faithfully,

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



Amit Bhandari
Company Secretary and Compliance Officer



Encl.: 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.)
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

T +91 22 6212 5000
E customercare@ltfinance.com

www.ltfinance.com

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@ltfinance.com Phone: +91 33 3988 3000 Fax: +91 33 3984 5500

(₹ Lakh)

STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2017

Sr. No.	Particulars	Half Year ended		Year ended	Year ended
		March 31,	March 31,	March 31,	March 31,
		2017	2016	2017	2016
		(Note 3)	(Unaudited)	(Audited)	(Audited)
1	Revenue				
	a) Revenue from operations	2,04,479.14	41,806.17	4,08,205.22	77,114.56
	b) Other Income	4,807.95	79.77	6,292.32	170.41
	Total Revenue (a+b)	2,09,287.09	41,885.94	4,14,497.54	77,284.97
2	Expenses:				
	a) Employee benefits expense	15,400.35	2,714.20	30,087.20	5,325.85
	b) Finance costs	97,405.46	16,568.30	1,95,951.53	30,599.31
	c) Depreciation and amortisation	35,111.71	131.41	70,766.80	266.78
	d) Other expenses	15,226.09	8,046.39	36,016.53	16,356.54
	e) Provisions and Contingencies	46,971.67	5,194.54	78,833.74	11,304.92
	Total expenses (a+b+c+d+e)	2,10,115.28	32,654.84	4,11,655.80	63,853.40
3	Profit/(loss) before tax (1-2)	(828.19)	9,231.10	2,841.74	13,431.57
4	Tax expense:				
	a) Current tax	8,235.55	3,832.97	13,783.44	5,542.01
	b) Deferred tax	(8,295.85)	(598.21)	(12,545.87)	(849.95)
	Total tax expense (a+b)	(60.30)	3,234.76	1,237.57	4,692.06
5	Profit/(loss) after tax (3-4)	(767.89)	5,996.34	1,604.17	8,739.51
6	Earnings per share (EPS)				
	a) Basic EPS before and after extraordinary items (₹) (* not annualised)	*(0.05)	*2.93	0.11	4.28
	b) Diluted EPS before and after extraordinary items (₹) (* not annualised)	*(0.05)	*2.93	0.11	4.28

STATEMENT OF ASSETS AND LIABILITIES AS AT MARCH 31, 2017

(₹ Lakh)

Sr. No.	Particulars	As at	As at
		March 31,	March 31,
		2017	2016
		(Audited)	(Audited)
A	EQUITY AND LIABILITIES		
1	Shareholders' funds		
	(a) Share capital	1,44,004.73	20,430.96
	(b) Reserves and surplus	5,43,934.16	42,765.93
	Sub-total - Shareholders' funds	6,87,938.89	63,196.89
2	Non-current liabilities		
	(a) Long-term borrowings	15,31,439.66	2,80,398.88
	(b) Other long-term liabilities	14,792.86	2,280.13
	(c) Long-term provisions	8,838.26	911.97
	Sub-total - Non-current liabilities	15,55,070.78	2,83,590.98
3	Current liabilities		
	(a) Short-term borrowings	9,97,051.60	1,14,291.66
	(b) Current maturities of long term borrowings	2,54,479.00	54,570.33
	(c) Trade payables	6,529.13	1,559.13
	(d) Other current liabilities	91,594.75	13,702.96
	(e) Short-term provisions	5,018.69	4,818.44
	Sub-total - Current liabilities	13,54,673.17	1,88,942.52
	TOTAL - EQUITY AND LIABILITIES	35,97,682.84	5,35,730.39

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Sr. No.	Particulars	As at	As at
		March 31,	March 31,
		2017	2016
		(Audited)	(Audited)
B	ASSETS		
1	Non-current assets		
	(a) Fixed assets	2,78,254.58	432.15
	(b) Non-current investments	1,23,624.81	4,190.00
	(c) Deferred tax assets (net)	37,253.96	5,169.16
	(d) Long-term loans and advances	16,331.71	332.43
	(e) Long-term loans and advances towards financing activities	17,81,833.50	2,77,088.27
	(f) Other non-current assets	16,914.26	2,624.58
	Sub-total - Non-current assets	22,54,212.82	2,89,836.59
2	Current assets		
	(a) Current investments	1,86,072.17	171.05
	(b) Trade receivables	1,491.84	-
	(c) Cash and cash equivalents	29,487.59	4,431.39
	(d) Short-term loans and advances	6,056.95	4,468.49
	(e) Short-term loans and advances towards financing activities	2,17,123.82	-
	(f) Current maturities of long term loans and advances towards financing activities	8,29,716.52	2,26,078.97
	(g) Other current assets	73,521.13	10,743.90
	Sub-total - Current assets	13,43,470.02	2,45,893.80
	TOTAL - ASSETS	35,97,682.84	5,35,730.39

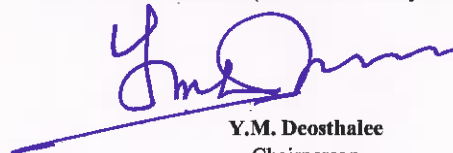
Notes:

- 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".
L&T Fincorp Limited, one of the amalgamating company had declared and paid an interim dividend of ₹ 14,003.20 lakhs prior to the effective date of amalgamation and the Company has incorporated the payment in its financial statements as at and for the year ended March 31, 2017.
- The figures for the current period/year represents the results of the Amalgamated Company from appointed date April 1, 2016. Consequently, the figures for the current period/year are not comparable to the corresponding figures of the previous period/year.
- The figures for the half year ended March 31, 2017 are the balancing figure between figures in respect of the full financial year and the year to date figures up to half year of the current financial year on an amalgamated basis and were not subjected to review/audit by the Statutory Auditors.
- The above financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on May 2, 2017. The Statutory Auditors of the Company have carried out the audit for the year ended March 31, 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 board of directors of
L&T Finance Limited (Erstwhile Family Credit Limited)


Y.M. Deosthalee
Chairperson
(DIN : 00001698)

Place : Mumbai
Date : May 2, 2017



**INDEPENDENT AUDITORS' REPORT
TO THE BOARD OF DIRECTORS OF
L&T FINANCE LIMITED
(formerly FAMILY CREDIT LIMITED)**

1. We have audited the accompanying Statement of Financial Results of **L&T FINANCE LIMITED (formerly Family Credit Limited) (the "Company")** for the year ended March 31, 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 on the basis of the related financial statements which is in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013, as applicable and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement.
2. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Statement is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the Statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the Statement in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Management, as well as evaluating the overall presentation of the Statement.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

3. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
 - (i) is presented in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015;
 - (ii) has 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; and

- (iii) gives a true and fair view in conformity with the aforesaid Accounting Standards and other accounting principles generally accepted in India of the net profit and other financial information of the Company for the year ended March 31, 2017.
- 4. We draw attention to note 1 to the Statement which explains the basis for recording interim dividend paid by an amalgamating company in the financial statements of the Company.
Our opinion is not modified in respect of this matter.
- 5. The Statement includes the results for the half year ended March 31, 2017 being the balancing figure between audited figures in respect of the full financial year and the year to date figures up to half year of the current financial year which were not subjected to review/audit by us.

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



Sanjiv V. Pilgaonkar
(Partner)
(Membership No.39826)

Mumbai, May 2, 2017

May 2, 2017

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 / Dept of Corporate Communications

Sub: Declaration regarding Audit Reports with unmodified opinion for the financial year ended March 31, 2017

Dear Sir/Madam,


Pursuant to Regulation 52(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") as amended,, we hereby declare that M/s. Deloitte Haskins & Sells LLP, Chartered Accountants, Statutory Auditors of the Company have submitted the Audit Reports with unmodified opinion for Audited Financial Results of the Company for the financial year ended March 31, 2017.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For L&T Finance Limited
(Erstwhile Family Credit Limited)


Amol Joshi
Head - Accounts

**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.*

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May 3, 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.



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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:
 - 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 Flat No. B - 102, CTS No H/485, Orchid Glade Co-operative Housing Society Limited 53, Convent Avenue, Santacruz (W), Mumbai 400054.
 - 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. 9546.52 Crore as on March 31, 2017 and is adequate as per the terms of issue of NCDs.
- d) The Debt Equity Ratio is 4.05.
- 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



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- 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.

Further, for Public issue of debentures the balance of Debenture Redemption Reserve as on March 31, 2017 is Rs 7,521.89 Lakh. *

- h) Net Worth of the Company as on March 31, 2017 is Rs. 687,938.89 Lakh.
- i) Net profit for FY 2016-17, after tax is Rs 1,604.17 Lakh.
- j) Earnings per share is Rs 0.11.

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	Due Date of payment	Actual Date
1.	Series - H Opt II @ 9.6619%	Interest	October 10, 2016	October 10, 2016
2.	Series - H Opt II @ 9.6619%	Redemption	October 10, 2016	October 10, 2016
3.	Series - I Opt II @ 9.57%	Interest	October 28, 2016	October 28, 2016
4.	Series - I Opt III FY 15-16@ 8.99%	Interest	November 28, 2016	November 28, 2016
5.	Series - I Opt III FY 15-16@ 8.99%	Redemption	November 28, 2016	November 28, 2016
6.	LT NCD -D(2015-16) Option I	Interest	December 28, 2016	December 28, 2016
7.	LT NCD -D(2015-16) Option I	Redemption	December 28, 2016	December 28, 2016
8.	LT NCD -E(2013-14) OPTION III	Interest	December 22, 2016	December 22, 2016
9.	LT NCD -E(2013-14) OPTION III	Redemption	December 22, 2016	December 22, 2016
10.	LT NCD -L(2014-15) OPTION 1	Interest	December 19, 2016	December 19, 2016
11.	LT NCD -L(2014-15) OPTION 1	Redemption	December 19, 2016	December 19, 2016
12.	LT NCD -L(2014-15) OPTION II	Interest	December 22, 2016	December 22, 2016
13.	LT NCD -L(2014-15) OPTION II	Redemption	December 22, 2016	December 22, 2016
14.	LT NCD -N(2014-15) OPTION I	Interest	January 23, 2017	January 23, 2017
15.	LT NCD -N(2014-15) OPTION II	Interest	January 23, 2017	January 23, 2017
16.	Series - M Tier II @ 9.95%	Interest	January 2, 2017	January 2, 2017
17.	Series - O Opt I @ 9.15%	Interest	February 17, 2017	February 17, 2017
18.	Series - O Opt I @ 9.15%	Redemption	February 17, 2017	February 17, 2017
19.	LT NCD -N(2014-15) OPTION I	Interest	February 15, 2017	February 15, 2017
20.	LT NCD -N(2014-15) OPTION I	Redemption	February 15, 2017	February 15, 2017
21.	LT NCD -P(2014-15) OPTION 2	Interest	February 24, 2017	February 24, 2017
22.	LT NCD -P(2014-15) OPTION	Interest	February 24, 2017	February 24, 2017

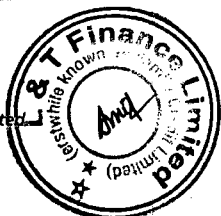
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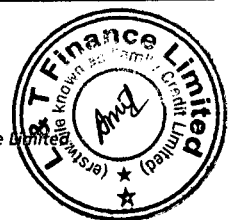
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23.	Series - M Tier II @ 9.30%	Interest	March 23, 2017	March 23, 2017
24.	Series - S Tier II @ 9.95%	Interest	March 30, 2017	March 30, 2017
25.	LT NCD - E (2013-14) Option 2	Interest	January 3, 2017	January 3, 2017
26.	LT NCD - E (2013-14) Option 2	Redemption	January 3, 2017	January 3, 2017
27.	LT NCD - FY15-16 - Tier II	Interest	January 30, 2017	January 30, 2017
28.	LT NCD Ser G- FY15-16 - Tier II	Interest	February 9, 2017	February 9, 2017
29.	10.90% NCD-SERIES:C-FY14-TIER II	Interest	February 28, 2017	February 28, 2017
30.	9.48% NCD-SERIES:H-FY15-TIER II	Interest	March 6, 2017	March 6, 2017
31.	10.90% NCD-SERIES:F-FY14-TIER II	Interest	March 27, 2017	March 27, 2017
32.	10.10% NCD-SERIES:I-FY15-TIER II	Interest	March 30, 2017	March 30, 2017
33.	Series A FY 2013-14	Interest	October 5, 2016	October 5, 2016
34.	Series G FY 2013-14	Interest	October 10, 2016	October 10, 2016
35.	Series G FY 2013-14	Redemption	October 10, 2016	October 10, 2016
36.	Series H FY 2013-14 Opt 2	Interest	October 29, 2015	October 29, 2015
37.	Series H FY 2013-14 Opt 2	Redemption	October 29, 2015	October 29, 2015
38.	Series J FY 2014-15 Opt 1	Interest	October 20, 2016	October 20, 2016
39.	Series J FY 2014-15 Opt 1	Redemption	October 20, 2016	October 20, 2016
40.	Series K FY 2015-16	Interest	October 26, 2016	October 26, 2016
41.	Series H FY 2013-14 Opt 1	Interest	October 28, 2016	October 28, 2016
42.	Series H FY 2013-14 Opt 1	Redemption	October 28, 2016	October 28, 2016
43.	Series H FY 2013-14 Opt 3	Interest	October 28, 2016	October 28, 2016
44.	Series H FY 2013-14 Opt 3	Redemption	October 28, 2016	October 28, 2016
45.	Series L FY 2015-16 OPT 1	Interest	November 1, 2016	November 1, 2016
46.	Series L FY 2015-16 OPT 2	Interest	November 1, 2016	November 1, 2016
47.	Series M FY 2015-16	Interest	November 30, 2016	November 30, 2016
48.	Series J FY 2012-13	Interest	December 21, 2016	December 21, 2016
49.	Series F FY 2011-12	Interest	December 30, 2016	December 30, 2016
50.	Series A FY 2013-14	Interest	January 5, 2017	January 5, 2017
51.	Series K FY 2014-15 Opt 1	Interest	January 30, 2017	January 30, 2017
52.	Series K FY 2014-15 Opt 1	Redemption	January 30, 2017	January 30, 2017
53.	Series K FY 2014-15 Opt 2	Interest	January 30, 2017	January 30, 2017
54.	Series H FY 2016-17	Interest	February 6, 2017	February 6, 2017

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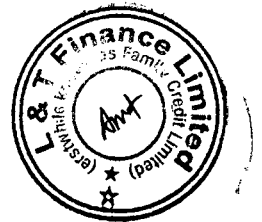
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55.	Series L FY 2014-15 Opt 1	Interest	February 13, 2017	February 13, 2017
56.	Series L FY 2014-15 Opt 1	Redemption	February 13, 2017	February 13, 2017
57.	Series C FY 2015-16 Opt 6	Interest	February 20, 2017	February 20, 2017
58.	Series C FY 2015-16 Opt 6	Redemption	February 20, 2017	February 20, 2017
59.	Series H FY 2007-08	Interest	February 20, 2017	February 20, 2017
60.	Series L FY 2014-15 Opt 2	Interest	February 20, 2017	February 20, 2017
61.	Series L FY 2014-15 Opt 2	Redemption	February 20, 2017	February 20, 2017
62.	Series F FY 2015-16 OPT 1	Interest	February 20, 2017	February 20, 2017
63.	Series F FY 2015-16 OPT 1	Redemption	February 20, 2017	February 20, 2017
64.	Series E FY 2015-16 Opt 1	Interest	February 23, 2017	February 23, 2017
65.	Series E FY 2015-16 Opt 1	Redemption	February 23, 2017	February 23, 2017
66.	Series L FY 2014-15 Opt 5	Interest	February 27, 2017	February 27, 2017
67.	Series L FY 2014-15 Opt 5	Redemption	February 27, 2017	February 27, 2017
68.	Series M FY 2015-16	Interest	February 28, 2017	February 28, 2017
69.	Series M FY 2015-16	Redemption	February 28, 2017	February 28, 2017
70.	Series - I 13-14 @ 10.35%	Interest	March 27, 2017	March 27, 2017
71.	Series - N 15-16 @ 8.90%	Interest	March 29, 2017	March 29, 2017
72.	Public Issue NCD 2009 N4	Interest	September 30, 2016	September 30, 2016
73.	Public Issue NCD 2009 N3	Redemption	January 17, 2017	January 17, 2017
74.	Public Issue NCD 2009 N3	Interest	January 17, 2017	January 17, 2017



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L&T Finance Limited

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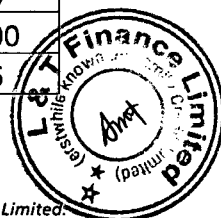
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ANNEXURE B
DETAILS OF REDEMPTION & INTEREST DUE IN THE NEXT HALF-YEAR I.E. 01.04.2017 TO 30.09.2017:

Series / Tranche	Type	Due Date of Payment	Amount (Rs.)
Series - B 15-16 Opt I	Interest	April 3, 2017	52,038,600.00
Series - B 15-16 Opt I	Redemption	April 3, 2017	300,000,000.00
Series - B 15-16 Opt VI	Interest	April 3, 2017	69,985,600.00
Series - B 15-16 Opt VI	Redemption	April 3, 2017	400,000,000.00
Series - L 14-15	Interest	April 3, 2017	10,157,171.06
Series - L 14-15	Redemption	April 3, 2017	50,000,000.00
Series - A 15-16 Opt I	Interest	April 3, 2017	8,559,677.96
Series - A 15-16 Opt I	Redemption	April 3, 2017	47,500,000.00
SERIES A OF FY 2013-14	Interest	April 5, 2017	89,260,273.97
Series - A 15-16 Opt II	Interest	April 6, 2017	64,712,076.00
Series - A 15-16 Opt II	Redemption	April 6, 2017	357,500,000.00
SERIES A FY 2016-17 OPT 1	Interest	April 13, 2017	125,316,250.00
SERIES A FY 2016-17 OPT 2	Interest	April 13, 2017	147,741,900.00
SERIES A FY 2016-17 OPT 3	Interest	April 13, 2017	8,700,000.00
SERIES A FY 2016-17 OPT 4	Interest	April 13, 2017	21,722,750.00
SERIES A FY 2016-17 OPT 5	Interest	April 13, 2017	238,975,000.00
SERIES A FY 2016-17 OPT 6	Interest	April 13, 2017	65,081,250.00
SERIES A FY 2016-17 OPT 7	Interest	April 13, 2017	3,470,880.00
SERIES A FY 2015-16 OPT 7	Interest	April 17, 2017	88,257,534.25
SERIES A FY 2015-16 OPT 7	Interest	April 17, 2017	8,825,753.42
Series - L 14-15 Opt IV	Interest	April 17, 2017	21,232,998.00
Series - L 14-15 Opt IV	Redemption	April 17, 2017	102,500,000.00
Series - A 15-16 Opt III	Interest	April 17, 2017	48,267,340.00
Series - A 15-16 Opt III	Redemption	April 17, 2017	550,000,000.00
SERIES B FY 2016-17	Interest	April 20, 2017	259,500,000.00
SERIES A FY 16-17	Interest	April 20, 2017	8,800,000.00
Series - A 15-16 Opt I	Interest	April 25, 2017	45,134,488.00
Series - A 15-16 Opt I	Redemption	April 25, 2017	245,000,000.00
Series - A 15-16 Opt II	Interest	April 26, 2017	31,364,660.00
Series - A 15-16 Opt II	Redemption	April 26, 2017	170,000,000.00
SERIES A FY 2015-16 OPT 4	Interest	April 27, 2017	41,086,616.65



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SERIES A FY 2015-16 OPT 4	Redemption	April 27, 2017	220,000,000.00
SERIES D FY 2015-16 OPT 1	Interest	April 27, 2017	26,375,580.34
SERIES D FY 2015-16 OPT 1	Redemption	April 27, 2017	150,000,000.00
SERIES B FY 2015-16 OPT 2	Interest	May 2, 2017	88,857,774.21
SERIES B FY 2015-16 OPT 2	Redemption	May 2, 2017	490,000,000.00
SERIES A FY 2015-16 OPT 3	Interest	May 4, 2017	34,073,785.71
SERIES A FY 2015-16 OPT 3	Redemption	May 4, 2017	182,500,000.00
SERIES C FY 2015-16 OPT 1	Interest *	May 9, 2017	4,530,547.30
SERIES C FY 2015-16 OPT 1	Redemption	May 9, 2017	25,000,000.00
SERIES B FY 2015-16 OPT 3	Interest	May 15, 2017	19,551,983.22
SERIES B FY 2015-16 OPT 3	Redemption	May 15, 2017	105,000,000.00
SERIES C FY 2015-16 OPT 7	Interest	May 15, 2017	22,374,698.18
SERIES C FY 2015-16 OPT 7	Redemption	May 15, 2017	122,500,000.00
SERIES C FY 2015-16 OPT 3	Interest	May 20, 2017	13,436,272.19
SERIES C FY 2015-16 OPT 5	Interest	May 20, 2017	22,296,506.85
SERIES C FY 2015-16 OPT 5	Interest	May 20, 2017	891,860.27
SERIES A FY 2016-17 OPT 1	Interest	May 20, 2017	110,000,000.00
SERIES B FY 16-17 OPT 1	Interest	May 22, 2017	44,241,095.89
SERIES B FY 16-17 OPT 2	Interest	May 22, 2017	17,696,438.36
SERIES C FY 2015-16 OPT 2	Interest	May 22, 2017	30,494,282.83
SERIES C FY 2015-16 OPT 2	Redemption	May 22, 2017	165,000,000.00
SERIES C FY 2015-16 OPT 3	Interest	May 24, 2017	9,268,362.65
SERIES C FY 2015-16 OPT 3	Redemption	May 24, 2017	50,000,000.00
SERIES C FY 2016-17 OPT 1	Interest	May 24, 2017	43,250,000.00
SERIES D FY 2015-16 OPT 2	Interest	May 26, 2017	4,387,945.21
SERIES D FY 2015-16 OPT 2	Redemption	May 26, 2017	50,000,000.00
SERIES C FY 2015-16 OPT 4	Interest	May 29, 2017	28,012,931.73
SERIES C FY 2015-16 OPT 4	Redemption	May 29, 2017	150,000,000.00
SERIES F FY 15-16 OPT II	Interest	May 31, 2017	4,523,830.36
SERIES F FY 15-16 OPT II	Redemption	May 31, 2017	25,000,000.00
SERIES E FY 2015-16 OPT 4	Interest	June 4, 2017	4,412,876.71
SERIES D FY 2015-16 OPT 2	Interest	June 5, 2017	7,370,421.88
SERIES D FY 2015-16 OPT 2	Redemption	June 5, 2017	40,000,000.00
SERIES E FY 2015-16 OPT 1	Interest	June 6, 2017	3,651,157.80
SERIES E FY 2015-16 OPT 1	Redemption	June 6, 2017	20,000,000.00
SERIES D FY 2015-16 OPT 3	Interest	June 7, 2017	46,203,458.84
SERIES D FY 2015-16 OPT 3	Redemption	June 7, 2017	250,000,000.00
SERIES D FY 2015-16 OPT 4	Interest	June 12, 2017	11,171,857.33

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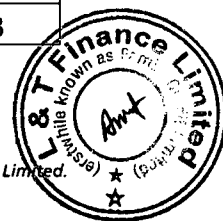
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SERIES D FY 2015-16 OPT 4	Redemption	June 12, 2017	60,000,000.00
SERIES F FY 15-16 OPT III	Interest	June 12, 2017	5,527,074.81
SERIES F FY 15-16 OPT III	Redemption	June 12, 2017	30,000,000.00
SERIES C FY 2016-17 OPT 1	Interest	June 13, 2017	8,800,000.00
SERIES C FY 16-17 OPT 2	Interest	June 13, 2017	8,800,000.00
SERIES D OF FY 2016-17 OPT 1	Interest	June 14, 2017	43,600,000.00
SERIES C F.Y.14-15 - III	Interest	June 19, 2017	76,863,081.29
SERIES C F.Y.14-15 - III	Redemption	June 19, 2017	240,000,000.00
SERIES F FY 15-16 OPT IV	Interest	June 19, 2017	4,188,457.15
SERIES F FY 15-16 OPT IV	Redemption	June 19, 2017	22,500,000.00
SERIES E FY 2015-16 OPT 2	Interest	June 19, 2017	52,128,559.38
SERIES E FY 2015-16 OPT 2	Redemption	June 19, 2017	280,000,000.00
SERIES E FY 2015-16 OPT 2	Interest	June 20, 2017	5,652,127.77
SERIES E FY 2015-16 OPT 2	Redemption	June 20, 2017	30,000,000.00
SERIES G FY 2015-16 OPT 1	Interest	June 26, 2017	22,189,041.10
SERIES G FY 2015-16 OPT 1	Interest	June 26, 2017	66,567,123.29
SERIES G FY 2015-16 OPT 1	Interest	June 26, 2017	22,189,041.10
SERIES G FY 2015-16 OPT 1	Interest	June 26, 2017	44,378,082.19
SERIES G FY 2015-16 OPT 1	Redemption	June 26, 2017	750,000,000.00
SERIES G FY 2015-16 OPT 1	Redemption	June 26, 2017	250,000,000.00
SERIES G FY 2015-16 OPT 1	Redemption	June 26, 2017	250,000,000.00
SERIES G FY 2015-16 OPT 1	Redemption	June 26, 2017	500,000,000.00
SERIES G FY 2015-16 OPT 4	Interest	June 26, 2017	4,437,808.22
SERIES F 15-16	Interest	June 26, 2017	33,511,216.74
SERIES F 15-16	Redemption	June 26, 2017	180,000,000.00
SERIES E OF FY 2016-17 OPT 1	Interest	June 29, 2017	113,360,000.00
SERIES E FY 2014-15	Interest	June 30, 2017	4,16,00,000.00
SERIES A OF FY 2013-14	Interest	July 5, 2017	90,252,054.79
SERIES G FY 2015-16 OPT 1	Interest	July 6, 2017	92,992,822.82
SERIES G FY 2015-16 OPT 1	Redemption	July 6, 2017	500,000,000.00
SERIES H FY 2015-16 OPT 3	Interest	July 8, 2017	8,968,876.71
SERIES H FY 2015-16 OPT 3	Interest	July 8, 2017	35,875,506.85
SERIES H FY 2015-16 OPT 3	Interest	July 8, 2017	4,484,438.36
SERIES H FY 2015-16 OPT 3	Interest	July 8, 2017	4,484,438.36
SERIES H FY 2015-16 OPT 1	Interest	July 12, 2017	28,507,957.89
SERIES H FY 2015-16 OPT 1	Redemption	July 12, 2017	155,000,000.00

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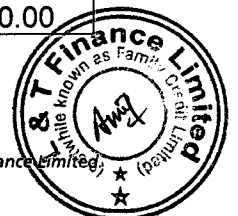
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SERIES G FY 2015-16 OPT 2	Interest	July 13, 2017	8,980,000.00
SERIES G FY 2015-16 OPT 2	Redemption	July 13, 2017	100,000,000.00
SERIES H FY 2015-16 OPT 2	Interest	July 21, 2017	44,550,000.00
SERIES H FY 2015-16 OPT 2	Redemption	July 21, 2017	500,000,000.00
SERIES F OF FY 2016-17 OPT 1	Interest	July 22, 2017	174,953,424.66
SERIES F FY 15-16 OPT V	Interest	July 24, 2017	2,936,939.76
SERIES F FY 15-16 OPT V	Redemption	July 24, 2017	15,000,000.00
SERIES G FY 2015-16 OPT 2	Interest	July 27, 2017	3,896,374.07
SERIES G FY 2015-16 OPT 2	Interest	July 27, 2017	38,963,740.75
SERIES G FY 2015-16 OPT 2	Interest	July 27, 2017	10,227,981.95
SERIES G FY 2015-16 OPT 2	Interest	July 27, 2017	3,896,374.07
SERIES G FY 2015-16 OPT 2	Redemption	July 27, 2017	200,000,000.00
SERIES G FY 2015-16 OPT 2	Redemption	July 27, 2017	20,000,000.00
SERIES G FY 2015-16 OPT 2	Redemption	July 27, 2017	20,000,000.00
SERIES G FY 2015-16 OPT 2	Redemption	July 27, 2017	52,500,000.00
SERIES K FY 14-15 OPT II	Interest	July 28, 2017	52,841,780.82
SERIES K FY 14-15 OPT II	Redemption	July 28, 2017	1,250,000,000.00
SERIES F FY 15-16 OPT VI	Interest	August 1, 2017	43,562,513.79
SERIES F FY 15-16 OPT VI	Redemption	August 1, 2017	220,000,000.00
SERIES G FY 16-17 OPT I	Interest	August 3, 2017	42,000,000.00
SERIES G FY 16-17 OPT II	Interest	August 3, 2017	63,375,000.00
SERIES C FY 2015-16 OPT 2	Interest	August 4, 2017	74,755,154.78
SERIES C FY 2015-16 OPT 2	Redemption	August 4, 2017	400,000,000.00
SERIES B FY 16-17 OPT 1	Interest	August 5, 2017	8,650,000.00
SERIES B FY 16-17 OPT 2	Interest	August 5, 2017	4,325,000.00
SERIES H OF FY 2016-17 OPT 1	Interest	August 5, 2017	11,398,336.11
SERIES H OF FY 2016-17 OPT 1	Interest	August 5, 2017	22,796,672.21
SERIES C FY 2015-16 OPT 1	Interest	August 7, 2017	89,454,246.58
SERIES C FY 2015-16 OPT 1	Redemption	August 7, 2017	1,000,000,000.00
SERIES I FY 16-17	Interest	August 9, 2017	42,000,000.00
SERIES I FY 2015-16 OPT 2	Interest	August 19, 2017	4,424,109.59
SERIES I FY 2015-16 OPT 2	Interest	August 19, 2017	17,696,438.36
SERIES D FY 2015-16 OPT 1	Interest	August 31, 2017	111,625,000.00
SERIES D FY 2015-16 OPT 1	Redemption	August 31, 2017	1,250,000,000.00
SERIES F OF FY 16-17	Interest	September 8, 2017	41,550,000.00

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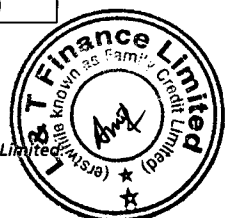
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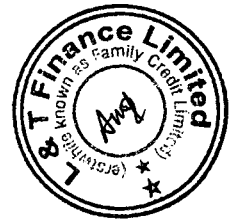
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SERIES J FY 15-16	Interest	September 11, 2017	9,30,06,849.32
SERIES G 16-17	Interest	September 12, 2017	166,200,000.00
SERIES K FY 15-16	Interest	September 25, 2017	39,393,698.63
SERIES K FY 15-16	Interest	September 25, 2017	39,393,698.63
SERIES K FY 15-16	Redemption	September 25, 2017	500,000,000.00
SERIES K FY 15-16	Redemption	September 25, 2017	500,000,000.00
SERIES L FY 15-16 OPT II	Interest	September 25, 2017	7,737,205.48
SERIES L FY 15-16 OPT II	Interest	September 25, 2017	27,080,219.18
SERIES L FY 15-16 OPT II	Interest	September 25, 2017	3,868,602.74
SERIES L FY 15-16 OPT II	Interest	September 25, 2017	38,686,027.40
SERIES L FY 15-16 OPT II	Redemption	September 25, 2017	500,000,000.00
SERIES L FY 15-16 OPT II	Redemption	September 25, 2017	100,000,000.00
SERIES L FY 15-16 OPT II	Redemption	September 25, 2017	350,000,000.00
SERIES L FY 15-16 OPT II	Redemption	September 25, 2017	50,000,000.00
SERIES L FY 15-16 OPT I	Interest	September 29, 2017	66,568,273.97
SERIES L FY 15-16 OPT I	Interest	September 29, 2017	11,747,342.47
SERIES L FY 15-16 OPT I	Interest	September 29, 2017	19,578,904.11
SERIES L FY 15-16 OPT I	Redemption	September 29, 2017	850,000,000.00
SERIES L FY 15-16 OPT I	Redemption	September 29, 2017	250,000,000.00
SERIES L FY 15-16 OPT I	Redemption	September 29, 2017	150,000,000.00
Public Issue NCD 2009 N4	Interest	September 30, 2017	237,362,812.00

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



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Ref. No.: 967/ITSL/OPR/17-18

Date : May 03rd, 2017

L&T Finance Limited.
(Erstwhile Family Credit Limited)
City-2, Plot No. 177,
C.S.T Road, Kalina,
Santacruz (East),
Mumbai – 400 098.

Kind attn.: Mr. Amit Bhandari.

Subject: Certificate u/r 52(5) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, for debentures Issued by L&T Finance Limited (Erstwhile Family Credit Limited), for the half year ended March 31st, 2017.

Dear Sir,

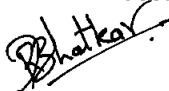
We are acting as Debenture Trustee for the Secured, Redeemable, Non-convertible debentures issued by L&T Finance Limited (Erstwhile Family Credit Limited) ("The Company").

In terms of the provisions of Regulation 52(5) of SEBI (Listing Obligation and Disclosure Requirement) Regulation, 2015 ("Regulations"), we certify that we have taken note of the contents of the disclosure made by the Company in the letter enclosed hereto, under Regulation 52(4).

Thanking you

Yours faithfully,

For IDBI Trusteeship Services Limited



Authorized Signatory

Encl: As above

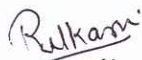
CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[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 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 March 31, 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: May 3, 2017



STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2017

(₹ in Lakh)

Sr. No.	Particulars	Year ended 31/03/2017	Year ended 31/03/2016
		(Audited)	(Audited)
1	Total Income from operations	408,205.22	77,114.56
2	Net profit for the period before tax	2,841.74	13,431.57
3	Net profit for the period after tax	1,604.17	8,739.51
4	Paid up Equity Share Capital	144,004.73	20,430.96
5	Reserves (excluding revaluation reserve)	543,934.16	42,765.93
6	Net Worth	687,938.89	63,196.89
7	Paid up Debt Capital/Outstanding Debt	2,782,970.26	449,260.87
8	Debt Equity Ratio	4.05	7.11
9	Earnings Per Share (of ₹ 10/- each)		
	(i) Basic	0.11	4.28
	(ii) Diluted	0.11	4.28
10	Debenture Redemption Reserve	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". L&T Fincorp Limited, one of the amalgamating company had declared and paid an interim dividend of ₹ 14,003.20 lakhs prior to the effective date of amalgamation and the Company has incorporated the payment in its financial statements as at and for the year ended March 31, 2017.
- The figures for the current year represents the results of the Amalgamated company from appointed date April 1, 2016. Consequently the figures for the current year are not comparable to the corresponding figures of the previous year.
- The above is an extract of the detailed format of annual 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 annual 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 May 2, 2017. The Statutory Auditors of the Company have carried out the audit for the year ended March 31, 2017 and of the Statement of Assets and Liabilities as of that date.

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

Sd/-

Y. M. Deosthalee
Chairperson
(DIN-00001698)

Place: Mumbai
Date: May 02, 2017