



o/c

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.

BSE Limited

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

Symbol: L&TFH

Scrip Code No.: 533519

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

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

Dear Sir/ Madam,

This has reference to our letter of even date for submitting Standalone Unaudited Financial Results of the Company for the quarter and nine months ended December 31, 2012.

Please find enclosed herewith Consolidated Unaudited Financial Results of the Company for the quarter and nine months ended December 31, 2012 along with Press Release and Limited Review Report of the Statutory Auditors.

Kindly take the same on record and acknowledge the receipt.

Thanking you,

Yours faithfully,

For **L&T Finance Holdings Limited**

viz **N. Suryanarayanan**
Company Secretary

Encl: as above



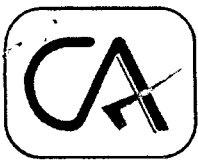
The copy of the same was faxed to NSE on 29/1/2013 on fax number 26598237

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**

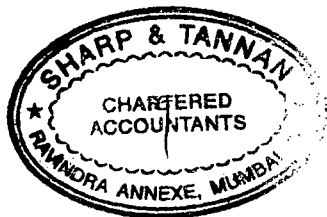
We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results ('the Statement') of **L&T Finance Holdings Limited** and its subsidiaries and associates ('the **L&T Finance Holdings Group**') for the quarter and nine months period ended 31st December, 2012 *except for the disclosures regarding 'Public Shareholding' and '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 this Statement 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.

In respect of the Financial Results of certain subsidiaries, we did not carry out the review. These Financial Results have been reviewed by other auditors whose reports have been furnished to us and in our opinion, insofar as it relates to amounts included in respect of these subsidiaries are based solely on these reviewed Financial Results. The details of total revenues for the quarter and nine months period ended 31st December, 2012 in respect of these subsidiaries are given below:

Rs.Lakh		
Reviewed by other auditors	Total Revenues	
	Quarter ended 31st December, 2012	Nine months period ended 31st December, 2012
Subsidiaries	42,797.64	118,663.78

We further report that in respect of certain associates, we did not carry out the review. These Financial Results have been certified by the management and have been furnished to us, and in our opinion, insofar as it relates to the amounts included in respect of associates are based solely on these certified Financial Results.



Ravindra Annexe, 194, Churchgate Reclamation, Dinshaw Vachha Road, Mumbai - 400 020, India.
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Farook M. Kobla Shreedhar T. Kunte Milind P. Phadke L. Vaidyanathan Ramnath D. Kare Ashwin B. Chopra
Edwin Augustine Raghunath P. Acharya Firdosh D. Buchia Tirtharaj A. Khot Pavan K. Aggarwal

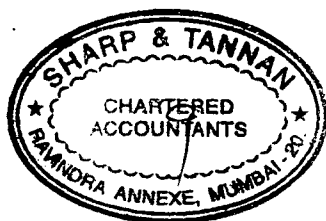
Also at Pune. Associate Offices : Bangalore, Chennai, Goa, Hyderabad & New Delhi

Since the Financial Results for the quarter and nine months period ended 31st December, 2012, which were compiled by the management of these companies, were not reviewed, any adjustments to their balances could have consequential effects on the accompanying Statement. However, the size of these associates in the consolidated position is not significant in relative terms. The details of the net carrying cost of investment and share of profits for the quarter and nine months period ended 31st December, 2012 in respect of these associates, to the extent to which they are reflected in the accompanying Statement are given below:

Rs.Lakh

Certified by management		Share of profit	
	Net carrying cost of investment as at 31st December, 2012	Quarter ended 31st December, 2012	Nine months period ended 31st December, 2012
Associate	3,844.36	54.36	54.36

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of Consolidated 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.



Mumbai, 29th January, 2013

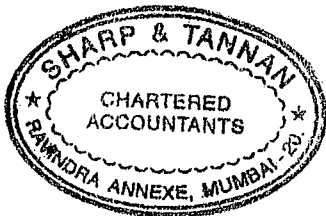
SHARP & TANNAN
Chartered Accountants
Registration No. 109982W
by the hand of

MILIND P. PHADKE
Partner
Membership No.033013

PART I : STATEMENT OF CONSOLIDATED 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	September, 30,	December, 31	December, 31	December, 31	March 31,
		2012	2012	2011	2012	2011	2012
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	
1	Income from operations	98,325.70	93,514.48	77,213.20	282,473.10	212,667.67	298,089.78
2	Expenses:						
a)	Employee benefits	5,420.88	4,439.56	4,408.56	14,181.32	10,612.14	15,118.58
b)	Professional fees	2,101.86	2,223.41	1,769.17	6,804.60	4,865.37	7,103.06
c)	Allowances and write-offs	7,487.02	5,604.10	6,579.25	18,878.66	13,435.12	18,343.98
d)	Depreciation and amortisation	1,592.81	1,529.80	1,626.95	4,643.14	4,815.49	6,003.76
e)	Administration and other expenses	7,076.24	5,168.62	4,028.93	17,168.60	11,182.40	15,472.09
	Total expenses:	23,678.81	18,965.49	18,412.86	61,676.32	44,910.52	62,041.47
3	Profit from operations before other income, finance costs and exceptional items (1-2)	74,646.89	74,548.99	58,800.34	220,796.78	167,757.15	236,048.31
4	Other income	979.43	652.06	631.31	2,402.64	2,207.28	2,640.35
5	Profit from ordinary activities before finance costs and exceptional items (3+4)	75,626.32	75,201.05	59,431.65	223,199.42	169,964.43	238,688.66
6	Finance costs	59,068.19	54,539.13	45,092.87	167,816.43	123,093.02	170,264.02
7	Profit from ordinary activities after finance costs but before exceptional items (5-6)	16,558.13	20,661.92	14,338.78	55,382.99	46,871.41	68,424.64
8	Exceptional items (refer note 3)	22,342.92	-	-	22,342.92	-	-
9	Profit from ordinary activities before tax (7+8)	38,901.05	20,661.92	14,338.78	77,725.91	46,871.41	68,424.64
10	Tax expense:						
a)	Current tax	9,655.74	8,570.42	7,156.08	24,085.74	20,446.08	25,853.28
b)	Deferred tax	(162.97)	(2,282.31)	(2,178.37)	(2,209.55)	(4,987.39)	(2,908.15)
	Total tax expense	9,492.77	6,288.11	4,977.71	21,876.19	15,458.69	22,945.13
11	Net profit from ordinary activities after tax (9-10)	29,408.28	14,373.81	9,361.07	55,849.72	31,412.72	45,479.51
12	Extraordinary items	-	-	-	-	-	-
13	Net profit before share in profit/(loss) of associates (11+-12)	29,408.28	14,373.81	9,361.07	55,849.72	31,412.72	45,479.51
14	Share of profit/(loss) of associates	54.36	-	-	54.36	-	-
15	Net profit for the period/year (13+14)	29,462.64	14,373.81	9,361.07	55,904.08	31,412.72	45,479.51
16	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
17	Reserves excluding Revaluation Reserve						303,798.54
18	Earnings per share (EPS):						
a)	Basic EPS before and after extraordinary items (₹) (* not annualised)	*1.71	*0.84	*0.55	*3.26	*1.98	2.81
b)	Diluted EPS before and after extraordinary items (₹) (* not annualised)	*1.71	*0.84	*0.55	*3.26	*1.98	2.81
19	Non-Performing Assets (NPA) Ratios:						
a)	Amount of Gross NPA	72,649.63	48,767.33	51,292.00	72,649.63	51,292.00	44,949.88
b)	Amount of Net NPA	46,975.60	33,268.19	28,711.97	46,975.60	28,711.97	29,141.30
c)	Gross NPA (%)	2.39%	1.81%	2.20%	2.39%	2.20%	1.80%
d)	Net NPA (%)	1.56%	1.24%	1.25%	1.56%	1.25%	1.17%

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
	- Percentage of shareholding	17.43%	17.36%	17.36%	17.43%	17.36%
2	Promoters and Promoter Group shareholding					
a)	Pledged / encumbered					
	- Number of shares	Nil	Nil	Nil	Nil	Nil
	- Percentage of shares (as a % of the total shareholding of promoters and promoter group)	NA	NA	NA	NA	NA
	- Percentage of shares (as a % of the total share capital of the Company)	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
	- Percentage of shares (as a % of the total shareholding of promoters and promoter group)	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%

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



Notes:

- The consolidated financial statements are prepared in accordance with Accounting Standards (AS 21 and AS 23) notified by the Companies (Accounting Standards) Rules, 2006.
- 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.
- Exceptional items during the current quarter represent gains of ₹ 23,792.92 lakh on sale of investment in Federal Bank Limited and expenditure of ₹ 1,450.00 lakh incurred towards employee cost and professional fees in connection with acquisition of L&T Fund Management Private Limited (formerly : FIL Fund Management Private Limited).
- Pursuant to Clause 41 of the Listing Agreement, the Company has opted to publish the consolidated financial results. Both the consolidated and standalone financial results have been submitted to the BSE Limited (BSE) and National Stock Exchange of India Limited (NSE), where the equity shares of the Company are listed. The standalone financial results for the quarter ended December 31, 2012 are summarized below and detailed financial results are also available on the Company's website www.ltfinanceholdings.com.

Particulars	Quarter ended			Nine months ended		Year ended
	December, 31	September, 30,	December, 31	December, 31	December, 31	March 31,
	2012	2012	2011	2012	2011	2012
	(Unaudited)			(Unaudited)		(Audited)
Income from operations	1,095.84	2,081.10	2,001.86	4,431.85	4,088.78	11,183.50
Profit/(loss) from ordinary activities before exceptional items	(148.48)	1,651.93	1,469.25	2,421.63	2,059.36	8,889.99
Exceptional items	23,572.92	-	-	23,572.92	-	-
Profit from ordinary activities before tax	23,424.45	1,651.93	1,469.25	25,994.55	2,059.36	8,889.99
Net profit for the period/year after tax	18,922.31	1,113.82	763.06	20,532.87	1,128.17	7,125.03

- Utilisation of IPO proceeds

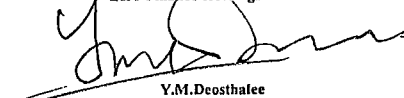
Particulars	Amount
Amount received from IPO - (A)	124,500.00
Deployment of IPO proceeds:	
(1) Repayment of intercorporate deposits, issued by our promoter company and subsidiary company	47,487.85
(2) Infusion of capital in L&T Infrastructure Finance Company Limited	27,500.00
(3) Share issue expenses	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)

- Gross NPA % and Net NPA % as on December 31, 2012 excluding L&T Housing Finance Limited (formerly Indo Pacific Housing Finance Limited) and Family Credit Limited, both the companies acquired during the current quarter are 2.01 % and 1.61% respectively.
- 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 accordance with the company's stock option schemes.
- At the consolidated level, the main business of the Company is financing. 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.
- Previous periods/ year figures have been regrouped/reclassified to make them comparable with those of current period.
- 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.

Place : Mumbai
Date : January 29, 2013

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


Y.M. Deosthalee
Chairman & Managing Director





L&T Finance Holdings

Press Release – L&T Finance Holdings Limited

Financial Performance for the quarter and nine months ended 31st December, 2012

Consolidated Profit for the Quarter (excluding exceptional items) grows by 26.91%

Tuesday, 29th January, 2013, Mumbai: L&T Finance Holdings (L&TFH) today released details of their financial performance for the quarter and nine months ended 31st December, 2012.

Highlights of the quarter:

- **Healthy growth in assets:** Loans & Advances as on 31st December 2012 grew by **30.77%** year on year to Rs. 31,230.5 Cr.
- **Growth in Profit after Taxes (PAT):** The consolidated PAT for the quarter grew by **214.78%** to Rs. 294.6 Cr, and for the nine month period grew by **77.98%** to Rs. 559.0 Cr. The consolidated PAT (excluding exceptional items) for the quarter grew by **26.91%** y-o-y to Rs. 118.8 Cr. and for the nine-month period grew by **22.00%** y-o-y to Rs. 383.2 Cr.
- **Asset Quality:** Gross NPAs stood at 2.39% of loan assets as on 31st December 2012 as compared to 2.20% as on 31st December 2011. Net NPAs stood at 1.56% of loan assets as on 31st December 2012 as compared to 1.25% as on 31st December 2011.

During the third quarter, L&TFH successfully completed the acquisitions of Indo Pacific Housing Finance Limited, Fidelity's Indian mutual fund business and FamilyCredit Limited. The consolidated results of the third quarter include the results of these businesses for the period after consummation of the acquisitions.

Assets:

Loans and Advances grew by 30.77% to Rs. 31,230.5 Cr. as on 31st December 2012 as compared to Rs. 23,883.3 Cr. as on 31st December 2011 and by 12.90% as compared to Rs. 27,665.8 Cr as on 30th September 2012.

L&T Finance Holdings Limited

Corporate Office:

8th Floor, City 2, Plot No 177, CST Road,
Vidyanagari Marg, Kalina, Santacruz (East), Mumbai - 400 098, India

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L&T Finance Holdings

In L&T Infra, loan assets were Rs. 13,293.7 Cr as on 31st December 2012, a growth of 31.80% over last year. L&T Finance (including L&T FinCorp) loan assets grew by 18.90% over last year to Rs. 16,402.2 Cr as on 31st December 2012. The share of project assets in L&T Infra was 64%, of which almost 50% are operational assets. FamilyCredit Limited contributed Rs. 1,339.4 Cr of loan assets and L&T Housing Finance Limited added Rs. 195.3 Cr. to the total loan assets.

The total disbursements for the nine month period aggregated to Rs. 15,556.2 Cr, (Previous Year Rs. 15,324.6 Cr). Of this, L&T Infra disbursed Rs. 4,111.9 Cr, (Previous Year Rs. 4,197.1 Cr), L&T Finance (including L&T FinCorp) disbursed Rs. 11,413.4 Cr (Previous Year Rs. 11,127.5 Cr) and L&T Housing Finance disbursed Rs. 31.0 Cr. Disbursements for the quarter were Rs. 6,656.1 Cr, registering a 20.59% growth as compared to the same period last year.

Slow growth in disbursements on a yearly basis are a reflection of the current environment in the infrastructure sector and corporate sector impacting disbursements in infrastructure, corporate, auto and construction equipment segment and our cautious approach to credit selection. On a YTD basis, while the disbursements in construction equipment and commercial vehicle segments witnessed a de-growth of 30.05% and 26.36% respectively, the Rural Products Finance segment showed a robust 39% growth over previous year, at Rs. 2,491 Cr.

Profit after Taxes:

L&TFH's consolidated PAT for the quarter was Rs. 294.6 Cr., as against Rs. 93.6 Cr. for the same period in FY12 representing a growth of 214.78%. The consolidated PAT for the nine month period was Rs. 559.0 Cr. compared to Rs. 314.1 Cr. for the same period in FY12, representing a growth of 77.98%. This growth in the reported profits is after considering exceptional items amounting to Rs. 175.8 Cr (net of tax), which includes profit on sale of stake in Federal Bank and costs related to integration of Fidelity's mutual fund business.

L&TFH reported a 26.91% increase in the consolidated PAT (excluding exceptional items) for the quarter on a Y-o-Y basis, from Rs. 93.6 Cr in Q3FY12 to Rs. 118.8 Cr in Q3FY13. Likewise, the consolidated PAT (excluding exceptional items) for the nine month period ended 31st December 2012 was Rs. 383.2 Cr as compared to Rs. 314.1 Cr as on 31st December 2011, registering a growth of 22.00%. This growth has been on account of improvement in margins and tight control of operating expenses, offset by increase in credit costs. In addition, LTFH and LTIM incurred total cost of Rs. 8.4 cr towards brand-building during the third quarter.

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Non-Performing Assets:

Gross NPA stood at Rs. 726.5 Cr. or 2.39% as a percentage of gross advances as on 31st December 2012 as against Rs. 512.9 Cr. or 2.20% as on 31st December 2011 and Rs. 487.7 Cr. or 1.81% as on 30th September 2012. Of this Rs. 143.3 Cr Gross NPA is of FamilyCredit Limited (FCL), mainly contributed by legacy portfolio, which has been fully provided for (acquisition cost of FCL is adjusted for this portfolio). The increase in Gross NPA was primarily contributed by infrastructure loans, corporate loans and construction equipment loans, as a result of stress in the economic environment.

Net NPA stood at Rs. 469.8 Cr. or 1.56% as a percentage of gross advances as on 31st December 2012 as against Rs. 287.1 Cr. or 1.25 % as on 31st December 2011 and Rs. 332.7 Cr. and 1.24% as on 30th September 2012.

During the current quarter, against loan assets of Micro-finance portfolio in Andhra Pradesh, the company made additional provisions of Rs. 14.4 Cr and wrote-off 29.0 Cr. As on December 2012, the cumulative provisions/write-offs is Rs. 177.8 Cr., resulting in a net uncovered portfolio of Rs. 13.9 Cr.

Update on acquisitions

1. Acquisition of Indo Pacific Housing Finance (IPHF)

LTFH successfully completed the acquisition of IPHF on 9th October 2012.

IPHF is a housing-finance company registered with the National Housing Bank. It offers a wide range of housing finance products like home loans, loans for construction/repair of property and loan against property. As of December 2012, IPHF has loan assets of Rs. 195.3 Cr.

LTFH aims to build a balanced housing finance portfolio by deriving synergy benefits based on its brand and existing presence across India.

2. Acquisition of Fidelity's Indian mutual fund business

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The acquisition of FIL Fund Management Private Limited and FIL Trustee Company Private Limited and transfer of schemes of Fidelity Mutual Fund was successfully completed on 23rd November, 2012.

This was among the largest business mergers in the asset management industry with the transfer of nearly 2 million folios and large volumes of other data. The transaction was unique as the business and scheme mergers were done simultaneously.

With this, L&T Mutual fund has over Rs. 12,000 Cr in average assets across nearly 950,000 investors based in more than 200 towns and cities. The business now has critical mass, a comprehensive product range of 25 schemes across equity, fixed income and hybrid funds, proven track record, high quality team and a branch network panning 55 cities.

3. Acquisition of FamilyCredit Limited (FCL)

LTFH successfully completed the acquisition of FCL from Société Générale Consumer Finance on 31st December 2012.

FCL is an NBFC involved in two-wheeler financing and auto financing and is a preferred financier for leading two-wheeler manufacturers and auto OEMs. As of December 2012, FCL has a presence in 17 states through 52 branches with 1,000+ DSTs and a customer base of ~5,00,000, and its loan assets were Rs. 1,339.4 Cr.

This acquisition would give LTFH a foothold in 2 wheeler and auto finance areas and throw up opportunities for benefitting from economies of scale and cross selling as the retail finance bouquet expands.

Outlook:

The government has initiated several reform initiatives in the recent past which has resulted in improved sentiments. However, owing to tight liquidity situation and concerns around current account and fiscal deficit, the impact on investment climate would be seen in the coming quarters. With no major changes in the operating environment in the last few quarters, the current stress in the corporate sector may continue for some time. We expect improved margins based on the expectations of a stable or improving interest rate environment.

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L&T Finance Holdings

Summary of performance of Subsidiaries

Rs. Cr.	L&T Finance + L&T FinCorp + FamilyCredit		L&T Infra		L&T Investment Management		L&T Housing Finance
	Q3 FY 13	Q3 FY 12	Q3 FY 13	Q3 FY 12	Q3 FY 13	Q3 FY 12	Oct 9, 2012 – Dec 31, 2012
Disbursements	4,354.4	4,168.5	2,270.7	1,350.9			31.0
Loans & Advances	17,741.6	13,796.3	13,293.7	10,086.9			195.3
Total Income	583.2	474.7	410.3	304.7	9.6	2.9	7.4
Operating Cost	102.4	89.1	20.4	15.3	36.2	9.3	4.3
Credit Cost	65.7	48.5	27.2	13.0			0.1
PAT	53.3	39.1	81.9	58.7	(26.6)	(6.4)	1.1

About L&T Finance Holdings:

L&TFH is a financial holding company offering a diverse range of financial products and services across the corporate, retail and infrastructure finance sectors, as well as mutual fund products and investment management services, through its wholly-owned subsidiaries, viz., L&T Finance Ltd, L&T Infrastructure Finance Company Ltd, L&T Investment Management Ltd, L&T Housing Finance Ltd, FamilyCredit Ltd and L&T FinCorp Ltd. It is registered with the RBI as an NBFC-ND-SI, and has applied to the RBI for registration as a CIC-ND-SI. L&TFH is promoted by Larsen & Toubro Ltd (L&T), one of the leading companies in India, with interests in engineering, construction, electrical & electronics manufacturing & services, IT and financial services.

For Details, Contact: Arijit Sengupta, L&TFH (9820340485, Arijit.Sengupta@ltfinanceholdings.com)

Note: Loans & Advances is gross of provisions.

L&T Finance Holdings Limited

Corporate Office:
8th Floor, City 2, Plot No 177, CST Road,
Vidyanagari Marg, Kalina, Santacruz (East), Mumbai - 400 098, India

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

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