

DELOITTE HASKINS & SELLS LLP
Chartered Accountants
Indiabulls Finance Centre, Tower 3
27th – 32nd Floor, Senapati Bapat Marg
Elphinstone Road (West)
Mumbai 400013.

B. K. KHARE & CO.
Chartered Accountants
706/708, Sharda Chambers
New Marine Lines
Mumbai 400004.

**INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF
INTERIM CONSOLIDATED FINANCIAL RESULTS**

**TO THE BOARD OF DIRECTORS OF
L&T FINANCE HOLDINGS LIMITED**

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of **L&T FINANCE HOLDINGS LIMITED** (the "Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as the "Group"), for the quarter and nine months ended December 31, 2019 (the "Statement") being submitted by the Parent pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement 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 (ICAI). A review of interim financial information consists of making inquiries, primarily of Parent's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

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We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the results of the following entities:

Sr. No.	Name of the Company	Nature of relationship
1	L&T Finance Limited	Subsidiary
2	L&T Infrastructure Finance Company Limited	Subsidiary
3	L&T Housing Finance Limited	Subsidiary
4	L&T Infra Debt Fund Limited	Subsidiary
5	L&T Infra Investment Partners Advisory Private Limited	Subsidiary
6	L&T Infra Investment Partners Trustee Private Limited	Subsidiary
7	L&T Investment Management Limited	Subsidiary
8	L&T Mutual Fund Trustee Limited	Subsidiary
9	L&T Capital Markets Limited	Subsidiary
10	L&T Financial Consultants Limited	Subsidiary
11	Mudit Cement Private Limited	Subsidiary
12	L&T Infra Investment Partners	Subsidiary
13	L&T Capital Markets (Middle East) Limited	Subsidiary

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

6. We did not review the interim financial results of six subsidiaries included in the consolidated unaudited financial results, whose interim financial results reflect total revenues of ₹140.64 crore and ₹406.01 crore for the quarter and nine months ended December 31, 2019 respectively, total net profit after tax of ₹60.20 crore and ₹178.61 crore for the quarter and nine months ended December 31, 2019 respectively and total comprehensive income of ₹60.25 crore and ₹179.00 crore for the quarter and nine months ended December 31, 2019 respectively, as considered in the Statement. These interim financial results have been reviewed by the other auditors whose

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reports have been furnished to us by the Management, and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the report of the other auditors and the procedures performed by us as stated in paragraph 3 above.

Our conclusion on the Statement is not modified in respect of these matters.

For DELOITTE HASKINS & SELLS LLP
Chartered Accountants
(Firm's Registration No. 117366W/W-100018)



Rupen K. Bhatt
(Partner)
(Membership No. 046930)
UDIN: 20046930AAAAAE8541
Mumbai, January 17, 2020

For B. K. KHARE & CO.
Chartered Accountants
(Firm's Registration No. 105102W)



Padmini Khare Kaicker
(Partner)
(Membership No. 044784)
UDIN: 20044784AAAAAC6789
Mumbai, January 17, 2020

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L&T FINANCE HOLDINGS LIMITED

CIN. L67120MH2008PLC181833

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(₹ in Crore)

STATEMENT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2019

Sr. No.	Particulars	Quarter ended			Nine months ended		Year ended
		December 31, 2019	September 30, 2019	December 31, 2018	December 31, 2019	December 31, 2018	March 31, 2019
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Revenue from operations						
(i)	Interest income	3,357.54	3,294.38	3,089.32	9,964.69	8,581.56	11,640.28
(ii)	Dividend income	0.02	0.05	-	0.10	0.19	0.21
(iii)	Rental income	1.12	2.51	4.33	7.40	14.87	18.84
(iv)	Fees and commission income	219.04	210.36	245.75	654.43	1,041.25	1,274.73
(v)	Net gain on fair value changes	51.18	89.52	20.37	193.64	47.89	55.66
(vi)	Net gain on derecognition of financial instruments under amortised cost	1.74	14.49	-	16.23	-	-
(I)	Total revenue from operations	3,630.64	3,611.31	3,359.77	10,836.49	9,685.76	12,989.72
(II)	Other income	105.15	100.54	85.23	300.65	232.01	311.80
(III)	Total income (I+II)	3,735.79	3,711.85	3,445.00	11,137.14	9,917.77	13,301.52
	Expenses						
(i)	Finance costs	1,889.57	1,897.95	1,865.87	5,710.46	5,027.55	6,860.03
(ii)	Fees and commission expenses	3.12	-	41.74	6.34	325.70	325.71
(iii)	Net loss on fair value changes	2.03	67.81	20.43	69.84	250.89	383.16
(iv)	Net loss on derecognition of financial instruments under amortised cost category	107.96	30.19	54.31	188.06	298.21	384.01
(v)	Impairment on financial instruments	481.13	480.56	267.73	1,492.21	549.30	700.88
(vi)	Employee benefits expense	282.66	263.53	229.90	791.96	608.97	824.73
(vii)	Depreciation, amortisation and impairment	28.46	15.89	12.34	60.12	35.75	49.62
(viii)	Other expenses	215.64	199.63	176.87	594.01	518.77	721.40
(IV)	Total expenses	3,010.57	2,955.56	2,669.19	8,913.00	7,615.14	10,249.54
(V)	Profit before exceptional items and tax (III-IV)	725.22	756.29	775.81	2,224.14	2,302.63	3,051.98
(VI)	Exceptional items	-	-	-	-	-	-
(VII)	Profit before tax (V-VI)	725.22	756.29	775.81	2,224.14	2,302.63	3,051.98
(VIII)	Tax expense:						
(1)	Current tax	247.46	240.59	241.04	625.16	485.93	749.49
(2)	Deferred tax	(113.71)	(132.19)	(46.19)	(189.80)	136.79	70.46
(IX)	Net profit before impact of change in the rate on opening deferred tax (VII-VIII)	591.47	647.89	580.96	1,788.78	1,679.91	2,232.03
(X)	Impact of change in the rate on opening deferred tax (Refer note 4)	-	473.38	-	473.38	-	-
(XI)	Net profit after tax (IX-X)	591.47	174.51	580.96	1,315.40	1,679.91	2,232.03
(XII)	Add: Share in profit of associate company	-	-	-	-	-	-
(XIII)	Net profit after tax and share in profit of associate company (XI+XII)	591.47	174.51	580.96	1,315.40	1,679.91	2,232.03
	Profit for the period attributable to:						
	Owners of the company	591.03	174.20	579.93	1,314.02	1,678.72	2,226.30
	Non-controlling interest	0.44	0.31	1.03	1.38	1.19	5.73
(XIV)	Other comprehensive income	0.79	(14.34)	61.98	(43.24)	32.06	(2.41)
	A (i) Items that will not be reclassified to profit or loss						
	(a) Remeasurements of the defined benefit plans (net of tax)	(0.18)	(1.70)	(1.22)	(2.20)	(0.61)	(1.50)
	(b) Equity instruments through other comprehensive income	(20.16)	-	-	(20.16)	-	-
	B (i) Items that may be reclassified to profit or loss						
	(a) Debt instruments through other comprehensive income (net of tax)	1.95	12.93	63.20	(5.15)	32.67	(0.68)
	(b) The effective portion of gains and loss on hedging instruments in a cash flow hedge (net of tax)	19.13	(25.71)	-	(15.87)	-	-
	(c) Exchange differences in translating the financial statements of foreign operations, net	0.05	0.14	-	0.14	-	(0.23)
	Other comprehensive income for the period/year attributable to:						
	Owners of the company	0.79	(14.34)	61.98	(43.24)	32.06	(2.41)
	Non-controlling interest	-	-	-	-	-	-
(XV)	Total comprehensive income (XIII+XIV)	592.26	160.17	642.94	1,272.16	1,711.97	2,229.62
	Total comprehensive income for the period/year attributable to:						
	Owners of the company	591.82	159.86	641.91	1,270.78	1,710.78	2,223.89
	Non-controlling interest	0.44	0.31	1.03	1.38	1.19	5.73
(XVI)	Paid-up equity share capital (face value of ₹ 10 each) (Refer note 5)	2,000.51	2,000.48	1,997.33	2,000.51	1,997.33	1,998.81
(XVII)	Other equity attributable to owners of the Company	-	-	-	-	-	11,449.79
(XVIII)	Earnings per share (*not annualised): (Refer note 5)						
	(a) Basic (₹)	*2.95	*0.87	*2.90	*6.57	*8.41	11.15
	(b) Diluted (₹)	*2.95	*0.87	*2.89	*6.55	*8.37	11.10

Notes:

- These financial results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34") prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with the relevant rules issued thereunder and the other accounting principles generally accepted in India
- The results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on January 17, 2020. The Joint Statutory Auditors of the Company have carried out limited review of the aforesaid results.
- The Company reports quarterly financial results of the group on a consolidated basis, pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended read with circular dated July 5, 2016. The standalone financial results are available on the website of the Company at www.ltf.com, the website of BSE Limited ("BSE") at www.bseindia.com and on the website of National Stock Exchange of India Limited ("NSE") at www.nseindia.com. The specified items of the standalone financial results of the Company for the quarter and nine months ended December 31, 2019 are given below.

(₹ in Crore)

Particulars	Quarter ended			Nine months ended		Year ended
	December 31, 2019	September 30, 2019	December 31, 2018	December 31, 2019	December 31, 2018	March 31, 2019
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Total income from operations	42.94	41.51	62.55	109.63	215.93	526.48
Profit/(loss) before tax	(19.26)	(13.34)	(5.23)	(57.95)	43.77	304.03
Profit/(loss) after tax	(25.43)	(17.62)	(4.24)	(73.00)	39.81	267.06
Total comprehensive income	(25.44)	(17.67)	(4.26)	(73.09)	40.10	266.74

- The recently promulgated Taxation Laws (Amendment) Ordinance 2019, has inserted section 115BAA in the Income Tax Act, 1961, providing existing domestic companies with an option to pay tax at a concessional rate of 22% plus applicable surcharge and cess. The reduced tax rates come with the consequential surrender of specified deductions/incentives. The option needs to be exercised within the prescribed time for filing the return of income under section 139(1) of the Income Tax Act, 1961, for assessment year (AY) 2020-21 or subsequent AYs. Once exercised, such an option cannot be withdrawn for the same or subsequent AYs.

These financial results are prepared on the basis that the parent company and some of its Subsidiaries would avail the option to pay income tax at the lower rate. Consequently, wherever applicable, the opening deferred tax asset (net) has been measured at the lower rate, with a one-time corresponding charge of ₹ 473.38 crore to the Statement of Profit and Loss.

- The Company, during the quarter and nine months ended December 31, 2019 has allotted 27,500 and 1,695,600 equity shares respectively of ₹ 10 each, fully paid up, on exercise of options by employees, in accordance with the Company's Employee Stock Option Scheme(s).

- During the quarter and nine months ended December 31, 2019, following Cumulatively Redeemable Preference Shares (CRPS) have been redeemed/ issued:

(₹ in Crore)

S. No.	Particulars	Date	Amount	Rate	Dividend Paid
1	Issued	17 May 2019	145.40	8.00%	-
2	Issued	03 June 2019	63.70	7.95%	-
3	Redeemed	28 June 2019	124.40	8.50%	2.83
4	Redeemed	13 August 2019	60.00	8.35%	1.84
5	Issued	16 September 2019	100.00	7.95%	-
6	Issued	20 September 2019	150.00	7.95%	-
7	Issued	27 September 2019	150.00	7.95%	-
8	Issued	05 December 2019	60.00	7.60%	-
9	Issued	25 December 2019	205.00	7.50%	-

(₹ in Crore)

Sr. No.	Particulars	Quarter ended			Nine months ended		Year ended
		December 31, 2019	September 30, 2019	December 31, 2018	December 31, 2019	December 31, 2018	March 31, 2019
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Gross segment revenue from continuing operations						
(a)	Rural finance	1,422.06	1,272.22	1,127.08	3,934.16	2,937.74	4,064.18
(b)	Housing finance	855.08	848.70	755.46	2,583.50	2,146.22	3,018.71
(c)	Infrastructure finance	1,083.88	1,175.60	997.86	3,372.22	2,898.94	3,784.24
(d)	Defocused business	158.22	186.49	345.10	594.50	1,088.32	1,395.72
(e)	Others	177.65	176.74	210.59	504.38	858.11	1,303.00
	Segment revenue from continuing operations	3,696.89	3,659.75	3,436.09	10,988.76	9,929.33	13,565.85
	Less: Inter segment revenue	(66.25)	(48.44)	(76.32)	(152.27)	(243.57)	(576.13)
	Revenue as per the statement of profit and loss	3,630.64	3,611.31	3,359.77	10,836.49	9,685.76	12,989.72
	Segment result (Profit/(loss) before tax)						
(a)	Rural finance	348.41	344.68	301.04	1,037.41	823.22	1,151.50
(b)	Housing finance	231.46	257.23	268.14	768.91	762.09	1,084.10
(c)	Infrastructure finance	190.44	201.63	90.13	723.50	325.42	466.30
(d)	Defocused business	(105.34)	(95.75)	65.91	(459.52)	281.32	202.45
(e)	Others	60.25	48.50	50.59	153.84	110.58	147.63
	Profit before tax	725.22	756.29	775.81	2,224.14	2,302.63	3,051.98
	Segment assets						
(a)	Rural finance	29,556.83	27,041.06	24,759.01	29,556.83	24,759.01	25,517.39
(b)	Housing finance	30,479.55	28,580.65	24,517.02	30,479.55	24,517.02	27,575.72
(c)	Infrastructure finance	39,359.82	39,300.41	35,822.63	39,359.82	35,822.63	38,232.98
(d)	Defocused business	5,828.41	7,066.24	12,624.40	5,828.41	12,624.40	10,568.47
(e)	Others	12,633.38	11,927.54	11,168.84	12,633.38	11,168.84	11,650.33
	Sub total	117,857.99	113,915.90	108,891.90	117,857.99	108,891.90	113,544.89
	Less: Inter segment assets	(11,264.88)	(10,874.66)	(9,424.01)	(11,264.88)	(9,424.01)	(9,909.91)
	Segment assets	106,593.11	103,041.24	99,467.89	106,593.11	99,467.89	103,634.98
(f)	Unallocated	2,091.11	1,964.92	2,415.26	2,091.11	2,415.26	2,420.12
	Total assets	108,684.22	105,006.16	101,883.15	108,684.22	101,883.15	106,055.10
	Segment liabilities*						
(a)	Rural finance	25,552.23	23,269.27	21,356.38	25,552.23	21,356.38	22,181.29
(b)	Housing finance	26,621.07	24,886.16	21,675.33	26,621.07	21,675.33	24,321.31
(c)	Infrastructure finance	34,612.28	35,371.12	32,873.65	34,612.28	32,873.65	34,757.97
(d)	Defocused business	4,869.78	6,009.54	10,980.65	4,869.78	10,980.65	9,238.06
(e)	Others	3,805.25	3,163.88	2,533.90	3,805.25	2,533.90	2,800.57
	Sub total	95,460.61	92,699.97	89,419.91	95,460.61	89,419.91	93,299.20
	Less: Inter segment liabilities	(1,410.71)	(1,706.49)	(592.73)	(1,410.71)	(592.73)	(731.40)
	Segment liabilities	94,049.90	90,993.48	88,827.18	94,049.90	88,827.18	92,567.80
(f)	Unallocated	28.57	31.84	74.63	28.57	74.63	38.70
	Total liabilities	94,078.47	91,025.32	88,901.81	94,078.47	88,901.81	92,606.50

*Including non controlling interest

(i) The Group has reported segment information as per Indian Accounting Standard 108 "Operating Segments" (Ind AS 108) read with SEBI circular dated July 5, 2016. The identification of operating segments is consistent with performance assessment and resource allocation by the management.

(ii) Segment composition :

Rural finance comprises of Farm Equipment Finance, Two Wheeler Finance and Micro Loans.

Housing finance comprises of Home Loans, Loan against Property and Real Estate Finance.

Infrastructure finance comprises of Infrastructure business.

Defocused Business comprises of Structured Corporate Loans, Debt Capital Market, Commercial Vehicle Finance, Construction Equipment Finance, SME term loans and Leases.

Others comprises of Asset Management, Wealth Management etc.

Unallocated represents tax assets and tax liabilities

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

In terms of our report attached,
For DELOITTE HASKINS & SELLS LLP
Chartered Accountants

Rupen K. Bhatt
Partner

Place : Mumbai
Date : January 17, 2020

In terms of our report attached,
For B. K. KHARE & CO.
Chartered Accountants
FRN: 105102W

Padmini Khare Kaicker
Partner
Membership no. 044784

Place : Mumbai
Date : January 17, 2020

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

Dinanath Dubhashi
Managing Director & Chief Executive Officer
(DIN :03545900)

Place : Mumbai
Date : January 17, 2020

Press Release

Friday, January 17, 2020, Mumbai

Financial performance for the quarter ended December 31, 2019

PAT stands at Rs. 591 Cr
RoE stands at 16.51%
Gross Stage 3 declined to 5.94%
NIMs plus Fees at 7.29%
Raised more than Rs. 10,000 Cr in long term borrowing, further strengthening ALM

L&T Finance Holdings (LTFH), a leading diversified Non-Banking Financial Company (NBFC), announced its results for the quarter ended December 31, 2019.

Key Highlights:

LTFH remains on the path of consistent financial performance with steady profit margins, stable asset quality and growth in focused businesses.

- ✓ The consolidated PAT is Rs. 591 Cr for Q3FY20, Vs. Rs. 580 Cr in Q3FY19
- ✓ Continues to deliver top quartile RoE at 16.51%
- ✓ Continues to maintain steady 'NIMs + Fees' at 7.29% in Q3FY20 Vs. 6.79% in Q3FY19
- ✓ Pre-provisioning operating profit (PPOP) stands at Rs.1,334 for Q3FY20, up 12% YoY
- ✓ Focused lending book saw a growth of 14% in Q3FY20 Vs. Q3FY19
- ✓ The Company services over 1.19 Cr customers through 223 branches and 1,450 meeting centres

The Company has been distinguished by the inherent strength of its parentage, AAA rating and a robust business model, over the past year, and has established a sustainable value proposition for all stakeholders. This is demonstrated in the following:

- ✓ Raised more than Rs.10,000 Cr in long term borrowing in Q3FY20 - the highest quarterly borrowing since FY17
- ✓ Raised public issue of secured NCDs which was oversubscribed 3.01 times of the base issue size of Rs. 500 Cr and the issue was closed on the 2nd day
- ✓ Effectively tapped PSL funding of Rs.1,818 Cr in Q3FY20
- ✓ The Weighted Average Cost of Funds remains steady (8.54% in Q3FY20 Vs. 8.50% in Q3FY19 and 8.61% in Q2FY20) despite diversification, CP proportion reducing from 16% to 9% YoY and an increase in long-term borrowing

Update on Businesses: The Company continues to strengthen the balance sheet by concentrating on the focused lending businesses i.e. Rural Finance, Housing Finance and Infrastructure Finance, where it has a clear 'Right to Win', while running down the defocused businesses.

L&T Finance Holdings Limited**Registered Office**

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	Q3FY19 (Rs. Cr)	Q3FY20 (Rs. Cr)	Book Growth
Focused Lending Businesses			
Rural Finance	24,122	27,594	14%
Housing Finance	23,319	26,689	14%
Infrastructure Finance	35,171	39,674	13%
Total Focused book	82,612	93,956	14%
Defocused Lending Businesses (incl. Structured Finance & DCM)	12,100	5,497	(55%)
Total Lending Book	94,711	99,453	5%

- ✓ Investment Management: Average Assets under Management (AAUM) has increased to Rs. 71,587 Cr in Q3FY20 from Rs.69,080 Cr in Q3FY19 – growth of 4%

Stable Asset Quality: Focus on portfolio quality and a prudent risk management framework remains the fulcrum of LTFH's business strategy. The asset quality of LTFH remained stable year-on-year backed by conservative underwriting, robust early-warning signals, and strong project monitoring metrics.

- ✓ Reduction in GS3 from 6.74% in Q3FY19 to 5.94% in Q3FY20

(Rs. Cr)	Q3FY19	Q2FY20	Q3FY20
Gross Stage 3	6,033	5,745	5,662
Net Stage 3	2,263	2,632	2,458
Gross Stage 3 %	6.74%	5.98%	5.94%
Net Stage 3 %	2.64%	2.83%	2.67%
Provision Coverage %	62%	54%	57%

Management Commentary:

Commenting on the financial results Mr. Dinanath Dubhashi, Managing Director & CEO, LTFH, said,

“NBFCs with strong parentage, AAA credit rating and prudent business practices have stood out and asserted their strength over the past year. Our robust business model, diverse sources of funding, steady growth and focus on asset quality, are in line with our strategy of building a stable and sustainable business. We have shown consistent performance across our focused businesses while building our inherent strengths to ensure better than industry performance when demand picks up.”

About L&T Finance Holdings:

LTFH (www.ltfs.com) is a financial holding company offering a focused range of financial products and services across rural, housing and wholesale finance sectors, as well as mutual fund products and wealth management services, through its wholly-owned subsidiaries, viz., L&T Finance Ltd., L&T Housing Finance Ltd., L&T Infrastructure Finance Company Ltd., L&T Infra Debt Fund Limited, L&T Investment Management Ltd. and L&T Capital Markets Ltd. LTFH is registered with RBI as a CIC-ND-SI[1]. LTFH is promoted by Larsen & Toubro Ltd. (“L&T”) (www.larsentoubro.com), one of the leading companies in India, with interests in engineering, construction, electrical & electronics manufacturing & services, IT and financial services.

Follow us:



^[1] Systemically Important Core Investment Company, a classification of Non-Banking Financial Company (NBFC) by RBI

For further information, please contact:

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L&T Finance Holdings Limited

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