



Media Coverage Report

L&T FINANCE LTD

Q1 FY20 Results

Friday, 19th July 2019

L&T Fin Holdings Q1 Net Edges Up

NEW DELHI: L&T Finance Holdings (LTFH) Friday reported an increase of 2% in consolidated net profit at ₹549 crore for the quarter ended June 30. The company's net profit during April-June quarter of 2018-19 stood at ₹538 crore. Total income rose to ₹3,689 crore from ₹3,170 crore in the year-ago period, LTFH said in a release.

The diversified NBFC said while April-June was a tough quarter for the sector, LTFH with its advantage of strong parentage, robust balance sheet and significant business strengths, was able to deliver results on key parameters.—PTI

L&T Finance reports 2% growth in net

L&T Finance Holding has reported a meagre 2 per cent rise in its net profit at ₹549 crore in the June quarter of FY20 on account of higher provisioning made for IL&FS and one of the distressed housing finance companies for which the firm took a mark down of ₹284 crore on the whole exposure.

In the June quarter of FY19, L&T Finance booked a net profit of ₹538 crore. The net interest margin and the fees income after normalising the effect of IL&FS stood at 6.76 per cent in the June quarter compared to 6.58 per cent. The average assets under management of the company increased 3 per cent to ₹73,497 crore in Q1FY20 from ₹71,118 crore in Q1FY19.

BS REPORTER

L&T Finance puts IL&FS saga behind it; posts 2% rise in profit

OUR BUREAU

Mumbai, July 19

Diversified non-banking financial company L&T Finance registered a 2 per cent increase in profit after tax at ₹549 crore in the June quarter, against ₹538 crore posted in the corresponding quarter a year ago.

Total income grew 16.37 per cent to ₹3,689.50 crore (₹3,170.42 crore). Net interest margin and fees increased 6.76 per cent for the first quarter of the fiscal, against 6.58 per cent a year ago. "This was after normalising the impact of Infrastructure Leasing and Financial Services," L&T Finance said in a statement on Friday.

The company said its lending book grew by 16 per cent to ₹99,904 crore (₹86,321 crore). Its provision coverage was at 60.83 per cent in the quarter under review, compared to 61.99 per cent a year ago.

"As per the latest resolution plan submitted by the IL&FS management, five out of six

special purpose vehicles amounting to ₹1,696 crore out of ₹1,816 crore will now be 'Green'. Consequently, interest income of ₹84 crore that was deferred in the fourth quarter is now being recognised," it said, adding that it has also taken conservative and commercially prudent view to mark down 50 per cent (₹284 crore) of its total exposure (including principal and accrued interest) to a housing finance company.

It further said it maintains positive asset-liability gaps in all buckets of up to one year and maintained liquidity of ₹13,133 crore (including ₹4,855 crore in the form of cash FDs and other liquid instruments) and has already complied with key features of the draft liquidity risk management framework for NBFCs and core investment companies issued by the RBI.

The L&T Finance scrip fell 5.72 per cent and closed at ₹110.50 apiece on the BSE.

L&T Fin Q1 net up 2%

L&T FINANCE HOLDINGS (LTFH) on Friday posted a 2% year-on-year (y-o-y) increase in its consolidated net profit to ₹549 crore for the June quarter as a 27% y-o-y rise in financing costs offset some of the gains from a 16.4% y-o-y increase in total income. The non-bank lender's total income stood at ₹3,689 crore, led by a 30% y-o-y increase in its net interest income (NII) to ₹1,369 crore. The total loan book of the lender grew 16% y-o-y to ₹99,904 crore, primarily led by a 55% y-o-y increase in its two-wheeler financing book. —**FE BUREAU**

Published Date:	20 July 2019	Publication:	Free Press Journal
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L&T Finance Holdings Q1 profit up 2%

NEW DELHI: L&T Finance Holdings (LTFH) Friday reported an increase of 2% in consolidated net profit at Rs 549 crore for the quarter ended June 30, 2019. The company's net profit during April-June quarter of 2018-19 stood at Rs 538 crore.

Published Date:	22 July 2019	Publication:	The Economic Times - Gujarati
Headline:	L&T Finance Holdings Q1 profit rises 2% Increased to Rs 549 crore		

L&T ફાઇનાન્સ હોલ્ડિંગનો Q1 ચોખ્ખો નફો 2 ટકા વધીને ₹549 કરોડ થયો

નવી દિલ્હી: એલ એન્ડ ટી ફાઇનાન્સ હોલ્ડિંગનો સંયુક્ત ચોખ્ખો નફો જૂન ૨૦૧૯ ક્વાર્ટરમાં બે ટકા વધીને ₹૫૪૯ કરોડ થયો હતો. ગયા વર્ષના સમાન ગાળામાં કંપનીએ ₹૫૩૮ કરોડનો નફો કર્યો હતો. ચાલુ નાણાકીય વર્ષના પ્રથમ ક્વાર્ટરમાં કંપનીની કુલ આવક ગયા વર્ષના સમાન ગાળાની ₹૩,૧૭૦.૪૨ કરોડથી વધીને ₹૩,૬૮૯.૫૦ કરોડ થઈ હતી. કંપનીએ જણાવ્યું હતું કે એપ્રિલ જૂન ક્વાર્ટર એનબીએફસી સેક્ટર માટે મુશ્કેલ ક્વાર્ટર હતું, પરંતુ મજબૂત પેરેન્ટેજ, તંદુરસ્ત બેલેન્સશીટ અને બિઝનેસની મજબૂતાઈને કારણે કંપની તમામ મહત્વના માપદંડમાં સારો દેખાવ કરી શકી છે. કંપની એક વર્ષ સુધીના તમામ સ્તરોમાં પોઝિટિવ એસેટ લાયબિલિટી ગેપ વરાવે છે. અને તેની પાસે ₹૧૩,૧૩૩ કરોડની લિક્વિડિટી છે.

Financial performance for the quarter ended June 30, 2019

Ahmedabad: L&T Finance Holdings (LTFH), a leading diversified Non-Banking Financial Company (NBFC), announced its results for the quarter ended June 30, 2019. While Q1FY20 was a tough quarter for the NBFC sector, LTFH with its advantage of strong parentage, robust balance sheet and significant business strengths, was able to deliver results on key parameters.

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

"A strong liability franchise,

backed by prudent ALM and diverse sources of funding, is key to building a sustainable organization.

We remain partners of choice for global financial institutions which is reflected in our recent fund-raising from IFC and other leading global financiers. Our focus on liability management and asset quality helps us to preserve and build strengths in our focused businesses. We continue to invest in footprint expansion, team quality enhancement, technology infrastructure and data analytics framework." (19-10)

Published Date:	24 July 2019	Publication:	DNA
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LTFH announces

L&T Finance Holdings announced its results for the quarter ended June 30, 2019. While Q1FY20 was a tough quarter for the NBFC sector, LTFH with its advantage of strong parentage, robust balance sheet and significant business strengths, was able to deliver results on key parameters. Dinanath Dubhashi, Managing Director & CEO, LTFH, said, "We continue to invest in footprint expansion, team quality enhancement, technology infrastructure and data analytics framework."

LTFH announced Q1FY20 results : PAT stands at Rs. 549 Cr

New Delhi,

L&T Finance Holdings (LTFH), a leading diversified Non-Banking Financial Company (NBFC), announced its results for the quarter ended June 30, 2019. While Q1FY20 was a tough quarter for the NBFC sector, LTFH with its advantage of strong parentage, robust balance sheet and significant business strengths, was able to deliver results on key parameters. Commenting on the financial results Mr. Dinanath Dubhashi, Managing Director & CEO, LTFH, said,

"A strong liability franchise, backed by prudent ALM and diverse sources of funding, is key to building a sustainable organization. We remain partners of choice for global financial institutions which is reflected in our recent fundraising from IFC and other leading global financiers. Our focus on liability management and asset quality helps us to preserve and build strengths in our focused businesses. We continue to invest in footprint expansion, team quality enhancement, technology infrastructure and data analytics framework."

Liquidity: While the liquidity for the sector remained tight, LTFH was able to raise requisite long term and short term funds at competitive rates to meet its growth requirements.

1. Robust ALM Framework

* LTFH maintains positive ALM gaps in all

buckets upto 1 year

* Maintained liquidity of Rs. 13,133 Cr (including Rs. 4,855 Cr in the form of cash, FDs and other liquid instruments)

* Already in compliance with key features of Draft Liquidity Risk Management Framework for NBFCs and CICs issued by RBI

2. Proactively diversified funding sources

* Raised Rs. 1,000 Cr through retail NCD (in addition to Rs. 1,500 Cr in Q4FY19)

Growth in businesses: With focus on businesses where it has prominent market share and a clear 'Right to Win', the company continues to build strength in its core lending businesses i.e. Rural Finance, Housing Finance and Infrastructure Finance.

Published Date:	20 July 2019	Publication:	Divya Bhaskar
Headline:	A look at other Q1 company results		

અન્ય Q1 કંપની પરીણામો એક નજરે				
કંપની	ચોખ્ખો નફો		આવકો	
એસીસી	455.68	328.74	4149.82	3848.25
જેએમ ફાઇ.	194.39	199.23	856.57	852.47
ડાબર ઇન્ડિયા	363.81	330.00	2773.29	2080.68
ICICI લોખાડ	310	289	3487	3774
હિન્દુસ્તાન ઝીંક	1765	1918	4924	5258
L&T ટેકનો	203.9	197.5	1347.5	1152.2
L&T ફાઇ.	549	538	3689.50	3170.42

Published Date:	21 July 2019	Publication:	Rakhewal
Headline:	Financial performance for the quarter ended June 30, 2019		

૩૦ જૂન, ૨૦૧૯ના પૂરા થયેલા ત્રિમાસિક માટે નાણાકીય કામગીરી

અગ્રણી ડાઈવર્સિફાઈડ નોન-બેન્કિંગ ફાઈનાન્સિયલ કંપની (એનબીએફસી) એલએન્ડીફાઈનાન્સહોલ્ડિંગ્સ (એલટીએફએચ) દ્વારા ૩૦ જૂન, ૨૦૧૯ના પૂરા થયેલા ત્રિમાસિક માટે તેના પરિણામોની ઘોષણા કરવામાં આવી છે. ૨૦૨૦નું પ્રથમ ત્રિમાસિક એનબીએફસી ક્ષેત્ર માટે મુશ્કેલ ત્રિમાસિક હતું ત્યારે એલટીએફએચ મજબૂત પેરન્ટેજ, મજબૂત બેલેન્સ શીટ અને નોંધનીય વેપાર શક્તિઓ એ મુખ્ય પરિણામો પર પરિણામો પ્રદાન કરી શકી હતી. મેનેજમેન્ટે શું કહે છે: આ નાણાકીય પરિણામો પર બોલતાં એલટીએફએચના મેનેજિંગ ડાયરેક્ટર અને સીઈઓ શ્રી દીનાનાથ દુભાષીએ જણાવ્યું હતું કે સુઝબૂઝપૂર્વકના એએલએમ અને ફન્ડિંગના વૈવિધ્યપૂર્ણ સોતોના ટેકા સાથે મજબૂત લાયબિલિટી ફેન્ચાઈઝ સક્ષમ સંસ્થા નિર્માણ કરવામાં ચાવીરૂપ છે. અમે વૈશ્વિક નાણાકીય સંસ્થાઓ માટે પસંદગીની ભાગીદાર રહ્યા છે, જે આઈએફસી અને અન્ય વિરાણ વૈશ્વિક ફાઈનાન્સરો પાસેથી હાલમાં અમારા ફંડ-રેઈઝિંગમાં પ્રદર્શિત થાય છે. અમે લાયબિલિટી અને એસેટ ક્વોલિટી પર કેન્દ્રિત છીએ, જેને લીધે અમાર કેન્દ્રિત વેપારોમાં શક્તિઓનું સંવર્ધન અને નિર્માણ કરવામાં અમને મદદ કરે છે. અમે સતત અમારી પહોંચ વિસ્તારવા, ટીમની ગુણવત્તા બહેતર બનાવવા, ટેકનોલોજી ઈન્ફ્રાસ્ટ્રક્ચર અને ડેટા એનલાઈટિક્સ કેમવર્કમાં રોકાણ કરતીએ છીએ."

પ્રવાહિતા: ક્ષેત્ર માટે પ્રવાહિતા તંત્ર રહી હોવા છતાં એલટીએફએચ તેની વૃદ્ધિની આવશ્યકતાઓને પહોંચી વળવા માટે સ્પર્ધાત્મક દરે આવશ્યક લાંબા ગાળાનાં અને ટૂંકા ગાળાનાં ફંડો ઊભાં કરી શકી છે.

વેપારોમાં વૃદ્ધિ: તેનો મુખ્ય બજાર હિસ્સો છે તેવા વેપારો પર કેન્દ્રિત રહીને અને સ્પષ્ટ રીતે જીતવાના અધિકાર સાથે કંપનીએ તેના મુખ્ય વિરાણના વેપારો, એટલેકે, રુરલ ફાઈનાન્સ, હાઉસિંગ ફાઈનાન્સ અને ઈન્ફ્રાસ્ટ્રક્ચર ફાઈનાન્સમાં શક્તિ નિર્માણ કરવાનું ચાલુ રાખ્યું છે.

Published Date:	22 July 2019	Publication:	Suryakal
Headline:	L&T Finance Holdings announces financial results		

એલએસટી ફાઇનાન્સ હોલ્ડિંગ્સનાં નાણાકીય પરિણામો જાહેર

<p>મુંબઈ, સોમવાર અગ્રણી ડાઈવર્સિફાઈડ નોન-બેન્કિંગ ફાઇનાન્સિયલ કંપની એલએસટી ફાઇનાન્સ હોલ્ડિંગ્સ દ્વારા ૩૦ જૂન, ૨૦૧૯ના પૂરા થયેલા ત્રિમાસિક માટે તેનાં પરિણામોની ઘોષણા કરવામાં આવી છે. ૨૦૨૦નું પ્રથમ ત્રિમાસિક એનબીએફસી લેન્ડ માટે મુરકેલ ત્રિમાસિક હતું.</p>	<p>ત્યારે એલટીએફએચ મજબૂત પેર-ટેજ, મજબૂત બેલેન્સ શીટ અને નોંધનીય વેપાર શક્તિ એ મુખ્ય પરિણામો પર પરિણામો પ્રદાન કરી શકી હતી. આ નાણાકીય પરિણામો પર બોલતાં એલટીએફએચના મેનેજિંગ ડાયરેક્ટર અને સીઈઓ દીનાનાથ દુભાષીએ જણાવ્યું હતું કે, સુઝબુઝપુવંકના એએલએમ અને</p>	<p>કન્ડિગનાં વેવિધ્યપૂર્ણ સ્ત્રોતોના ટેકા સાથે મજબૂત લાયબિલિટી કેન્વાઈઝ સલામ સંસ્થા નિર્માણ કરવામાં આવ્યું છે. અમે વૈશ્વિક નાણાકીય સંસ્થાઓ માટે પસંદગીની ભાગીદાર રહ્યાં છે. જે આઈએફસી અને અન્ય પિરાણ વૈશ્વિક ફાઇનાન્સરો પાસેથી છાલમાં અમારા ફંડ-રેઈઝિંગમાં પ્રદર્શિત થાય છે.</p>
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**Financial performance
for the quarter ended
June 30, 2019**

L&T Finance Holdings (LTFH), a leading diversified Non-Banking Financial Company (NBFC), announced its results for the quarter ended June 30, 2019. While Q1FY20 was a tough quarter for the NBFC sector, LTFH with its advantage of strong parentage, robust balance sheet and significant business strengths, was able to deliver results on key parameters. Commenting on the financial results Mr. Dinanath Dubhashi, Managing Director & CEO, LTFH, said, "A strong liability franchise, backed by prudent ALM and diverse sources of funding, is key to building a sustainable organization."

Published Date:	23 July 2019	Publication:	Nirmal Gujarat
Headline:	Financial performance for the quarter ended June 30, 2019		

૩૦ જૂન, ૨૦૧૯ના પૂરા થયેલા ત્રિમાસિક માટે નાણાકીય કામગીરી

: અગ્રણી ડાઈવર્સિફાઈડ નોન-બેંકિંગ ફાઈનાન્શિયલ કંપની (એનબીએફસી) એલએન્ડટીફાઈના-સહોલિંગ્સ (એલટીએફએચ) દ્વારા ૩૦ જૂન, ૨૦૧૯ના પૂરા થયેલા ત્રિમાસિક માટે તેનાં પરિણામોની ઘોષણા કરવામાં આવી છે. ૨૦૨૦નું પ્રથમ ત્રિમાસિક એનબીએફસી ક્ષેત્ર માટે મુશ્કેલ ત્રિમાસિક હતું ત્યારે એલટીએફએચ મજબૂત પેર-ટેજ, મજબૂત બેલેન્સ શીટ અને નોંધનીય વેપાર શક્તિઓ એ મુખ્ય પરિણામો પર પરિણામો પ્રદાન કરી શકી હતી. મેનેજમેન્ટ શું કહે છે: આ નાણાકીય પરિણામો પર બોલતાં એલટીએફએચના મેનેજિંગ ડાયરેક્ટર અને સીઈઓ શ્રી દીનાનાથ દુભાષીએ જણાવ્યું હતું કે સૂઝબૂઝપૂર્વકના એએલએમ અને ફન્ડિંગનાં વૈવિધ્યપૂર્ણ સ્ત્રોતોના ટેકા સાથે મજબૂત લાયબિલિટી કેન્ચાઈઝ સહાય સંસ્થા નિર્માણ કરવામાં ચાવીરૂપ છે. અમે વૈશ્વિક નાણાકીય સંસ્થાઓ માટે પસંદગીની ભાગીદાર રહ્યા છે, જે આઈએફસી અને અન્ય ધિરાણ વૈશ્વિક ફાઈનાન્સરો પાસેથી હાલમાં અમારા ફંડ-રેઈઝિંગમાં પ્રદર્શિત થાય છે. અમે લાયબિલિટી અને એસેટ ક્વોલિટી પર કેન્દ્રિત છીએ, જેને લીધે અમાર કેન્દ્રિત વેપારોમાં શક્તિઓનું સંવર્ધન અને નિર્માણ કરવામાં અમને મદદ કરે છે.

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Headline:	Financial performance for the quarter		

**ત્રિમાસિક માટે
નાણાકીય કામગીરી**

અગ્રણી ડાઇવર્સિફાઇડ નોન-બેન્કિંગ ફાઇનાન્શિયલ કંપની (એનબીએફસી) એલએન્ડટી ફાઇનાન્સ હોલિડિંગ્સ (એલટીએફએચ) દ્વારા ૩૦ જૂન, ૨૦૧૯ના પૂરા થયેલા ત્રિમાસિક માટે તેનાં પરિણામોની ઘોષણા કરવામાં આવી છે. ૨૦૨૦નું પ્રથમ ત્રિમાસિક એનબીએફસી ક્ષેત્ર માટે મુશ્કેલ ત્રિમાસિક હતું ત્યારે એલટીએફએચ મજબૂત પરફોર્મિંગ, મજબૂત બેલેન્સ શીટ અને નોંધનીય વેપાર શક્તિઓ એ મુખ્ય પરિણામો પર પરિણામો પ્રદાન કરી શકી હતી.

મેનેજમેન્ટ શું કહે છે: આ નાણાકીય પરિણામો પર બોલતાં એલટીએફએચના મેનેજિંગ ડાયરેક્ટર અને સીઈઓ શ્રી દીનાનાથ દુભાષીએ જણાવ્યું હતું કે સૂઝબૂઝપૂર્વકના એએલએમ અને ફન્ડિંગનાં વેવિધ્યપૂર્ણ સોતોના ટેકા સાથે મજબૂત લાયબિલિટી ફેન્ડાઈઝ સક્ષમ સંસ્થા નિર્માણ કરવામાં ચાલી રૂપ છે. અમે વૈશ્વિક નાણાકીય સંસ્થાઓ માટે પસંદગીની ભાગીદાર રહ્યા છે,

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Headline:	Financial performance of L&T Finance for the quarter ended June 30, 2019		

૩૦ જૂનના પૂરા થયેલા ત્રિમાસિક માટે એલ એન્ડ ટી ફાઇનાન્સની નાણાકીય કામગીરી

અગ્રણી ડાઈવર્સિફિકેડ નોન-બેન્કિંગ ફાઈનાન્સિયલ કંપની (એનબીએફસી) એલએન્ડટી ફાઈનાન્સહોલ્ડિંગ્સ (એલટીએફએલ) દ્વારા ૩૦ જૂન, ૨૦૧૯ના પૂરા થયેલા ત્રિમાસિક માટે તેના પરિણામોની ઘોષણા કરવામાં આવી છે. ૨૦૧૮નું પ્રથમ ત્રિમાસિક એનબીએફસી સેક્ટર માટે મુકેદ્દર ત્રિમાસિક હતું ત્યારે એલટીએફએલે મહાનુભૂત પેન્ડેંગ, મહાનુભૂત બેલેન્સ શીટ અને નોંધનીય વેપાર શક્તિઓ એ મુખ્ય પરિણામો પર પરિણામો પ્રદાન કરી શકી હતી. મેનેજમેન્ટ કું કહે છે: આ નાણાકીય પરિણામો પર બોલાતાં એલટીએફએલના મેનેજિંગ પ્રાપ્ટેક્ટર અને સીઈઓ દીનાનાથ દુભાષીએ જણાવ્યું હતું કે સુલભનુભૂતપૂર્વકના અબેજલમેન્ટ અને ફન્ડિંગનાં વેચિલવજૂર્ણ સ્થાનાંશ દેહ સચિ મહાનુભૂત લાયબિલિટી ફેન્ચાઈઝ સરુમ સંસ્થા નિર્માણ કરવામાં થાવીરૂપ છે. અમે વેચિલક નાણાકીય સંસ્થાઓ માટે પસંદગીની ભાગીદાર રહ્યા છે, જે આઈએફસી અને અન્ય વિસ્તાર વેચિલક ફાઈનાન્સનો પારંખો હાલમાં અમારા ફંડ-વેઈટિંગમાં પ્રદર્શિત થાય છે. અમે લાયબિલિટી અને એસેટ ક્વોલિટી પર કેન્દ્રિત છીએ, જેને લીધે અમાર કેન્દ્રિત વેપારોમાં શક્તિઓનું સંવર્ધન અને નિર્માણ કરવામાં અમને મદદ કરે છે. અમે સતત અમારી ખર્ચ વ્યવસ્થા, ટીએમી મુલવનાત બહેતર બનાવવા, ટેકનોલોજી ઈન્વેસ્ટમેન્ટ અને ડેટા એનાલિટિક્સ કેમર્કમાં રોહાલ કરતીએ છીએ. સેક્ટર પ્રવાહિતા તેજ રહી હોવા છતાં એલટીએફએલ તેની વૃદ્ધિની આગરંપકતાઓને પહોંચી વળવા માટે સર્ચાન્ચ કરે આગરંપક હોવા માણાં અને ટૂંકા માણાં કું કો કિામાં કરી શકી છે. એલટીએફએલે ૧ વર્ષ સુધી સર્વ બેકેટરમાં હકારાત્મક એબેજલમેન્ટ અંતર જાળવી રાખ્યું છે. રૂ. ૧૩,૧૩૭ કરોડની પ્રવાહિતા જાળવી રાખી છે (રોડ, એક્ટી અને અન્ય પ્રવહી સાધનોનાં સ્વરૂપમાં રૂ. ૪૮૫૫ કરોડ સહિત). આરબીઆઈ દ્વારા જારી એન બીએફસી અને સીઆઈસી માટેના ડ્રાફ્ટ રિહિવિટી રિહક મેનેજમેન્ટ ફેમરકની મુખ્ય વિશિષ્ટાઓ સાથે અભિવ્યજ છે.

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Headline:	Financial performance for the quarter ended June 30, 2019		

30 જૂન, ૨૦૧૯ના પૂરા થયેલા ત્રિમાસિક માટે નાણાકીય કામગીરી

અગ્રણી ડાઇવર્સિફાઇડ નોન-બેન્કિંગ ફાઇનાન્સિયલ કંપની (એનબીએફસી) એલએન્ડટીફાઇનાન્સહોલ્ડિંગ્સ (એલટીએફએચ) દ્વારા ૩૦ જૂન, ૨૦૧૯ના પૂરા થયેલા ત્રિમાસિક માટે તેનાં પરિણામોની ઘોષણા કરવામાં આવી છે. ૨૦૨૦નું પ્રથમ ત્રિમાસિક એનબીએફસી ક્ષેત્ર માટે મુશ્કેલ ત્રિમાસિક હતું ત્યારે એલટીએફએચ મજબૂત પેરફોર્મન્સ, મજબૂત બેલેન્સ શીટ અને નોંધનીય વેપાર શક્તિઓ એ મુખ્ય પરિણામો પર પરિણામો પ્રદાન કરી શકી હતી. મેનેજમેન્ટ શું કહે છે: આ નાણાકીય પરિણામો પર બોલતાં એલટીએફએચના મેનેજિંગ ડાયરેક્ટર અને સીઈઓ સ્રી દીનાનાથ દુભાષીએ જણાવ્યું હતું કે સૂઝબૂઝપૂર્વકના એએલએમ અને ઇન્ડિંગનાં વૈવિધ્યપૂર્ણ સોતોના ટેકા સાથે મજબૂત લાચેબિલિટી ફેન્ચાઈઝ સક્ષમ સંસ્થા નિર્માણ કરવામાં ચાવીરૂપ છે. અમે વૈશ્વિક નાણાકીય સંસ્થાઓ માટે પસંદગીની ભાગીદાર રહ્યા છે, જે આઈએફસી અને અન્ય

ધિરાણ વૈશ્વિક ફાઇનાન્સરો પાસેથી હાલમાં અમારા ઇન્ડ-રેઈઝિંગમાં પ્રદર્શિત થાય છે. અમે લાચેબિલિટી અને એસેટ કવોલિટી પર કેન્દ્રિત છીએ, જેને લીધે અમાર કેન્દ્રિત વેપારોમાં શક્તિઓનું સંવર્ધન અને નિર્માણ કરવામાં અમને મદદ કરે છે. અમે સતત અમારી પહોંચ વિસ્તારવા, ટીમની ગુણવત્તા બહેતર બનાવવા, ટેકનોલોજી ઇન્ફ્રાસ્ટ્રક્ચર અને ડેટા એનલાઈટિંગ્સ ફેમવર્કમાં રોકાણ કરતીએ છીએ. પ્રવાહિતા: ક્ષેત્ર માટે પ્રવાહિતા તંગ રહી હોવા છતાં એલટીએફએચ તેની વૃદ્ધિની આવશ્યકતાઓને પહોંચી વળવા માટે સ્પર્ધાત્મક દરે આવશ્યક લાંબા ગાળાનાં અને ટૂંકા ગાળાનાં ફંડો ઊભાં કરી શકી છે. મજબૂત એએલએમ ફેમવર્ક એલટીએફએચે ૧ વર્ષ સુધી સર્વ બકેટ્સમાં હકારાત્મક એએલએમ અંતર જાળવી રાખ્યું છે. રૂ. ૧૩,૧૩૩ કરોડની પ્રવાહિતા જાળવી રાખી છે

(રોકડ, એફડી અને અન્ય પ્રવાહી સાધનોનાં સ્વરૂપમાં રૂ. ૪૮૫૫ કરોડ સહિત). આરબીઆઈ દ્વારા જારી એન બીએફસી અને સીઆઈસી માટેના કુલક લિક્વિડિટી રિસ્ક મેનેજમેન્ટ ફેમવર્કની મુખ્ય વિશિષ્ટતાઓ સાથે અભિમુખ છે. ઇન્ડિંગ સોતો પૂર્વસક્રિય રીતે ડાઇવર્સિફાઈ કર્યાં રિટેઈલ એનસીડી ઘટી રૂ. ૧૦૦૦ કરોડ ઊભા કર્યાં (૨૦૧૯ના ચોથા ત્રિમાસિકમાં રૂ. ૧૫૦૦ કરોડ ઉપરાંત). આઈએફસી દ્વારા પ્રેરિત ૫૫૦ મિલિયન યુએસડીના ઈસીબી ઈન્સ્યુઅન્સ પ્રોગ્રામના ભાગરૂપે દ્વાન્ય ૧માં ૨૭૫ મિલિયન યુએસડી ઊભા કર્યાં. વેપારોમાં વૃદ્ધિ: તેનો મુખ્ય બજાર હિસ્સો છે તેવા વેપારો પર કેન્દ્રિત રહીને અને સ્પષ્ટ રીતે જીતવાના અધિકાર સાથે કંપનીએ તેના મુખ્ય ધિરાણના વેપારો, એટલે કે, સરલ ફાઇનાન્સ, હાઉસિંગ ફાઇનાન્સ અને ઇન્ફ્રાસ્ટ્રક્ચર ફાઇનાન્સમાં શક્તિ નિર્માણ કરવાનું ચાલુ રાખ્યું છે.

Published Date:	21 July 2019	Publication:	Vadodara Samachar
Headline:	Financial performance for the quarter ended June 30, 2019		

30 જૂન, ૨૦૧૯નાપૂરા થયેલા ત્રિમાસિક માટે નાણાકીય કામગીરી

અગ્રણી ડાઈવર્સિફાઈડ નોન-બેન્કિંગ ફાઈનાન્શિયલ કંપની (એનબીએફસી) એલએન્ડટીફાઈનાન્સહોલ્ડિંગ્સ (એલટીએફએચ) દ્વારા ૩૦ જૂન, ૨૦૧૯ના પૂરા થયેલા ત્રિમાસિક માટે તેનાં પરિણામોની ઘોષણા કરવામાં આવી છે. ૨૦૨૦નું પ્રથમ ત્રિમાસિક એનબીએફસી ક્ષેત્ર માટે મુશ્કેલ ત્રિમાસિક હતું ત્યારે એલટીએફએચ મજબૂત પેરન્ટેજ, મજબૂત બેલેન્સ શીટ અને નોંધનીય વેપાર શક્તિઓ એ મુખ્ય પરિણામો પર પરિણામો પ્રદાન કરી શકી હતી. મેનેજમેન્ટ શું કહે છે:

આ નાણાકીય પરિણામો પર બોલતાં એલટીએફએચના મેનેજિંગ ડાયરેક્ટર અને સીઈઓ દીનાનાથ દુભાષીએ જણાવ્યું હતું કે સૂઝબૂઝ પૂર્વકના એએલએમ અને ફન્ડિંગનાં વૈવિધ્યપૂર્ણ સોતોના ટેકા સાથે મજબૂત લાયબિલિટી ફેન્ચાઈઝ સક્ષમ સંસ્થા નિર્માણ કરવામાં આવી રૂપ છે. અમે વૈશ્વિક નાણાકીય સંસ્થાઓ માટે પરંદગીની ભાગીદાર રહ્યા છે, જે આઈએફસી અને અન્ય ધિરાણ વૈશ્વિક ફાઈનાન્સરો પાસેથી હાલમાં અમારા ફંડ- રેઈઝિંગમાં પ્રદર્શિત થાય છે. અમે લાયબિલિટી અને એસેટ ક્યોલિટી પર કેન્દ્રિત છીએ, જેને લીધે અમાર કેન્દ્રિત વેપારોમાં શક્તિઓનું સંવર્ધન અને નિર્માણ કરવામાં અમને મદદ કરે છે. અમે સતત અમારી પહોંચ વિસ્તારવા, ટીમની ગુણવત્તા બહેતર બનાવવા, ટેકનોલોજી ઈન્ફ્રાસ્ટ્રક્ચર અને ડેટા એનલાઈટિક્સ ફેમવર્કમાં રોકાણ કરતીએ છીએ.

Published Date:	22 July 2019	Publication:	Yugprabhav
Headline:	L&T Finance Holdings' quarterly results was announced		

એલએન્ડટી ફાઇનાન્સ હોલ્ડિંગ્સના ત્રિમાસીકી પરિણામો જાહેર કરાયા

વડોદરા, તા. ૨૨: અગ્રણી ડાઇવર્સિફાઇડ નોન-બેન્કિંગ ફાઇનાન્સિયલ કંપની (એનપીએફસી) એલ એન્ડ ટી ફાઇનાન્સ હોલ્ડિંગ્સ (એલટીએફએચ) દ્વારા ૩૦ જૂન, ૨૦૧૯ના પૂરા થયેલા ત્રિમાસિક માટે તેનાં પરિણામોની ઘોષણા કરવામાં આવી છે. ૨૦૨૦નું પ્રથમ ત્રિમાસિક એનપીએફસી ક્ષેત્ર માટે મુશ્કેલ ત્રિમાસિક હતું ત્યારે એલટીએફએચ મજબૂત પેર-ટેજ, મજબૂત બેલેન્સ શીટ અને નોંધનીય વેપાર શક્તિઓ એ મુખ્ય પરિણામો પર પરિણામો પ્રદાન કરી શકી હતી.

મેનેજમેન્ટ શું કહે છે: આ નાણાકીય પરિણામો પર ખોલતાં એલટીએફએચના મેનેજિંગ ડાયરેક્ટર અને સીઈઓ શ્રી દીનાનાથ દુબાષીએ જણાવ્યું હતું કે

સૂઝખૂઝપૂર્વકના એએલએમ અને ફન્ડિંગનાં વૈવિધ્યપૂર્ણ સ્ત્રોતોના ટેકા સાથે મજબૂત લાયબિલિટી કેન્ચાઈઝ સક્ષમ સંસ્થા નિર્માણ કરવામાં ચાલીરૂપ છે. અમે વૈશ્વિક નાણાકીય સંસ્થાઓ માટે પસંદગીની ભાગીદાર રહ્યા છે, જે આઈએફસી અને અન્ય વિરાણ વૈશ્વિક ફાઇનાન્સરો પાસેથી હાલમાં અમારા ફંડ-રેઈઝિંગમાં પ્રદર્શિત થાય છે. અમે લાયબિલિટી અને એસેટ ક્વોલિટી પર કેન્દ્રિત છીએ, જેને લીધે અમાર કેન્દ્રિત વેપારોમાં શક્તિઓનું સંવર્ધન અને નિર્માણ કરવામાં અમને મદદ કરે છે. અમે સતત અમારી પહોંચ વિસ્તારવા, ટીમની ગુણવત્તા બહેતર બનાવવા, ટેકનોલોજી ઈન્ફ્રાસ્ટ્રક્ચર અને ડેટા એનલાઈટિંગ્સ ફેમવર્કમાં રોકાણ કરતીએ છીએ.

Published Date:	25 July 2019	Publication:	Janhitaishi
Headline:	Financial performance for the quarter ended June 30, 2019		

30 जून, 2019 को पूर्ण हुए तिमाही के लिए वित्तीय कामगिरी

अग्रणी डायवर्सिफाइड नोन - बैंकिंग फाइनांशियल कंपनी (एनबीएफसी) एलएंडटी फाइनेंस होल्डिंग्स (एलटीएफएच) ने 30 जून, 2019 को समाप्त तिमाही के लिए अपने परिणामों की घोषणा की है। 2020 की पहली तिमाही एनबीएफसी क्षेत्र के लिए एक कठिन तिमाही थी जब की एलटीएफएच मजबूत पेरेंटेज, मजबूत बैलेंस शीट और महत्वपूर्ण व्यापारिक शक्तियां प्रमुख परिणामों पर परिणाम प्रदान करने में सक्षम था ।

मैनेजमेंट का कहना है : इन

वित्तीय परिणामों पर बोलते हुए, एलटीएफएच के मेनेजिंग डायरेक्टर और सीओ श्री दीनानाथ दुभाषी ने कहा मझदारी से एएलएम और फंडिंग अनुकूलन सूत्रों के सहयोग से मजबूत लायबिलिटी फ्रेंचाइज सक्षम संगठन निर्माण में महत्वपूर्ण है। हम वैश्विक वित्तीय संस्थानों के लिए पसंद की भागीदार हैं, हम लगातार अपनी पहुंच का विस्तार करते हैं, टीम की गुणवत्ता में सुधार करते हैं, टेक्नोलॉजी इंफ्रास्ट्रक्चर एंड डेटा एनालिटिक्स फ्रेमवर्क में हम निवेश कर रहे हैं। "

Published Date:	25 July 2019	Publication:	Western Times
Headline:	L&T Finance Holdings Financial performance for the quarter ended June 30, 2019		

એલ એન્ડ ટી ફાઇનાન્સ હોલ્ડિંગ્સની ૩૦ જૂન, ૨૦૧૯ના પૂરા થયેલા ત્રિમાસિક માટે નાણાકીય કામગીરી

અમદાવાદ,
અગ્રણી ડાઇવર્સિફાઇડ નોન-બેન્કિંગ ફાઇનાન્સિયલ કંપની (એનબીએફસી) એલ એન્ડ ટી ફાઇનાન્સ હોલ્ડિંગ્સ (એલટીએફએચ) દ્વારા ૩૦ જૂન, ૨૦૧૯ના પૂરા થયેલા ત્રિમાસિક માટે તેનાં પરિણામોની ઘોષણા કરવામાં આવી છે.

૨૦૨૦નું પ્રથમ ત્રિમાસિક એનબીએફસી ક્ષેત્ર માટે મુશ્કેલ ત્રિમાસિક હતું ત્યારે એલટીએફએચ મજબૂત પેરન્ટેજ, મજબૂત બેલેન્સ શીટ અને નોંધનીય વેપાર શક્તિઓ એ મુખ્ય પરિણામો પર પરિણામો પ્રદાન કરી શકી હતી.

નાણાકીય પરિણામો પર બોલતાં એલટીએફએચના મેનેજિંગ ડાયરેક્ટર અને સીઈઓ શ્રી દીનાનાથ દુભાષીએ જણાવ્યું હતું કે સૂઝબૂઝપૂર્વકના એલએમ અને ફન્ડિંગનાં વૈવિધ્યપૂર્ણ સ્ત્રોતોના ટેકા સાથે મજબૂત લાયબિલિટી ફેન્ડાઈઝ સક્ષમ સંસ્થા નિર્માણ કરવામાં આવીરૂપ છે.

અમે વૈશ્વિક નાણાકીય સંસ્થાઓ માટે પર્સદગીની ભાગીદાર રહ્યા છે, જે આઈએફસી અને અન્ય ધિરાણ વૈશ્વિક ફાઇનાન્સરો પાસેથી હાલમાં અમારા ફંડ-રેઈઝિંગમાં પ્રદર્શિત થાય છે. અમે લાયબિલિટી અને એસેટ ક્વોલિટી પર કેન્દ્રિત છીએ, જેને લીધે અમાર કેન્દ્રિત વેપારોમાં શક્તિઓનું સંવર્ધન અને નિર્માણ

કરવામાં અમને મદદ કરે છે. અમે સતત અમારી પહોંચ વિસ્તારવા, ટીમની ગુણવત્તા બહેતર બનાવવા, ટેકનોલોજી ઈન્ફ્રાસ્ટ્રક્ચર અને ડેટા એનલાઈટિક્સ ફેમવર્કમાં રોકાણ કરતીએ છીએ.”

પ્રવાહિતા: ક્ષેત્ર માટે પ્રવાહિતા તંગ રહી હોવા છતાં એલટીએફએચ તેની વૃદ્ધિની આવશ્યકતાઓને પહોંચી વળવા માટે સ્પર્ધાત્મક દરે આવશ્યક લાંબા ગાળાનાં અને ટૂંકા ગાળાનાં ફંડો ઊભાં કરી શકી છે.

● રૂ. ૧૩,૧૩૩ કરોડની પ્રવાહિતા જાળવી રાખી છે (રોકડ, એફડી અને અન્ય પ્રવાહી સાધનોનાં સ્વરૂપમાં રૂ. ૪૮૫૫ કરોડ સહિત).

● આરબીઆઈ દ્વારા જારી એન બીએફસી અને સીઆઈસી માટેના ડ્રાફ્ટ લિક્વિડિટી રિસ્ક મેનેજમેન્ટ ફેમવર્કની મુખ્ય વિશિષ્ટતાઓ સાથે અભિમુખ છે.

● રિટેઈલ એનસીડી થકી રૂ. ૧૦૦૦ કરોડ ઊભા કર્યા (૨૦૧૯ના ચોથા ત્રિમાસિકમાં રૂ. ૧૫૦૦ કરોડ ઉપરાંત).

વેપારોમાં વૃદ્ધિ: તેનો મુખ્ય બજાર હિસ્સો છે તેવા વેપારો પર કેન્દ્રિત રહીને અને સ્પષ્ટ રીતે જીતવાના અધિકાર સાથે કંપનીએ તેના મુખ્ય ધિરાણના વેપારો, એટલેક, સુરલ ફાઇનાન્સ; હાઉસિંગ ફાઇનાન્સ અને ઈન્ફ્રાસ્ટ્રક્ચર ફાઇનાન્સમાં શક્તિ નિર્માણ કરવાનું ચાલુ રાખ્યું છે.

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ആദ്യ പാദത്തിൽ മികച്ച പ്രകടനവുമായി എൽ ആൻഡ് ടി ഫിനാൻസ്

കൊച്ചി: വൈവിധ്യ മേഖലകളിൽ പ്രവർത്തിക്കുന്ന പ്രമുഖ നോൺ-ബാങ്കിങ് ഫിനാൻഷ്യൽ കമ്പനിയായ എൽ ആൻഡ് ടി ഫിനാൻസ് ഹോൾഡിംഗ്സ് (എൽ ടി എഫ് എച്ച്) 2019 ജൂൺ 30ന് അവസാനിച്ച പാദത്തിലെ ഫലങ്ങൾ പ്രഖ്യാപിച്ചു. 20ലെ ആദ്യ ത്രൈമാസ സാമ്പത്തിക സ്ഥിതി എൻബി എഫ്സി മേഖലയ്ക്ക് കടുപ്പമേറിയതായിരുന്നു കിലും ശക്തമായ നേതൃത്വവും മികച്ച ബാലൻസ് ഷീറ്റും ബിസിനസ് കരുത്തുമായി എൽ ടി എഫ് എച്ച് നിർണ്ണായക മേഖലകളിൽ മികച്ച ഫലം പ്രകടിപ്പിച്ചു.

മേഖലയിലെ പണലഭ്യത കർശനമായിരുന്നെങ്കിലും എൽ ടി എഫ് എച്ച് നിർണ്ണായകമായ ദീർഘകാല പ്രവർത്തനം കാല ഫണ്ടുകൾ ഉയർത്താൻ സാധിച്ചു. വൈവിധ്യമാർന്ന ഫണ്ടിങ് സ്രോതസുകളിലൂടെ 13,133 കോടി രൂപ ലഭ്യമാക്കാനായി. റിട്ടെയിൽ എൻസിഡികളിലൂടെ 1000 കോടിയും കണ്ടെത്തി. 19ന്റെ നാലാം പാദത്തിൽ 1500 കോടി രൂപ നേടിയിരുന്നു. ബിസിനസിന്റെ കാര്യത്തിലും കമ്പനി മികച്ച പ്രകടനമാണ് കാഴ്ചവച്ചിട്ടു

ള്ളത്. റൂറൽ ഫിനാൻസ്, ഹൗസിങ് ഫിനാൻസ്, ഇൻഫ്രാസ്റ്റ്രക്ചർ ഫിനാൻസ് തുടങ്ങിയ കമ്പനിയുടെ പ്രമുഖ ബിസിനസ് മേഖലകളിലെല്ലാം ശക്തമായ നില തുടർന്നു.

നിക്ഷേപ പരിപാലനത്തിൽ മാനേജ്മെന്റിനു കീഴിലുള്ള ശരാശരി ആസ്തി 2019ലെ ആദ്യ പാദത്തിലെ 71,118 കോടിയിൽ നിന്നും 73,497 കോടിയായി ഉയർന്നു.



മൂന്നു ശതമാനം വർധന. സർവീസിനു കീഴിലുള്ള അസ്സറ്റുകൾ കഴിഞ്ഞ വർഷത്തെ 18,866ൽ നിന്നും 25,589 കോടി രൂപയായി ഉയർന്നു. വളർച്ച 36 ശതമാനം. ശക്തമായ ലയബിലിറ്റി ഫ്രാഞ്ചൈസിയും വിവേകമുള്ള എ എൽ എച്ച് മും വൈവിധ്യമാർന്ന ഫണ്ടിങ് സ്രോതസും കമ്പനിയെ സ്ഥിരതയാർന്ന വളർച്ചയ്ക്കു വഴിയൊരുക്കിയെന്നും ആഗോള ഫിനാൻഷ്യൽ സ്ഥാപനങ്ങളുടെ പങ്കാളികളായി എൽ ആൻഡ് ടി മൂന്നിൽ തന്നെ തുടരുകയാണെന്നും പ്രധാന മേഖലകളിൽ നിക്ഷേപം തുടരുമെന്നും എൽ ടി എഫ് എച്ച് മാനേജിങ് ഡയറക്ടറും സിഇഒയുമായ ദിനനാഥ് ദുരോഷി പറഞ്ഞു.

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ആദ്യപാദത്തിൽ മികച്ച പ്രകടനവുമായി എൽ ആൻഡ് ടി ഫിനാൻസ്

കൊച്ചി: വൈവിധ്യ മേഖലകളിൽ പ്രവർത്തിക്കുന്ന പ്രമുഖ നോൺ-ബാങ്കിങ് ഫിനാൻഷ്യൽ കമ്പനിയായ എൽആൻഡ് ടി ഫിനാൻസ് ഹോൾഡിംഗ്സ് (എൽ ടിഎഫ്എച്ച്) 2019 ജൂൺ 30ന് അവസാനിച്ച പാദത്തിലെ ഫലങ്ങൾ പ്രഖ്യാപിച്ചു.

20ലെ ആദ്യ ത്രൈമാസ സാമ്പത്തിക സ്ഥിതി എൻബിഎഫ്സി മേഖലയ്ക്ക് കടുപ്പമേറിയതായിരുന്നെങ്കിലും ശക്തമായ നേതൃത്വവും മികച്ച ബാലൻസ് ഷീറ്റും ബിസിനസ് കരുത്തുമായി എൽടിഎഫ്എച്ച് നിർണായക മേഖലകളിൽ മികച്ച ഫലം പ്രകടിപ്പിച്ചു.

മേഖലയിലെ പണലഭ്യത കർശനമായിരുന്നെങ്കിലും എൽടിഎഫ്എച്ച് ആവശ്യമായ സീൽ കോവ്വേസ്റ്റ് കർ

ല ഫണ്ടുകൾ ഉയർത്താൻ സാധിച്ചു. വൈവിധ്യമാർന്ന ഫണ്ടിങ് സ്രോതസുകളിലൂടെ 13,133 കോടി രൂപ ലഭ്യമാക്കാനായി. റിട്ടെയിൽ എൻസിഡി കളിലൂടെ 1000 കോടിയും കണ്ടെത്തി. 19ആ നാലാം പാദത്തിൽ 1500 കോടി രൂപ നേടിയിരുന്നു.

ബിസിനസിന്റെ കാലുത്തിലും കമ്പനി മികച്ച പ്രകടനമാണ് കാഴ്ചവച്ചിട്ടുള്ളത്. റൂറൽ ഫിനാൻസ്, ഹൗസിങ് ഫിനാൻസ്, ഇൻഫ്രാസ്ട്രക്ചർ ഫിനാൻസ് തുടങ്ങിയ കമ്പനിയുടെ പ്രമുഖ ബിസിനസ് മേഖലകളിലെല്ലാം ശക്തമായ നില തുടർന്നു.

നികേഷപ പരിപാലനത്തിൽ മാനേജ്മെന്റിനു കീഴിലുള്ള ശരാശരി ആസ്തി 2019ലെ ആദ്യ

പാദത്തിലെ 71,118 കോടിയിൽ നിന്നും 73,497 കോടിയാക്കി ഉയർന്നു. മൂന്നു ശതമാനം വർദ്ധന. സർവീസിനു കീഴിലുള്ള അസറ്റുകൾ കഴിഞ്ഞ വർഷത്തേ 18.88ൽ നിന്നും 25.589 കോടി രൂപയായി ഉയർന്നു. വളർച്ച 36 ശതമാനം.

ശക്തമായ ലയബിലിറ്റി പ്രാബല്യം വീവേകമുള്ള എ എൽഎയും വൈവിധ്യമാർന്ന ഫണ്ടിങ് സ്രോതസും കമ്പനിയെ സ്ഥിരതയാർന്ന വളർച്ചയ്ക്ക്

കരു വഴിയൊരുക്കിയെന്നും ആഗോള ഫിനാൻഷ്യൽ സ്ഥാപനങ്ങളുടെ പങ്കാളികളായി എൽ ആൻഡ് ടി മൂന്നിൽ തന്നെ തുടരുകയാണെന്നും ലയബിലിറ്റി മാനേജ്മെന്റിനും അസറ്റ് നിലവാരത്തിലുമുമാണ് കൂടുതൽ ശ്രദ്ധയെന്നും പ്രധാന മേഖലകളിൽ നിക്ഷേപം തുടരുന്നെന്നും എൽടിഎഫ്എച്ച് മാനേജിങ് ഡയറക്ടറും സിഇഒയുമായ ദിനനാഥ് ഭൂഷാഷി പറഞ്ഞു.

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**എൽ.ടി.എഫ്.എച്ച്.എൻ
വികച്ച നേട്ടം**

കൊച്ചി: പ്രമുഖ നോൺ-ബാങ്കിങ് ഫിനാൻഷ്യൽ കമ്പനിയായ എൽ ആൻഡ് ടി ഫിനാൻസ് ഹോൾഡിംഗ്സ് (എൽ.ടി.എഫ്.എച്ച്) ജൂൺ 30ന് അവസാനിച്ച പാദത്തിലെ ഫലങ്ങൾ പ്രഖ്യാപിച്ചു. വൈവിധ്യമാർന്ന ഫണ്ടിങ് സ്രോതസുകളിലൂടെ 13,133 കോടി രൂപ ലഭ്യമാക്കാനായി. റിട്ടെയിൻ എൽ.ടി.ഡികളിലൂടെ 1000 കോടിയും കണ്ടെത്തി.

നികേഷപ പരിപാലനത്തിൽ മാനേജ്മെന്റിനു കീഴിലുള്ള ശരാശരി ആസ്തി 2019 ലെ ആദ്യ പാദത്തിലെ 71,118 കോടിയിൽ നിന്നും 73,497 കോടിയായി ഉയർന്നു. മൂന്നു ശതമാനം വർധന.

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Headline:	L&T Finance reports growth in net profit		

ആദ്യ പാദത്തിൽ മികച്ച പ്രകടനവുമായി എൽ ആൻഡ് ടി ഫിനാൻസ്

കൊല്ലി. രാജ്യത്ത് രാജ്യം വാളിൽ പ്രവർത്തിക്കുന്ന പ്രമുഖ നെൽ-ബ്രാൻഡ് ഫിനാൻസിംഗ് കമ്പനിയായ എൽ ആൻഡ് ടി ഫിനാൻസ് ഡെവലപ്മെന്റ് (എൽഎഫ്എച്ച്) 2019 ജൂൺ 30ന് അവസാനിച്ച പാദത്തിലെ ഫലങ്ങൾ പ്രഖ്യാപിച്ചു. 2019 ആദ്യ പാദത്തിലെ നെൽ-ബ്രാൻഡ് ഫിനാൻസിംഗ് ഫലങ്ങൾ കഴിഞ്ഞ പാദത്തിൽ തുല്യമായ മികച്ച ഫലങ്ങൾ കണ്ടു.



എൽ ആൻഡ് ടി ഫിനാൻസ് ഡെവലപ്മെന്റ് (എൽഎഫ്എച്ച്) 2019 ജൂൺ 30ന് അവസാനിച്ച പാദത്തിലെ ഫലങ്ങൾ പ്രഖ്യാപിച്ചു. 2019 ആദ്യ പാദത്തിലെ നെൽ-ബ്രാൻഡ് ഫിനാൻസിംഗ് ഫലങ്ങൾ കഴിഞ്ഞ പാദത്തിൽ തുല്യമായ മികച്ച ഫലങ്ങൾ കണ്ടു.

2019 ജൂൺ 30ന് അവസാനിച്ച പാദത്തിലെ ഫലങ്ങൾ പ്രഖ്യാപിച്ചു. 2019 ആദ്യ പാദത്തിലെ നെൽ-ബ്രാൻഡ് ഫിനാൻസിംഗ് ഫലങ്ങൾ കഴിഞ്ഞ പാദത്തിൽ തുല്യമായ മികച്ച ഫലങ്ങൾ കണ്ടു.

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Headline:	L&T Finance reports growth in net profit		

ആദ്യ പാദം മികച്ച പ്രകടനവുമായി എൽ ആൻഡ് ടി ഫിനാൻസ്

കൊച്ചി: നോൺ-ബാങ്കിംഗ് ഫിനാൻഷൽ കമ്പനിയായ എൽ ആൻഡ് ടി ഫിനാൻസ് ഹോൾഡിംഗ്സ് (എൽടിഎഫ്എച്ച്) 2019 ജൂൺ 30ന് അവസാനിച്ച ആദ്യ പാദ ഫലങ്ങൾ പ്രഖ്യാപിച്ചു. നിക്ഷേപ പരിപാലനത്തിൽ മാത്രമേ ശ്രദ്ധ കേന്ദ്രീകരിച്ചിട്ടുള്ള ശതമാനം ആസ്തി 71,118 കോടി രൂപയിൽനിന്ന് 73,497 കോടിയായി ഉയർന്നു. മൂന്നു ശതമാനം വർധനയാണ് രേഖപ്പെടുത്തിയത്.

സർവീസിനു കീഴിലുള്ള അസറ്റുകൾ കഴിഞ്ഞ വർഷത്തെ 18,966ൽനിന്ന് 25,589 കോടി രൂപയായി വളർച്ച 35 ശതമാനം. റൂറൽ ഫിനാൻസ്, ഹൗസിംഗ് ഫിനാൻസ്, ഇൻഫ്രാസ്ട്രക്ചർ ഫിനാൻസ് തുടങ്ങിയ കമ്പനിയുടെ പ്രമുഖ ബിസിനസ് രേഖലകളിലെല്ലാം കമ്പനി മികച്ച പ്രകടനമാണ് കാഴ്ചവച്ചിട്ടുള്ളത്.

ശതമാന ലയബിലിറ്റി ഫ്രാക്ടൈസിയും വിവേകമുള്ള എക്സിക്യൂട്ടീവ് വൈവിധ്യമാർന്ന ഫണ്ടിംഗ് സ്രോതസ്സും കമ്പനിയെ സ്ഥിരതയോടെ വളർച്ചയ്ക്കു വഴിയൊരുക്കിയെന്നും ആഗോള ഫിനാൻഷൽ സ്ഥാപനങ്ങളുടെ പങ്കാളികളായി എൽ ആൻഡ് ടി മൂന്നിൽ തുടരുകയാണെന്നും എൽടിഎഫ്എച്ച് മാനേജിംഗ് ഡയറക്ടറും സിഇഒയുമായ ദിനനാഥ് ദുരോഷി പറഞ്ഞു.

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Headline:	L&T Finance reports growth in net profit		

എൽടിഎഫ്എച്ച് സാമ്പത്തിക ഫലം പ്രഖ്യാപിച്ചു

കൊച്ചി: നോൺബാങ്കിങ് ഫിനാൻഷ്യൽ കമ്പനിയായ എൽആൻഡ് ടി ഫിനാൻസ് ഹോൾഡിംഗ്സ് (എൽടിഎഫ്എച്ച്) 2019 ജൂൺ 30ന് അവസാനിച്ച പാദത്തിലെ ഫലങ്ങൾ പ്രഖ്യാപിച്ചു. ഫണ്ടിങ് സ്രോതസ്സുകളിലൂടെ 13,133 കോടി രൂപ ലഭ്യമാക്കാനായി. നീട്ടെയിൽ എൻസിഡികളിലൂടെ 1000 കോടിയും കണ്ടെത്തി. 196ന്റ നാലാം പാദത്തിൽ 1500 കോടി രൂപ നേടിയിരുന്നു. നിക്ഷേപ പരിപാലനത്തിൽ ശരാശരി ആസ്തി 73,497 കോടിയായി ഉയർന്നു.

Published Date:	22 July 2019	Publication:	Kerala Kaumadi
Headline:	L&T Finance reports growth in net profit		

എൽ ആൻഡ് ടി ഫിനാൻസ് നേട്ടം

കൊച്ചി: എൽ ആൻ ടി ഫിനാൻസ് ഹോൾഡിംഗ്സിന്റെ (എൽ.ടി.എഫ്.എച്ച്) ആദ്യപാദ റിസൾട്ടിൽ വൻ നേട്ടം. വൈവിധ്യമാർന്ന ഫണ്ടിംഗ് സ്രോതസുകളിലൂടെ 13,133 കോടി രൂപ ലഭ്യമാക്കാനായി. റുറൽ ഫിനാൻസ്, ഹൗസിങ് ഫിനാൻസ്, ഇൻഫ്രാസ്ട്രക്ചർ ഫിനാൻസ് തുടങ്ങി കമ്പനിയുടെ പ്രമുഖ ബിസിനസ് മേഖലകളിലെല്ലാം ശക്തമായ നില തുടർന്നു. നിക്ഷേപ പരിപാലന ആസ്തി 73,497 കോടിയായി ഉയർന്നു.

Published Date:	23 July 2019	Publication:	New Age
Headline:	L&T Finance reports growth in net profit		

ആദ്യ പാദത്തിൽ വികച്ച പ്രകടനവുമായി എൽ ആൻഡ് ടി ഫിനാൻസ്

കൊച്ചി: വൈവിധ്യ മേഖലകളിൽ പ്രവർത്തിക്കുന്ന പ്രമുഖ നോൺ-ബാങ്കിങ് ഫിനാൻഷ്യൽ കമ്പനിയായ എൽആൻഡ് ടി ഫിനാൻസ് ഹോൾഡിംഗ്സ് (എൽടിഎഫ്എച്ച്) 2019 ജൂൺ 30ന് അവസാനിച്ച പാദത്തിലെ ഫലങ്ങൾ പ്രഖ്യാപിച്ചു. 20ലെ ആദ്യ ത്രൈമാസ സാമ്പത്തിക സ്ഥിതി എൻബിഎഫ്സി മേഖലയ്ക്ക് കടുപ്പമേറിയതായിരുന്നെങ്കിലും ശക്തമായ നേതൃത്വവും മികച്ച ബാലൻസ് ഷീറ്റ് ഉം ബിസിനസ് കരുത്തുമായി എൽടിഎഫ്എച്ച് നിർണായക മേഖലകളിൽ മികച്ച ഫലം പ്രകടിപ്പിച്ചു.

മേഖലയിലെ പണലഭ്യത കർശനമായിരുന്നെങ്കിലും എൽടിഎഫ്എച്ച് ന് ആവശ്യമായ ദീർഘ കാലപ്രസ്ഥ കാല ഫണ്ടുകൾ ഉയർത്താൻ സാധിച്ചു. വൈവിധ്യമാർന്ന ഫണ്ടിങ് സ്രോതസ്സുകളിലൂടെ 13,133 കോടി രൂപ ലഭ്യമാക്കാനായി. റിട്ടെയിൽ എൻസിഡികളിലൂടെ 1000 കോടിയും കണ്ടെത്തി. 19ന്റെ നാലാം പാദത്തിൽ 1500 കോടി രൂപ നേടിയിരുന്നു.

ബിസിനസിന്റെ കാര്യത്തിലും കമ്പനി മികച്ച പ്രകടനമാണ് കാഴ്ചവച്ചിട്ടുള്ളത്. റൂറൽ ഫിനാൻസ്, ഹൗസിങ് ഫിനാൻസ്, ഇൻഫ്രാസ്ട്രക്ചർ ഫിനാൻസ് തുടങ്ങിയ കമ്പനിയുടെ പ്രമുഖ ബിസിനസ് മേഖലകളിലെല്ലാം ശക്തമായ നില തുടർന്നു.

നിക്ഷേപ പരിപാലനത്തിൽ മാനേജ്മെന്റിനു കീഴിലുള്ള ശരാശരി ആസ്തി 2019ലെ ആദ്യ പാദത്തിലെ 71,118 കോടിയിൽ നിന്നും 73,497 കോടിയായി ഉയർന്നു. മൂന്നു ശതമാനം വർധന. സർവീസിനു കീഴിലുള്ള അസറ്റുകൾ കഴിഞ്ഞ വർഷത്തെ 18,866ൽ നിന്നും 25,589 കോടി രൂപയായി ഉയർന്നു. വളർച്ച 36 ശതമാനം.

ശക്തമായ ലായബിലിറ്റി പ്രമാണൈസിയും വിഭവകേന്ദ്രമുള്ള എന്റർപ്രൈസും വൈവിധ്യമാർന്ന ഫണ്ടിങ് സ്രോതസ്സും കമ്പനിയെ സ്ഥിരതയാർന്ന വളർച്ചയ്ക്കു വഴിയൊരുക്കിയെന്നും ആഗോള ഫിനാൻഷ്യൽ സ്ഥാപനങ്ങളുടെ പങ്കാളികളായി എൽ ആൻഡ് ടി മൂന്നിൽ തന്നെ തുടരുകയാണെന്നും ലായബിലിറ്റി മാനേജ്മെന്റിലും അസറ്റ് നിലവാരത്തിലുമാണ് കൂടുതൽ ശ്രദ്ധയെന്നും പ്രധാന മേഖലകളിൽ നിക്ഷേപം തുടരുന്നെന്നും എൽടിഎഫ്എച്ച് മാനേജിങ് ഡയറക്ടറും സിഇഒയുമായ ദിനനാഥ് ദുരേഷി പറഞ്ഞു.

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Headline:	L&T Finance reports growth in net profit		

ആദ്യ പാദത്തിൽ മികച്ച പ്രകടനവുമായി എൽ ആൻഡ് ടി ഫിനാൻസ്

ബെനിഡ്യൂവർണ ഫണ്ട്സ് റേറ്റിംഗുകളിലൂടെ 13,33 കോടി രൂപ കമ്പിൾ ചെയ്തതായി

കൊച്ചി രാജമിഡ് വാടകപ്പള്ളിയിൽ പ്രവർത്തിക്കുന്ന പ്രമുഖ റെഗുലർ-സെക്ഷൻ ഫിനാൻസിംഗ് കമ്പനിയായ എൽ ആൻഡ് ടി ഫിനാൻസിംഗ് കോർപ്പറേഷൻ (എൽ ആൻഡ് ടി ഫി) മുൻപന്തി അനുഭവിച്ചു വരുന്ന അഞ്ചാം പാദത്തിൽ പ്രകടനം 2008 ആദ്യ പാദത്തെക്കാൾ സാമ്പത്തിക സ്ഥിതിയിൽ ഏതാനും മടങ്ങിലധികം മെച്ചപ്പെട്ടതായി റെഗുലർ-സെക്ഷൻ ഫണ്ട്സ് റേറ്റിംഗ് ഏജൻസി സി.ഐ.ഐ. സി.ഐ.ഐ. റാൻക്ഡ് ഫിനാൻസിംഗ് കമ്പനികൾക്ക് മികച്ച ഫിനാൻസിംഗ് കമ്പനികളായി ഏകീകൃതമായി പ്രഖ്യാപിച്ചു.

ഇവിടെയിടെ പത്തുവർഷത്തിനുള്ളിൽ ആദ്യമായി 2008-ൽ കമ്പിൾ ചെയ്ത കമ്പനികളായി റാൻക്ഡ് ഫണ്ട്സ് റേറ്റിംഗ് ഏജൻസി പ്രഖ്യാപിച്ചു.



ബെനിഡ്യൂവർണ കമ്പനിയുടെ മികച്ച പ്രകടനം കമ്പിൾ ചെയ്തതായി റേറ്റിംഗ് ഏജൻസി സി.ഐ.ഐ. സി.ഐ.ഐ. റാൻക്ഡ് ഫിനാൻസിംഗ് കമ്പനികൾക്ക് മികച്ച ഫിനാൻസിംഗ് കമ്പനികളായി ഏകീകൃതമായി പ്രഖ്യാപിച്ചു.

2008 ആദ്യ പാദത്തിൽ 71,13 കോടി രൂപയുടെ ഫണ്ട്സ് റേറ്റിംഗ് കമ്പിൾ ചെയ്തതായി റേറ്റിംഗ് ഏജൻസി സി.ഐ.ഐ. സി.ഐ.ഐ. റാൻക്ഡ് ഫിനാൻസിംഗ് കമ്പനികൾക്ക് മികച്ച ഫിനാൻസിംഗ് കമ്പനികളായി ഏകീകൃതമായി പ്രഖ്യാപിച്ചു.

L&T Finance Q1 profit rises 2% YoY to Rs 549 crore

Lucknow : Diversified non-banking financial company (NBFC) L&T Finance Holdings (LTFH) on Friday posted 2 per cent year-on-year growth in June quarter profit at Rs 549 crore compared with Rs 538 crore posted for the same quarter a year ago. Net interest margin along with fee income stood at 6.76 per cent against 6.58 per cent YoY. Pre-provisioning operating profit stood at Rs 1,342 crore, up 24% YoY.

Retailisation increased to 52 per cent from 46 per cent YoY while the company maintained market share by leveraging on business strengths. The company said its average assets under management (AAUM) increased 3 per cent to Rs 73,497 crore in Q1FY20 from Rs 71,118 crore in Q1FY19. Assets under service (AUS)

has increased 36 per cent to Rs 25,589 crore in Q1FY20 from Rs 18,866 crore in Q1FY19. In order to concentrate better on businesses where LT Finance has 'right to win', the company has de-emphasized structured finance and DCM book, where it is a marginal player, and made them part of defocused book.

The company claimed while the liquidity for the sector remained tight, LT Finance was able to raise requisite long-term and short-term funds at competitive rates to meet its growth requirements. It claimed to have maintained a positive asset-liability gap in all buckets up to 1 year and maintained liquidity of R 13,133 crore (including Rs 4,855 crore in cash, FDs and other liquid instruments). The company is already in compliance

with key features of draft liquidity risk management framework for NBFCs and CICs issued by RBI.

Commenting on the financial results Mr. Dinanath Dubhashi, Managing Director & CEO, LTFH, said, "A strong liability franchise, backed by prudent ALM and diverse sources of funding, is key to building a sustainable organization. We remain partners of choice for global financial institutions which is reflected in our recent fund-raising from IFC and other leading global financiers. Our focus on liability management and asset quality helps us to preserve and build strengths in our focused businesses. We continue to invest in footprint expansion, team quality enhancement, and technology infrastructure and data analytics framework."

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एल एंड टी फाइनेंस होल्डिंग्स को पहली तिमाही में 549 करोड़ का मुनाफा

लखनऊ। देश की सर्वाधिक विविधतापूर्ण गैर-बैंकिंग वित्तीय कंपनी के तौर पर प्रतिष्ठित, एल एंड टी फाइनेंस होल्डिंग्स ने 30 जून, 2019 को समाप्त हुई तिमाही के लिए अपने वित्तीय परिणामों को घोषित किया। हालांकि, गैर-बैंकिंग वित्तीय कंपनी सेक्टर के लिए वित्त-वर्ष 20 की पहली तिमाही बेहद फलित रही, इसके नावजूद एल एंड टी एफ एच अपने सुदृढ़ नेटवर्क, बेहद प्रभावशाली बैलेंस शीट तथा व्यावसायिक क्षेत्र में अपनी पंजवृत्ती का लाभ उठाते हुए सभी प्रमुख मापदंडों पर बेहतर परिणाम देने में सक्षम रहा। 2 प्रतिशत की वृद्धि के साथ समेकित वित्त-वर्ष 20 की पहली तिमाही में रूप 549 करोड़ तक पहुंच गया जो वित्त-वर्ष 19 की पहली तिमाही में रूप 538 करोड़ था, गत वर्ष के 46 प्रतिशत की तुलना में रिटर्न-बेसिन बढ़कर 52ल हो गया, व्यावसायिक शक्तियों का लाभ उठाकर बाजार में हिस्सेदारी को बरकरार रखा। हालांकि इस उद्योग जगत के लिए लिक्विडिटी बेहद संकोचित रही, इसके नावजूद एलटीएफएच ने विकास संबंधी अपनी जरूरतों को पूरा करने के लिए प्रतिस्पर्धी दरों पर दीर्घकालिक एवं अल्पकालिक निधि एकत्रित करने में सफलता पाई। कंपनी ने उन व्यवसायों पर ध्यान केंद्रित किया जहां इस्की बाजार में हिस्सेदारी सर्वप्रमुख है तथा स्पष्ट तौर पर 'जीत का हक' रखती है, साथ ही कंपनी ने अपने मुख्य उद्योग व्यवसायों, अर्थात् करल फाइनेंस, हाउसिंग फाइनेंस और इंफ्रास्ट्रक्चर फाइनेंस में लगातार सुदृढ़ स्थिति हासिल की। वित्त-वर्ष 20 की पहली तिमाही में केंद्रित उद्योग लेखा-बही में 24ल की वृद्धि देखी गई, वित्त-वर्ष 20 की पहली तिमाही में समग्र भ्रम लेखा-बही में 16 प्रतिशत की वृद्धि देखी गई वित्त क्षेत्रों में एलटीएफएच स्पष्ट तौर पर शक्ति का हक रखती है, उन व्यवसायों पर बेहतर तरीके से ध्यान केंद्रित करने के लिए कंपनी ने संरचित वित्त एवं डीसीएम लेखा-बही की प्राथमिकता को कम कर दिया है, जहां यह एक मार्जिनल प्लेयर है और उन्हें डी-फोकस बुक का हिस्सा बनाया है। मौजूदा वित्तीय परिणामों पर टिप्पणी करते हुए, श्री दीनानाथ दुबस्ली, प्रबंध निदेशक एवं सीईओ, एलटीएफएच, ने कहा, एक सशक्त लार्थवित्तीय पंचवत्ती के साथ-साथ विवेकपूर्ण एवं वित्तपोषण के विविधतापूर्ण स्रोतों का समर्थन किसी संगठन की संवहनीयता के लिए बेहद महत्वपूर्ण है।

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एल एंड टी को पहली तिमाही में 549 करोड़ का मुनाफा

लखनऊ। एल एंड टी फाइनेंस होल्डिंग्स एलटीएफएच ने 30 जून-19 को समाप्त तिमाही में अपने वित्तीय परिणाम घोषित किया। गैरबैंकिंग वित्तीय कंपनी सेक्टर के लिए वित्तवर्ष 20 की पहली तिमाही बेहद कठिन रही इसके बावजूद एलटीएफएच अपने सुदृढ़ नेतृत्व प्रभावशाली बैलेंस शीट तथा व्यावसायिक क्षेत्र में अपनी मजबूती का लाभ उठाते हुए सभी मापदंडों पर बेहतर परिणाम देने में सक्षम रहा। 2 प्रतिशत वृद्धि संग समेकित वित्तवर्ष 20 की पहली तिमाही में 549 करोड़ तक पहुंच गया जो वित्तवर्ष 19 की पहली तिमाही में 538 करोड़ था, गत वर्ष के 46 प्रतिशत की तुलना में रिटेलाइजेशन बढ़कर 52 प्रतिशत हो गया। व्यावसायिक शक्तियों का लाभ उठाकर बाजार में हिस्सेदारी को बरकरार रखा। कंपनी ने उन व्यवसायों पर ध्यान केंद्रित किया जहां इसकी बाजार में हिस्सेदारी सर्वप्रमुख है। दीना नाथ दुबाशी प्रबंध निदेशक एवं सीईओ एलटीएफएच ने यह जानकारी दी।

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एल. एंड. टी. फाइनेंस होल्डिंग्स को पहली तिमाही में 549 करोड़ का मुनाफा

लखनऊ (एजेंसी)। देश की आर्थिक विविधतापूर्ण गैर-बैंकिंग वित्तीय कंपनियों के तौर पर प्रतिष्ठित, एल. एंड. टी. फाइनेंस होल्डिंग्स, एल. टी. एफ. एच. ने 30 जून, 2019 को समाप्त हुई तिमाही के लिए अपने वित्तीय परिणामों को घोषित किया। हालांकि, गैर-बैंकिंग वित्तीय कंपनी सेक्टर के लिए वित्त वर्ष 20 की पहली तिमाही बेहद कठिन रही, इसके बावजूद एल. टी. एफ. एच. अपने सुदृढ़ नेतृत्व, बेहद प्रभावशाली बैलेंस शीट तथा व्यावसायिक क्षेत्र में अपनी मजबूती का लाभ उठाते हुए सभी प्रमुख मापदंडों पर बेहतर परिणाम देने में सक्षम रहा। 2 प्रतिशत की वृद्धि के साथ समेकित वित्त वर्ष 20 की पहली तिमाही में रुपए 549 करोड़ तक पहुंच गया जो वित्त वर्ष 19 की पहली तिमाही में रुपए 538 करोड़ था। ए. ए. गत वर्ष के 46 प्रतिशत की तुलना में रिटेलाइजेशन बढ़कर 52 प्रतिशत हो गया, व्यावसायिक शक्तियों का लाभ उठाकर बाजार में हिस्सेदारी को बरकरार रखा। हालांकि इस उद्योग जगत

के लिए लिक्विडिटी बेहद संकोचित रही इसके बावजूद एल. टी. एफ. एच. ने विकास संबंधी अपनी ज़रूरतों को पूरा करने के लिए प्रतिस्पर्धी दरों पर दीर्घकालिक एवं अल्पकालिक निधि एकत्रित करने में सफलता पाई। कंपनी ने उन व्यवसायों पर ध्यान केंद्रित किया जहां इसकी बाजार में हिस्सेदारी सर्वप्रमुख है तथा स्पष्ट तौर पर जीत का हक रखती है। साथ ही कंपनी ने अपने मुख्य ऋण व्यवसायों, अर्थात् रूरल फाइनेंस, हाउसिंग फाइनेंस और इंफ्रास्ट्रक्चर फाइनेंस में लगातार सुदृढ़ स्थिति हासिल की। वित्त वर्ष 20 की पहली तिमाही में केंद्रित ऋण लेखा बही में 24 प्रतिशत की वृद्धि देखी गई, वित्त वर्ष 20 की पहली तिमाही में समग्र ऋण लेखा बही में 16 प्रतिशत की वृद्धि देखी गई, जिन क्षेत्रों में एल. टी. एफ. एच. स्पष्ट तौर पर जीत का हक रखती है, उन व्यवसायों पर बेहतर तरीके से ध्यान केंद्रित करने के लिए कंपनी ने संरचित वित्त एवं डीसीएम लेखा बही की प्राथमिकता को कम कर दिया है।

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ایل اینڈنی کو پہلی تہائی
میں 549 کا منافع

کنسرو (ایس این بی) ایل اینڈنی فنانس
ہولڈنگس (ایل اینڈنی ایف ایچ) نے گزشتہ 3 جون کو
قسم ہوتی پہلی تہائی میں 549 کروڑ کا منافع
حاصل کیا ہے جو مالی برس 2019 کی پہلی تہائی
میں 538 کروڑ تھا۔ کمپنی کے چیف ایگزیکٹو
سی ای او اورینٹاٹھ وہاٹی نے بتایا کہ گزشتہ برس
کے 46 فیصد کے مقابلے میں گزشتہ 52 فیصد
ہو گیا۔ انہوں نے بتایا کہ ایک مستحکم دینداری
فریچیزری کے ساتھ ساتھ انڈسٹری سے پر اسے
ایل اینڈنی فنانس کے لئے سہارا ہے۔ انہوں
نے بتایا کہ دنیا بھر کے مختلف ال اداروں کے لئے
ہم سب سے پسندیدہ شراکت دار ہیں۔

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एलएंडटी फाइनेंस होल्डिंग्स ने तिमाही के वित्तीय परिणाम किए घोषित

लखनऊ। देश की सर्वाधिक विविधतापूर्ण गैर-बैंकिंग वित्तीय कंपनी के तौर पर प्रतिष्ठित, एल एंड टी फाइनेंस होल्डिंग्स ने बीते 30 जून को समाप्त हुई तिमाही के लिए अपने वित्तीय परिणामों को घोषित किया। हालांकि, गैर-बैंकिंग वित्तीय कंपनी सेक्टर के लिए वित्त-वर्ष 20 की पहली तिमाही बेहद कठिन रही, इसके बावजूद एलटीएफएच अपने सुदृढ़ नेतृत्व, बेहद प्रभावशाली बैलेंस

शीट तथा व्यावसायिक क्षेत्र में अपनी मजबूती का लाभ उठाते हुए सभी प्रमुख मापदंडों पर बेहतर परिणाम देने में सक्षम रहा। दीनानाथ दुबाशी, प्रबंध निदेशक एवं सीईओ, एलटीएफएच ने कहा कि एक सशक्त लायबिलिटीज प्रेंचाइजी के साथ-साथ विवेकपूर्ण एवं वित्तपोषण के विविधतापूर्ण स्रोतों का समर्थन किसी संगठन की संवहनीयता के लिए बेहद महत्वपूर्ण है।

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एलएंडटी फाइनेंस होल्डिंग्स को पहली तिमाही में 549 करोड़ का लाभ

वित्तीय-परिणाम

मुंबई। देश की सर्वाधिक विविधतापूर्ण गैर बैंकिंग वित्तीय कंपनी के तौर पर प्रतिष्ठित एलएंडटी फाइनेंस होल्डिंग्स एलटीएफएच ने बीते 30 जून को समाप्त हुई तिमाही के लिए अपने वित्तीय परिणामों को घोषित किया। हालांकि गैर बैंकिंग वित्तीय कंपनी सेक्टर के लिए वित्तवर्ष 20 की पहली तिमाही बेहद कठिन रही, इसके बावजूद एलटीएफएच अपने सुदृढ़ नेतृत्व, बेहद प्रभावशाली बैलेंस शीट तथा व्यावसायिक क्षेत्र में अपनी मजबूती का लाभ उठाते हुए सभी प्रमुख मापदंडों पर बेहतर परिणाम देने में सक्षम रहा। दो प्रतिशत की वृद्धि के साथ सम्बंधित वित्तवर्ष 20 की पहली तिमाही में रुपए 549 करोड़ तक पहुंच गया जो वित्तवर्ष 19 की पहली तिमाही में रुपए 538 करोड़ था। गत वर्ष के 46 प्रतिशत की तुलना में रिटेलाइजेशन बढ़कर 52 प्रतिशत हो गया। व्यावसायिक शक्तियों का लाभ उठाकर बाजार में हिस्सेदारी को बरकरार रखा। हालांकि इस उद्योग जगत के लिए

लिक्विडिटी बेहद संकोचित रही, इसके बावजूद एलटीएफएच ने विकास संबंधी अपनी ज़रूरतों को पूरा करने के लिए प्रतिस्पर्धी दरों पर दीर्घकालिक एवं अल्पकालिक निधि एकत्रित करने में सफलता पाई।

यस बैंक का एनआईआई बढ़ा

मुंबई। यस बैंक ने बीते 30 जून को समाप्त हुये तीसरी तिमाही के वित्तीय परिणाम घोषित कर दिये। तिमाही के दौरान स्लिपेज के खाते में व्याज प्रतिपूर्ति के 223 करोड़ रुपए के प्रभाव को अवशोषित करने के बावजूद वित्तीय वर्ष 2020 की पहली तिमाही में एनआईआई 2.8 फीसदी वर्ष-दर-वर्ष बढ़कर लगभग 2,281 करोड़ रुपए हो गया। प्री-प्रोविजनिंग ऑपरेटिंग प्रॉफिट 48.0 फीसदी क्रमिक रूप से बढ़कर लगभग 1,959 करोड़ रुपए हो गया, 1,109 करोड़ रुपए के एमटीएम प्रावधानों के प्रभाव को अवशोषित करने के बावजूद वित्तीय वर्ष 2020 की पहली तिमाही के लिए 114 करोड़ का शुद्ध लाभ, कैलिब्रेटेड एडवॉंस ग्रोथ, रिटेल का वेग जारी है।

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Headline:	L&T Finance Holdings announced Q1 FY20 results: PAT stands at Rs. 549 Cr		

एल एंड टी फाइनेंस होल्डिंग्स को पहली तिमाही में 549 करोड़ का मुनाफा

लखनऊ। देश की सर्वाधिक विविधतापूर्ण गैर-बैंकिंग वित्तीय कंपनी के तौर पर प्रतिष्ठित, एल एंड टी फाइनेंस होल्डिंग्स (एलटीएफएच) ने 30 जून, 2019 को समाप्त हुई तिमाही के लिए अपने वित्तीय परिणामों को घोषित किया। हालांकि, गैर-बैंकिंग वित्तीय कंपनी सेक्टर के लिए वित्त-वर्ष 20 की पहली तिमाही बेहद कठिन रही, इसके बावजूद एलटीएफएच अपने सुदृढ़ नेतृत्व, बेहद प्रभावशाली बैलेंस शीट तथा व्यावसायिक क्षेत्र में अपनी मजबूती का लाभ उठाते हुए सभी प्रमुख मापदंडों पर बेहतर परिणाम देने में सक्षम रहा। 2 प्रतिशत की वृद्धि के साथ समेकित वित्त-वर्ष 20 की पहली तिमाही में रुपए 549 करोड़ तक पहुंच गया जो वित्त-वर्ष 19 की पहली तिमाही में रुपए 538 करोड़ था, गत वर्ष के 46 प्रतिशत की तुलना में रिटेलाइजेशन बढ़कर 52 प्रतिशत हो गया, व्यावसायिक शक्तियों का लाभ उठाकर बाजार में हिस्सेदारी को बरकरार रखा। हालांकि इस उद्योग जगत वेग लिए

लिक्विडिटी बेहद संकोचित रही, इसवेग बावजूद एलटीएफएच ने विकास संबंधी अपनी जरूरतों को पूरा करने के लिए प्रतिस्पर्धी दरों पर दीर्घकालिक एवं अल्पकालिक निधि एकत्रित करने में सफलता पाई।

कंपनी ने उन व्यवसायों पर ध्यान केंद्रित किया जहां इसकी बाजार में हिस्सेदारी सर्वप्रमुख है तथा स्पष्ट तौर पर श्जीत का हकश रखती है, साथ ही कंपनी ने अपने मुख्य ऋण व्यवसायों, अर्थात् रूरल फाइनेंस, हाउसिंग फाइनेंस और इंफ्रास्ट्रक्चर फाइनेंस में लगातार सुदृढ़ स्थिति हासिल की। वित्त-वर्ष 20 की पहली तिमाही में केंद्रित ऋण लेखा-बही में 24 प्रतिशत की वृद्धि देखी गई, वित्त-वर्ष 20 की पहली तिमाही में समग्र ऋण लेखा-बही में 16% की वृद्धि देखी गई। जिन क्षेत्रों में एलटीएफएच स्पष्ट तौर पर श्जीत का हकश रखती है, उन व्यवसायों पर बेहतर तरीके से ध्यान केंद्रित करने के लिए कंपनी ने संरचित वित्त एवं डीसीएम लेखा-बही की प्राथमिकता को कम कर

दिया है, जहां यह एक मार्जिनल प्लेयर है और उन्हें डी-फोकस बुक का हिस्सा बनाया है। मौजूदा वित्तीय परिणामों पर टिप्पणी करते हुए, श्री दीनानाथ दुबाशी, प्रबंध निदेशक एवं सीईओ, एल?टी?एफ?एच, ने कहा, एक सशक्त लायबिलिटीज फ्रेंचाइजी के साथ-साथ विवेकपूर्ण। स्ट एवं वित्तपोषण के विविधतापूर्ण स्रोतों का समर्थन किसी संगठन की संवहनीयता के लिए बेहद महत्वपूर्ण है। दुनिया भर के विभिन्न वित्तीय संस्थानों के लिए हम सबसे पसंदीदा भागीदार हैं, और यह बात प्ख एवं अन्य प्रमुख वैश्विक फाइनेंसर्स द्वारा किए गए वित्तपोषण में परिलक्षित होता है। देयता प्रबंधन एवं परिसंपत्ति गुणवत्ता पर ध्यान केंद्रित करने से हमें अपने केंद्रित व्यवसायों को सुदृढ़ बनाने में सहायता मिलती है। हम अपने कारोबार के दायरे के विस्तार, टीम की गुणवत्ता को बेहतर बनाने, प्रौद्योगिकी अवसंरचना तथा डेटा विश्लेषण ढांचे में निवेश की निरंतरता को बरकरार रखते हैं।'

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Headline:	L&T Finance Holdings announced profits in Q1 FY20 results		

एल एंड टी को पहली तिमाही में हुआ मुनाफा

नई दिल्ली। देश की सर्वाधिक विविधतापूर्ण गैर-बैंकिंग वित्तीय कंपनी के तौर पर प्रतिष्ठित, एल एंड टी फाइनेंस होल्डिंग्स (एलटीएफएच) ने 30 जून, 2019 को समाप्त हुई तिमाही के लिए अपने वित्तीय परिणामों को घोषित किया। हालांकि, गैर-बैंकिंग वित्तीय कंपनी सेक्टर के लिए वित्त-वर्ष 20 की पहली तिमाही बेहद कठिन रही, इसके बावजूद एलटीएफएच अपने सुदृढ़ नेतृत्व, बेहद प्रभावशाली बैलेंस शीट तथा व्यावसायिक क्षेत्र में अपनी मजबूती का लाभ उठाते हुए सभी प्रमुख मापदंडों पर बेहतर परिणाम देने में सक्षम रहा। 2% की वृद्धि के साथ समकित वित्त-वर्ष 20 की पहली तिमाही में रुपए 549 करोड़ तक पहुंच गया जो वित्त-वर्ष 19 की पहली तिमाही में रुपए 538 करोड़ था, गत वर्ष के 46% की तुलना में रिटेलाइजेशन बढ़कर 52% हो गया, व्यावसायिक शक्तियों का लाभ उठाकर बाजार में हिस्सेदारी को बरकरार रखा। हालांकि इस उद्योग जगत के लिए लिक्विडिटी बेहद संकोचित रही, इसके बावजूद एलटीएफएच ने विकास संबंधी अपनी जरूरतों को पूरा करने के लिए प्रतिस्पर्धी दरों पर दीर्घकालिक एवं अल्पकालिक निधि एकत्रित करने में सफलता पाई।

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एल एंड टी फाइनेंस होल्डिंग्स को पहली तिमाही में 549 करोड़ का मुनाफा

संवाददाता लखनऊ। देश की सर्वाधिक विविधतापूर्ण गैर-बैंकिंग वित्तीय कंपनी के तौर पर प्रतिष्ठित, एल एंड टी फाइनेंस होल्डिंग्स (एल०टी०एफ०एच) ने 30 जून, 2019 को समाप्त हुई तिमाही के लिए अपने वित्तीय परिणामों को घोषित किया। हालांकि, गैर-बैंकिंग वित्तीय कंपनी सेक्टर के लिए वित्त-वर्ष 20 की पहली तिमाही बेहद कठिन रही, इसके बावजूद एल०टी०एफ०एच अपने सुदृढ़ नेतृत्व, बेहद प्रभावशाली बैलेंस शीट तथा व्यावसायिक क्षेत्र में अपनी मजबूती का लाभ उठाते हुए सभी प्रमुख मापदंडों पर बेहतर परिणाम देने में सक्षम रहा। 2: की वृद्धि के साथ समेकित वित्त-वर्ष 20 की पहली तिमाही में रूपए 549 करोड़ तक पहुंच गया जो वित्त-वर्ष 19 की पहली तिमाही में रूपए 538 करोड़ था, गत वर्ष के 46: की तुलना में रिटेलाइजेशन बढ़कर 52: हो गया, व्यावसायिक शक्तियों का लाभ उठाकर बाजार में हिस्सेदारी को बरकरार रखा। हालांकि इस

उद्योग जगत के लिए लिक्विडिटी बेहद संकोचित रही, इसके बावजूद एल०टी०एफ०एच ने विकास संबंधी अपनी जरूरतों को पूरा करने के लिए प्रतिस्पर्धी दरों पर दीर्घकालिक एवं अल्पकालिक निधि एकत्रित करने में सफलता पाई। कंपनी ने उन व्यवसायों पर ध्यान केंद्रित किया जहां इसकी बाजार में हिस्सेदारी सर्वप्रमुख है तथा स्पष्ट तौर पर शजीत का हकश रखती है, साथ ही कंपनी ने अपने मुख्य ऋण व्यवसायों, अर्थात् रूरल फाइनेंस, हाउसिंग फाइनेंस और इंफ्रास्ट्रक्चर फाइनेंस में लगातार सुदृढ़ स्थिति हासिल की। वित्त-वर्ष 20 की पहली तिमाही में केंद्रित ऋण लेखा-बही में 24: की वृद्धि देखी गई, वित्त-वर्ष 20 की पहली तिमाही में समग्र ऋण लेखा-बही में 16: की वृद्धि देखी गई। जिन क्षेत्रों में एल०टी०एफ०एच स्पष्ट तौर पर शजीत का हकश रखती है, उन व्यवसायों पर बेहतर तरीके से ध्यान केंद्रित करने के लिए कंपनी ने संरचित वित्त एवं डीसीएम लेखा-बही की प्राथमिकता

को कम कर दिया है, जहां यह एक मार्जिनल प्लेयर है और उन्हें डी-फोकस बुक का हिस्सा बनाया है। मौजूदा वित्तीय परिणामों पर टिप्पणी करते हुए, श्री दीनानाथ दुबाशी, प्रबंध निदेशक एवं सीईओ, एल०टी०एफ०एच, ने कहा, एक सशक्त लायबिलिटीज फ्रेंचाइजी के साथ-साथ विवेकपूर्ण। रूढ़ एवं वित्तपोषण के विविधतापूर्ण स्रोतों का समर्थन किसी संगठन की संवहनीयता के लिए बेहद महत्वपूर्ण है। दुनिया भर के विभिन्न वित्तीय संस्थानों के लिए हम सबसे पसंदीदा भागीदार हैं, और यह बात प्छ एवं अन्य प्रमुख वैश्विक फाइनेंसर्स द्वारा किए गए वित्तपोषण में परिलक्षित होता है। देयता प्रबंधन एवं परिसंपत्ति गुणवत्ता पर ध्यान केंद्रित करने से हमें अपने केंद्रित व्यवसायों को सुदृढ़ बनाने में सहायता मिलती है। हम अपने कारोबार के दायरे के विस्तार, टीम की गुणवत्ता को बेहतर बनाने, प्रौद्योगिकी अवसंरचना तथा डेटा विश्लेषण ढांचे में निवेश की निरंतरता को बरकरार रखते हैं।”

Published Date:	22 July 2019	Publication:	Swatantra Bharat
Headline:	Retailization increased to 52%		

रिटेलाइजेशन बढ़कर 52 प्रतिशत हुआ

मुम्बई। एल एंड टी पब्लिक लिमिटेड ने 30 जून को समाप्त हुई तिमाही के लिए अपने वित्तीय परिणामों को घोषित किया। हालांकि, गैर-बैंकिंग वित्तीय कंपनी सेक्टर के लिए वित्त-वर्ष 20 की पहली तिमाही बेहद कठिन रही, इसके बावजूद एल.टी.एच.एच.अपने सुदृढ़ नेतृत्व, बेहद प्रभावशाली बेलेंस शीट तथा व्यावसायिक क्षेत्र में अपनी मजबूती का लाभ उठाते हुए सभी प्रमुख मापदंडों पर बेहतर परिणाम देने में सक्षम रहा। 2 प्रतिशत की वृद्धि के साथ समेकित वित्त-वर्ष 20 की पहली तिमाही में राज 549 करोड़ तक पहुंच गया जो वित्त-वर्ष 19 की पहली तिमाही में राज 538 करोड़ था। गत वर्ष के 46 प्रतिशत की तुलना में रिटेलाइजेशन बढ़कर 52 प्रतिशत हो गया। व्यावसायिक शक्तियों का लाभ उठाकर बाजार में डिस्पेंसरी की वरकाल रहा। हालांकि इस उद्योग जगत के लिए लिक्विडिटी बेहतर साबित रही। इसके बावजूद एलटीएचएच ने विकास संबंधी अपने उद्देश्यों को पूरा करने के लिए प्रतिस्पर्धी दरों पर दीर्घवर्गीय एवं अल्पकालिक निधि एकत्रित करने में सफलता पाई। कंपनी ने उन व्यवसायों पर ध्यान केंद्रित किया जहां इसके बाजार में डिस्पेंसरी सर्वप्रमुख है तथा स्पष्ट तौर पर जीत कर सक रही है, साथ ही कंपनी ने अपने मुख्य रक्ष व्यवसायों, अर्थात् रूलर फटेडिंग, सर्विस फटेडिंग और इंधन/इंधन फटेडिंग में लगाए गए सुदृढ़ स्थिति हासिल की। वित्त-वर्ष 20 की पहली तिमाही में केंद्रित रहा लेखा-बही में 24 प्रतिशत की वृद्धि देखी गई। वित्त-वर्ष 20 की पहली तिमाही में समाप्त रहा लेखा-बही में 16 प्रतिशत की वृद्धि देखी गई। वित्त-वर्ष 20 की पहली तिमाही में एलटीएचएच स्पष्ट तौर पर जीत कर सक रही है, उन व्यवसायों पर बेहतर तरीके से ध्यान केंद्रित करने के लिए कंपनी ने संघटित वित्त एवं डीलीवरी लेखा-बही की प्रारम्भिकता को काम कर दिया है। जहां यह एक मॉनिटरिंग प्लेन है और उन्हें जो फोकस बूट का हिस्सा बनाया है। मौजूदा वित्तीय परिणामों पर दिग्दर्शक करते हुए, दीनान्ध दुबारी, प्रबंध निदेशक एवं सीओ, एलटीएचएच ने कहा एक सकारात्मक वित्तीय परिणामों के साथ-साथ निवेश एवं वित्तपोषण के विविधतापूर्ण चलेते का समर्थन किसी सफलता की संकेतिका के लिए बेहतर महत्वपूर्ण है। दुनिया भर के विभिन्न वित्तीय संस्थानों के लिए हम सबसे पसंदीदा भागीदार हैं और यह बात एवं अन्य प्रमुख वैश्विक फाइनेंसरो द्वारा किए गए वित्तपोषण में परिलक्षित होता है। देखा प्रबंधन एवं परिष्कृत गुणवत्ता पर ध्यान केंद्रित करने से हमें अपने केंद्रित व्यवसायों को सुदृढ़ बनाने में सक्षमता मिलती है।

डाटसुन में नए सुरक्षा फीचर्स

मुम्बई। डाटसुन इंडिया ने अपने लोकप्रिय मॉडल डाटसुन रेडि.गे के सभी वैरिएंट्स में ड्राइवर एयर बैग, टैपर पॉकिंग अडिस्ट सेयर, सर्व स्प्रेड वॉर्निंग और सीट बेल्ट रिमॉंडर जैसे नए सुरक्षा फीचर्स शामिल किए हैं। डाटसुन रेडि.गे को हाल ही में इलेक्ट्रॉनिक ब्रेक डिस्ट्रिब्यूशन इंजीनी के साथ एंटी-लॉक ब्रेकिंग सिस्टम एबीएस से लैस किया गया था। निम्न इंडिया के ड्राइवर्स सेल्स एवं कॉमिश्नल, हार्वीप सिंह बरार ने कहा, डाटसुन में हम ग्राहकों को खुरी प्रदान करते और प्रकृत अनुभव बढ़ाने के लिए प्रतिबद्ध हैं। डाटसुन रेडि.गे अब मानक रूप से विभिन्न अतिरिक्त सुरक्षा फीचर्स से लैस है जो सुरक्षा, टैक-नेक्वीटी, स्टाइल और सुविधा से युक्त प्रतिरोधक मॉडिफिटी करने की दिशा में ध्यान केंद्रित करने का एक और प्रमाण है। 2019 डाटसुन रेडि.गे रेंज में 0.8 लीटर और 1.0 लीटर आईएसटी डी.सिलिंडर इंजन का इंगन लगा है, जो 22.7 किलोमीटर प्रतिघंटा और 22.5 किलोमीटर प्रतिघंटा का माइलेज देती है। बरार और बोल्ट के जाननी डिजाइन रसिन युक्तन आधुनिक डाटसुन रेडि.गे भारत की युवा और अलगाई पीढ़ी के बीच काफी लोकप्रिय है।

Online

Online Portal:	ET Markets	Edition: NA	Online Coverage
Published Date:	19 July 2019		

L&T Finance Q1 profit rises 2% YoY to Rs 549 crore

<https://economictimes.indiatimes.com/markets/stocks/earnings/lt-finance-q1-profit-rises-2-yoy-to-rs-549-crore/articleshow/70294197.cms>

Net interest margin along with fee income stood at 6.76 per cent against 6.58 per cent YoY.

Diversified non-banking financial company (NBFC) L&T Finance Holdings (LTFH) on Friday posted 2 per cent year-on-year growth in June quarter profit at Rs 549 crore compared with Rs 538 crore posted for the same quarter a year ago.

Net interest margin along with fee income stood at 6.76 per cent against 6.58 per cent YoY. Pre-provisioning operating profit stood at Rs 1,342 crore, up 24% YoY.

Reutilization increased to 52 per cent from 46 per cent YoY while the company maintained market share by leveraging on business strengths.

"While Q1FY20 was a tough quarter for the NBFC sector, LT Finance with its advantage of strong parentage, robust balance sheet and significant business strengths, was able to deliver results on key parameters," the company said in a press statement.

The company said its average assets under management (AAUM) increased 3 per cent to Rs 73,497 crore in Q1FY20 from Rs 71,118 crore in Q1FY19. Assets under service (AUS) has increased 36 per cent to Rs 25,589 crore in Q1FY20 from Rs 18,866 crore in Q1FY19. In order to concentrate better on businesses where LT Finance has 'right to win', the company has de-emphasized structured finance and DCM book, where it is a marginal player, and made them part of defocused book.

The company claimed while the liquidity for the sector remained tight, LT Finance was able to raise requisite long-term and short-term funds at competitive rates to meet its growth requirements. It claimed to have maintained a positive asset-liability gap in all buckets up to 1 year and maintained liquidity of R 13,133 crore (including Rs 4,855 crore in cash, FDs and other liquid instruments). The company is already in compliance with key features of draft liquidity risk management framework for NBFCs and CICs issued by RBI

The company proactively diversified funding sources during the quarter, raising Rs 1,000 crore through retail NCD (in addition to Rs 1,500 crore raised in Q4FY19) and another \$275 million through Tranche 1 as part of a \$550 million ECB issuance programme, which was led by IFC.

The company claimed its focused lending book grew 24 per cent in Q1FY20, while the overall lending book expanded 16 per cent.

"A strong liability franchise, backed by prudent ALM and diverse sources of funding, is key to building a sustainable organization. We remain partners of choice for global financial institutions which is reflected in our recent fund-raising from IFC and other leading global financiers. Our focus on liability management and asset quality helps us to preserve and build strengths in our focused businesses. We continue to invest in footprint expansion, team quality enhancement, technology infrastructure and data analytics framework," said Dinanath Dubhashi, Managing Director & CEO.

Online Portal:	Business Standard	Edition: NA	Online Coverage
Published Date:	19 July 2019		

L&T Finance Holdings Q1 profit up 2 pc at Rs 549 cr

https://www.business-standard.com/article/pti-stories/l-t-finance-holdings-q1-profit-up-2-pc-at-rs-549-cr-119071901100_1.html

L&T Finance Holdings (LTFH) Friday reported an increase of 2 per cent in consolidated net profit at Rs 549 crore for the quarter ended June 30, 2019.

LTFH said in a release.

The diversified non-banking financial company (NBFC) said while April-June was a tough quarter for the sector, LTFH with its advantage of strong parentage, robust balance sheet and significant business strengths, was able to deliver results on key parameters.

The company said it maintains a positive asset liability gaps in all buckets up to one year and maintained liquidity of Rs 13,133 crore (including Rs 4,855 crore in form of cash FDs and other liquid instruments).

Further, the company is already in compliance with key features of draft liquidity risk management framework for NBFCs and core investment companies (CICs) issued by RBI, it added.

On IL&FS issue, the company said, "as per the latest resolution plan submitted by IL&FS management, 5 out of 6 SPVs amounting to Rs 1,696 crore out of Rs 1,816 crore will now be 'green'. Consequently, interest income of Rs 84 crore that was deferred in Q4FY'19 is now being recognized."

As part of the resolution efforts of IL&FS, the group companies have been classified into three categories, mainly based on their financial capacity of meeting repayment obligations -- green, amber and red.

Further, with respect to exposure to a specific housing finance firm, the company said considering the recent developments, LTFH has taken conservative and commercially prudent view to mark down 50 per cent (Rs 284 crore) of the total exposure (including principal and accrued interest).

"With IL&FS being primarily resolved and adequate provisions made for the exposure to the housing finance company, LTFH believes that both these issues are behind us. Profits for Q1FY'20 have been arrived at after considering onetime adjustment for these two matters," the release said.

Stock of LTFH closed 5.72 per cent down at Rs 110.50 on BSE.

The company's net profit during April-June quarter of 2018-19 stood at Rs 538 crore.

Total income during the latest June quarter rose to Rs 3,689.50 crore from Rs 3,170.42 crore in the year-ago period.

Online Portal:	The Hindu Business Line	Edition: NA	Online Coverage
Published Date:	19 July 2019		

L&T Finance puts IL&FS saga behind it; posts 2% rise in profit

<https://www.thehindubusinessline.com/money-and-banking/lt-finance-puts-ilfs-saga-behind-it-posts-2-rise-in-profit/article28596425.ece>

Diversified non-banking financial company L&T Finance registered a 2 per cent increase in profit after tax at ₹549 crore in the June quarter, against ₹538 crore posted in the corresponding quarter a year ago.

Total income grew 16.37 per cent to ₹3,689.50 crore (₹3,170.42 crore). Net interest margin and fees increased 6.76 per cent for the first quarter of the fiscal, against 6.58 per cent a year ago. "This was after normalizing the impact of Infrastructure Leasing and Financial Services," L&T Finance said in a statement on Friday.

The company said its lending book grew by 16 per cent to ₹99,904 crore (₹86,321 crore). Its provision coverage was at 60.83 per cent in the quarter under review, compared to 61.99 per cent a year ago.

"As per the latest resolution plan submitted by the IL&FS management, five out of six special purpose vehicles amounting to ₹1,696 crore out of ₹1,816 crore will now be 'Green'. Consequently, interest income of ₹84 crore that was deferred in the fourth quarter is now being recognized," it said, adding that it has also taken conservative and commercially prudent view to mark down 50 per cent (₹284 crore) of its total exposure (including principal and accrued interest) to a housing finance company.

It further said it maintains positive asset-liability gaps in all buckets of up to one year and maintained liquidity of ₹13,133 crore (including ₹4,855 crore in the form of cash FDs and other liquid instruments) and has already complied with key features of the draft liquidity risk management framework for NBFCs and core investment companies issued by the RBI.

The L&T Finance scrip fell 5.72 per cent and closed at ₹110.50 apiece on the BSE.

Online Portal:	The Financial Express	Edition: NA	Online Coverage
Published Date:	20 July 2019		

L&T Fin Q1 net up 2%

<https://www.financialexpress.com/industry/lt-fin-q1-net-up-2/1650376/>

The total loan book of the lender grew 16% y-o-y to `99,904 crore, primarily led by a 55% y-o-y increase in its two-wheeler financing book.

L&T Finance Holdings (LTFH) on Friday posted a 2% year-on-year (y-o-y) increase in its consolidated net profit to Rs 549 crore for the June quarter as a 27% y-o-y rise in financing costs offset some of the gains from a 16.4% y-o-y increase in total income. The non-bank lender's total income stood at Rs 3,689 crore, led by a 30% y-o-y increase in its net interest income (NII) to Rs 1,369 crore. The total loan book of the lender grew 16% y-o-y to `99,904 crore, primarily led by a 55% y-o-y increase in its two-wheeler financing book.

Online Portal:	The Times of India	Edition: NA	Online Coverage
Published Date:	19 July 2019		

L&T Finance Holdings Q1 profit up 2 pc at Rs 549 cr

<https://timesofindia.indiatimes.com/business/india-business/lt-finance-holdings-q1-profit-up-2-pc-at-rs-549-cr/articleshow/70295036.cms>

New Delhi, Jul 19 () L&T Finance Holdings (LTFH) Friday reported an increase of 2 per cent in consolidated net profit at Rs 549 crore for the quarter ended June 30, 2019.

The company's net profit during April-June quarter of 2018-19 stood at Rs 538 crore. Total income during the latest June quarter rose to Rs 3,689.50 crore from Rs 3,170.42 crore in the year-ago period, LTFH said in a release.

The diversified non-banking financial company (NBFC) said while April-June was a tough quarter for the sector, LTFH with its advantage of strong parentage, robust balance sheet and significant business strengths, was able to deliver results on key parameters.

The company said it maintains a positive asset liability gaps in all buckets up to one year and maintained liquidity of Rs 13,133 crore (including Rs 4,855 crore in form of cash FDs and other liquid instruments). Further, the company is already in compliance with key features of draft liquidity risk management framework for NBFCs and core investment companies (CICs) issued by RBI, it added.

On IL&FS issue, the company said, "as per the latest resolution plan submitted by IL&FS management, 5 out of 6 SPVs amounting to Rs 1,696 crore out of Rs 1,816 crore will now be 'green'. Consequently, interest income of Rs 84 crore that was deferred in Q4FY'19 is now being recognized."

As part of the resolution efforts of IL&FS, the group companies have been classified into three categories, mainly based on their financial capacity of meeting repayment obligations -- green, amber and red.

Further, with respect to exposure to a specific housing finance firm, the company said considering the recent developments, LTFH has taken conservative and commercially prudent view to mark down 50 per cent (Rs 284 crore) of the total exposure (including principal and accrued interest).

"With IL&FS being primarily resolved and adequate provisions made for the exposure to the housing finance company, LTFH believes that both these issues are behind us. Profits for Q1FY'20 have been arrived at after considering onetime adjustment for these two matters," the release said.

Stock of LTFH closed 5.72 per cent down at Rs 110.50 on BSE.

Online Portal:	Moneycontrol	Edition: NA	Online Coverage
Published Date:	19 July 2019		

L&T Finance Holdings Q1 profit up 2% at Rs 549 cr

<https://www.moneycontrol.com/news/business/earnings/lt-finance-holdings-q1-profit-up-2-at-rs-549-cr-4225331.html>

Total income during the latest June quarter rose to Rs 3,689.50 crore from Rs 3,170.42 crore in the year-ago period, LTFH said in a release.

L&T Finance Holdings (LTFH) July 19 reported an increase of 2 per cent in consolidated net profit at Rs 549 crore for the quarter ended June 30, 2019. The company's net profit during April-June quarter of 2018-19 stood at Rs 538 crore.

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Stock of LTFH closed 5.72 per cent down at Rs 110.50 on BSE.

Online Portal:	ET.com	Edition: NA	Online Coverage
Published Date:	22 July 2019		

In Q2, 90% of L&T Fin's new disbursements are for completing own projects: Dinanath Dubhashi

<https://economictimes.indiatimes.com/markets/expert-view/in-q2-90-of-lt-fins-new-disbursements-are-for-completing-own-projects-dinanath-dubhashi/articleshow/70326789.cms>

This is not the time to go for growth. This is the time to conserve your energy to build muscle and that is what we have done, says Dinanath Dubhashi, MD & CEO, L&T Finance Holdings. Excerpts from an interview with ETNOW.

You have reported a growth of 20% while profits were up 1.7%. What was the profit growth and what was the driver for the quarter gone by?

I would like to put this result in perspective. The first quarter of FY20 has been one of the more difficult quarters for the NBFC industry as such. There are no two ways about that. What are the three difficulties that the industry has faced? Number one illiquidity. Number two is growth in the core sectors, growth in car growth or tractor growth or two-wheeler growth in the core sector and the last is certain news, rumors, etc., about some of the names, some downgrades, defaults happening.

It has been three-fold bad news coming for the sector. Let us talk about each one of them and you will see our results in that perspective. The first is liquidity. In very short, we have been able to raise good amount of funds, diversify our borrowings to retail and to foreign and most importantly keep our gaps positive and maintain about Rs 5,000 crore of liquid assets on our book.

At the same time, the cost of funds has gone up marginally by just about 6 bps. So, liquidity has been maintained. Second, definitely, there has been a growth momentum in the rural market. The housing market everywhere has been slow. We are happy to say that we have been able to maintain or even grow market share. Having said that, what we have ensured first is asset quality. We have always maintained our asset quality best and that can be seen from falling NPAs.

Second is we have maintained margins and growth has been one of the results. We have not run after growth. This is not the time to run after growth. Growth can come based on the strengths that you build in our business fundamentals. This is not the time to go for growth. This is the time to conserve your energy to build muscle and that is what we have done.

The three SPVs of IL&FS has turned green. Is this your total exposure to the troubled assets?

Two names were discussed in the last nine to twelve months. One was IL&FS and we have been coming and talking about IL&FS every quarter. You will remember that out of our Rs 1,800-crore exposure, our two projects of Rs 180 crore or so were green and the rest were amber. We are very happy to say that because of our team's effort, working closely with IL&FS and Government of India, now five out of six projects and close to Rs 1,700 crore out of Rs 1,800 crore of total exposure is becoming green. We are hopeful that in the near future, the remaining Rs 100 crore will also become green.

If you remember, we had reversed Rs 84 crore of income in the fourth quarter. We have reinstated that income in this quarter because now everything is green and money will start flowing. The entire due on these projects of the entire lending community, almost three times that money is already sitting in the escrow account. So there is absolutely no problem in receiving that money and hence we have reinstated that income.

As opposed to that, even though I will not be able to say the name in public, a particular housing finance NSE -2.70 % company which at one point of time was AAA and now rated default having defaulted in the near past, we have exposure of close to Rs 550 crore plus interest to the securities of this company.

We have conservatively taken a provision of 50% -- which is Rs 284 crore -- on this entire exposure. We believe this is a conservative view. We are closely associated with all the efforts going on either with the

banks to restructure their loans or attempts going on to sell the company. We believe that eventual loss, if it happens, will be far lower than this 50% provision that we have taken. But as always, conservatively, we have taken this provision.

You have weathered difficult environment, you have put to rest a lot of concerns as well in the markets regarding this quarter but regarding IL&FS risk as well as DHFL, what do you want to tell your shareholders?

I can say the IL&FS issue is resolved and we have made provision for the housing finance company, so the quarter's performance has to be seen from the context of how good the company is able to do in a very turbulent quarter and that shows that we have the inherent strengths to not only do well in a turbulent quarter, but even take a one-time hit and still show profits of about Rs 550 crore that we have shown.

The model we have built is a very durable and strong model and profit growth in the future will surely come once the overall industry starts turning and our growth gets even better.

Your asset quality has improved 1.6% sequentially. What has led to this improvement? Which are the segments that are overall doing better and what are the asset quality trends we can see?

I can answer it in two different segments; in housing segment, our GNPA shows pretty steady performance. In the rural segment, for the last three years, we have been showing a steady drop by doing the basic things right. Instead of concentrating on GNPA, we have concentrated on good sourcing, early defaults and making sure that our zero DPD continuously goes up.

By concentrating on early delinquency, slowly the overall GNPA comes down. It squeezes as you solve GNPA and concentrate on early delinquencies as roll forward into GNPA continuously comes down and our rural book is now in that good space.

On the wholesale side, you will see a big reduction from last year and that has happened because the entire legacy portfolio had moved to a special team about one, one and a half years back and we are seeing the results of that. A concentrated effort on reducing this GS-3 has led to that.

We are further focusing on our rural business, on our housing business and within wholesale, we will be further focusing now on only our infra business. We are putting our structured finance and DCM books in de-focus and by seeing the success of the special team in running down de-focused businesses, solving GS-3 etc, they will be running down this book also and we are sure that they will be able to do this without any effect on P&L.

How do you see yourself benefitting from the transfer of the three cases that is IL&FS and SPVs from Amber to green category? Can we expect provisioning write backs in the coming quarters?

We have not made any provisions on IL&FS. We were always sure that we do not have to take any principal provisions and so we have not made any provisions. We had deferred interest in the fourth quarter of last year which we have reinstated this quarter. We expect IL&FS now to be a normal standard asset our SPVs and go on from there.

What is the type of exposure in the developer loan book and what are the asset quality trends that you see there?

Developer lending or real estate lending is not everybody's job, it is not an easy job, even in normal circumstances. Most definitely the real estate industry has suffered and has gone through difficulties because of demonetization, RERA, the GST issues and then finally lack of liquidity of financiers to the developer industry.

So many issues have caused a severe slowdown with many projects being half completed or abandoned. Why I say it is not everybody's job is because you need to have that right DNA to do this. There are a few companies around which have the right DNA and we, being a subsidiary of Larsen & Toubro Group, which is one of the largest construction companies and also a developer of real estate, have the right knowledge to do this.

It is very simple. Choose the right developers, the right projects and most importantly your disbursement and your monitoring of projects should be very strictly done.

You do not just give the money to a developer and then sit in your office and hope it will get back. Make sure you are on the project, make sure that the project is going well, progressing well. We are doing that. We concentrate mostly now on A and A plus category of developers.

This quarter, almost 90% of our new disbursements are for completing our own projects. Very little is for any new development. We will concentrate on completing our own projects.

The good thing about our construction funding is that we are solo funders in almost 97% of our exposure. We are not worried about somebody else not being able to fund and hence the project slowing down.

Online Portal:	ANI	Edition: NA	Online Coverage
Published Date:	20 July 2019		

L&T Finance Holdings reports profit of Rs 549 crore in Q1 FY20

<https://www.aninews.in/news/business/lt-finance-holdings-reports-profit-of-rs-549-crore-in-q1-fy2020190720113340/>

Mumbai (Maharashtra) [India], July 20 (ANI): L&T Finance Holdings (LTFH), a diversified non-banking financial company (NBFC) has posted consolidated profit after tax of Rs 549 crore 7/20/2019 L&T Finance Holdings reports profit of Rs 549 crore in Q1 FY20.

The pre-provisioning operating profit stands at Rs 1,342 crore for Q1 FY20, up 24 per cent on a year-on-year basis.

"With IL&FS being primarily resolved and adequate provisions made for the exposure to the housing finance company, LTFH believes that both these issues are behind us. Profits for Q1 FY20 have been arrived at after considering one-time adjustment for these two matters," the company said in a statement.

As per the latest resolution plan submitted by IL&FS management, five out of six special purpose vehicles amounting to Rs 1,696 crore out of Rs 1,816 crore will now be green. Consequently, the interest income of Rs 84 crore that was deferred in Q4 FY19 is now being recognized.

Considering the recent developments with a housing finance company, LTFH has taken the conservative and commercially prudent view to mark down 50 per cent (Rs 284 crore) of the total exposure (including principal and accrued interest).

"A strong liability franchise backed by prudent asset and liability management and diverse sources of funding is key to building a sustainable organization," said Managing Director and CEO Dinanath Dubhashi

"We remain partners of choice for global financial institutions which are reflected in our recent fund-raising from IFC and other leading global financiers. Our focus on liability management and asset quality helps us to preserve and build strengths in our focused businesses," he said.

LTFH will continue to invest in footprint expansion, team quality enhancement, technology infrastructure and data analytics framework, said Dubhashi.

In line with LTFH's strategy, the primary focus remains on portfolio quality and profitability by consistently strengthening the risk profile. The portfolio quality of LTFH has improved year-on-year with conservative underwriting, robust early- warning signals and strong project-monitoring metrics

The company has shown a steady reduction in stage 3 assets, both in absolute and percentage terms. (ANI)

Online Portal:	Outlook India	Edition: NA	Online Coverage
Published Date:	19 July 2019		

L&T Finance Holdings Q1 profit up 2 pc at Rs 549 cr

<https://www.outlookindia.com/newscroll/lt-finance-holdings-q1-profit-up-2-pc-at-rs-549-cr/1578627>

New Delhi, Jul 19 L&T Finance Holdings (LTFH) Friday reported an increase of 2 per cent in consolidated net profit at Rs 549 crore for the quarter ended June 30, 2019.

The company's net profit during April-June quarter of 2018-19 stood at Rs 538 crore.

Total income during the latest June quarter rose to Rs 3,689.50 crore from Rs 3,170.42 crore in the year-ago period, LTFH said in a release.

The diversified non-banking financial company (NBFC) said while April-June was a tough quarter for the sector, LTFH with its advantage of strong parentage, robust balance sheet and significant business strengths, was able to deliver results on key parameters.

The company said it maintains a positive asset liability gaps in all buckets up to one year and maintained liquidity of Rs 13,133 crore (including Rs 4,855 crore in form of cash FDs and other liquid instruments).

Further, the company is already in compliance with key features of draft liquidity risk management framework for NBFCs and core investment companies (CICs) issued by RBI, it added.

On IL&FS issue, the company said, "as per the latest resolution plan submitted by IL&FS management, 5 out of 6 SPVs amounting to Rs 1,696 crore out of Rs 1,816 crore will now be "green". Consequently, interest income of Rs 84 crore that was deferred in Q4FY"19 is now being recognized."

As part of the resolution efforts of IL&FS, the group companies have been classified into three categories, mainly based on their financial capacity of meeting repayment obligations -- green, amber and red.

Further, with respect to exposure to a specific housing finance firm, the company said considering the recent developments, LTFH has taken conservative and commercially prudent view to mark down 50 per cent (Rs 284 crore) of the total exposure (including principal and accrued interest).

"With IL&FS being primarily resolved and adequate provisions made for the exposure to the housing finance company, LTFH believes that both these issues are behind us. Profits for Q1FY"20 have been arrived at after considering onetime adjustment for these two matters," the release said.

Stock of LTFH closed 5.72 per cent down at Rs 110.50 on BSE.

Online Portal:	India Infoline	Edition: NA	Online Coverage
Published Date:	20 July 2019		

L&T Finance Holdings Q1FY20 PAT at Rs549cr

https://www.indiainfoline.com/article/news-top-story/l-t-finance-holdings-q1fy20-pat-at-rs549cr-119071900554_1.html

As per the latest resolution plan submitted by IL&FS management, 5 out of 6 SPVs amounting to Rs1,696cr out of Rs1,816cr will now be 'Green'. Consequently, interest income of Rs84cr that was deferred in Q4FY19 is now being recognized.

L&T Finance Holdings (LTFH), a leading diversified Non-Banking Financial Company (NBFC), posted its consolidated PAT at Rs549cr for Q1FY20, up 2% from Rs538cr in Q1FY19.

Pre-provisioning operating profit (PPOP) stands at Rs1,342cr for Q1FY20, up 24% on a yoy basis.

With IL&FS being primarily resolved and adequate provisions made for the exposure to the Housing Finance Company, LTFH believes that both these issues are behind us. Profits for Q1FY20 have been arrived at after considering onetime adjustment for these two matters, the company said in the filing.

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Exposure to a specific HFC: Considering the recent developments with a Housing Finance Company, LTFH has taken the conservative and commercially prudent view to mark down 50% (Rs284cr) of the total exposure (including principal and accrued interest).

Dinanath Dubhashi, Managing Director & CEO, LTFH, said, "a strong liability franchise, backed by prudent ALM and diverse sources of funding, is key to building a sustainable organization. We remain partners of choice for global financial institutions which are reflected in our recent fund-raising from IFC and other leading global financiers. Our focus on liability management and asset quality helps us to preserve and build strengths in our focused businesses. We continue to invest in footprint expansion, team quality enhancement, technology infrastructure and data analytics framework."

In line with LTFH's strategy, the primary focus remains on portfolio quality and profitability, by consistently strengthening the risk profile. The portfolio quality of LTFH has improved year-on-year with conservative underwriting, robust early-warning signals, and strong project-monitoring metrics. The company has shown a steady reduction in Stage 3 assets, both in absolute and percentage terms.

Online Portal:	Devdiscourse	Edition: NA	Online Coverage
Published Date:	19 July 2019		

L&T Finance Holdings Q1 profit up 2 pc at Rs 549 cr

<https://www.devdiscourse.com/article/business/603434-lt-finance-holdings-q1-profit-up-2-pc-at-rs-549-cr>

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Stock of LTFH closed 5.72 per cent down at Rs 110.50 on BSE.

Online Portal:	Equity Bulls	Edition: NA	Online Coverage
Published Date:	19 July 2019		

L&T Finance Holdings Ltd Q1 consolidated PAT at Rs. 548.79 crores

https://www.equitybulls.com/admin/news2006/news_det.asp?id=253649

Financial Results (Q1 FY19-20) - QoQ Comparison

The company has reported total income of Rs.3689.50 crores during the period ended June 30, 2019 as compared to Rs.3383.92 crores during the period ended March 31, 2019.

The company has posted net profit of Rs.548.79 crores for the period ended June 30, 2019 as against Rs.547.58 crores for the period ended March 31, 2019.

The company has reported EPS of Rs.2.74 for the period ended June 30, 2019 as compared to Rs.2.73 for the period ended March 31, 2019.

Financials	Q1 FY19-20	Q4 FY18-19	% Change
Total Income	₹ 3689.50 crs	₹ 3383.92 crs	Up Tick 9.03%
Net Profit	₹ 548.79 crs	₹ 547.58 crs	Up Tick 0.22%
EPS	₹ 2.74	₹ 2.73	Up Tick 0.37%

Financial Results (Q1 FY19-20) - YoY Comparison

The company has reported total income of Rs.3689.50 crores during the period ended June 30, 2019 as compared to Rs.3170.42 crores during the period ended June 30, 2018.

The company has posted net profit of Rs.548.79 crores for the period ended June 30, 2019 as against Rs.538.388 crores for the period ended June 30, 2018.

The company has reported EPS of Rs.2.74 for the period ended June 30, 2019 as compared to Rs.2.68 for the period ended June 30, 2018.

Financials	Q1 FY19-20	Q1 FY18-19	% Change
Total Income	₹ 3689.50 crs	₹ 3170.42 crs	Up Tick 16.37%
Net Profit	₹ 548.79 crs	₹ 538.388 crs	Up Tick 1.93%
EPS	₹ 2.74	₹ 2.68	Up Tick 2.24%

Shares of L&T FINANCE HOLDINGS LTD. was last trading in BSE at Rs.110.5 as compared to the previous close of Rs. 117.2. The total number of shares traded during the day was 1041395 in over 5601 trades.

The stock hit an intraday high of Rs. 117.5 and intraday low of 109.85. The net turnover during the day was Rs. 118070074.

Online Portal:	Instant Khabar	Edition: NA	Online Coverage
Published Date:	20 July 2019		

एल एंड टी फाइनेंस होल्डिंग्स को पहली तिमाही में 549 करोड़ का मुनाफा

<https://www.instantkhabar.com/item/2019-07-20-ltfh.html>

लखनऊ: देश की सर्वाधिक विविधतापूर्ण गैर-बैंकिंग वित्तीय कंपनी के तौर पर प्रतिष्ठित, एल एंड टी फाइनेंस होल्डिंग्स (एल॰टी॰एफ॰एच) ने 30 जून, 2019 को समाप्त हुई तिमाही के लिए अपने वित्तीय परिणामों को घोषित किया। हालांकि, गैर-बैंकिंग वित्तीय कंपनी सेक्टर के लिए वित्त-वर्ष 20 की पहली तिमाही बेहद कठिन रही, इसके बावजूद एल॰टी॰एफ॰एच अपने सुदृढ़ नेतृत्व, बेहद प्रभावशाली बैलेंस शीट तथा व्यावसायिक क्षेत्र में अपनी मजबूती का लाभ उठाते हुए सभी प्रमुख मापदंडों पर बेहतर परिणाम देने में सक्षम रहा।

2% की वृद्धि के साथ समेकित वित्त-वर्ष 20 की पहली तिमाही में रूपए 549 करोड़ तक पहुंच गया जो वित्त-वर्ष 19 की पहली तिमाही में रूपए 538 करोड़ था, गत वर्ष के 46% की तुलना में रिटेलाइजेशन बढ़कर 52% हो गया, व्यावसायिक शक्तियों का लाभ उठाकर बाजार में हिस्सेदारी को बरकरार रखा।

हालांकि इस उद्योग जगत के लिए लिक्विडिटी बेहद संकोचित रही, इसके बावजूद एल॰टी॰एफ॰एच ने विकास संबंधी अपनी जरूरतों को पूरा करने के लिए प्रतिस्पर्धी दरों पर दीर्घकालिक एवं अल्पकालिक निधि एकत्रित करने में सफलता पाई।

कंपनी ने उन व्यवसायों पर ध्यान केंद्रित किया जहां इसकी बाज़ार में हिस्सेदारी सर्वप्रमुख है तथा स्पष्ट तौर पर 'जीत का हक' रखती है, साथ ही कंपनी ने अपने मुख्य ऋण व्यवसायों, अर्थात् रूरल फाइनेंस, हाउसिंग फाइनेंस और इंफ्रास्ट्रक्चर फाइनेंस में लगातार सुदृढ़ स्थिति हासिल की।

वित्त-वर्ष 20 की पहली तिमाही में केंद्रित ऋण लेखा-बही में 24% की वृद्धि देखी गई, वित्त-वर्ष 20 की पहली तिमाही में समग्र ऋण लेखा-बही में 16% की वृद्धि देखी गई

जिन क्षेत्रों में एल॰टी॰एफ॰एच स्पष्ट तौर पर 'जीत का हक' रखती है, उन व्यवसायों पर बेहतर तरीके से ध्यान केंद्रित करने के लिए कंपनी ने संरचित वित्त एवं डीसीएम लेखा-बही की प्राथमिकता को कम कर दिया है, जहां यह एक मार्जिनल प्लेयर है और उन्हें डी-फोकस बुक का हिस्सा बनाया है।

मौजूदा वित्तीय परिणामों पर टिप्पणी करते हुए, श्री दीनानाथ दुबाशी, प्रबंध निदेशक एवं सीईओ, एल॰टी॰एफ॰एच, ने कहा, "एक सशक्त लायबिलिटीज फ्रेंचाइजी के साथ-साथ विवेकपूर्ण ALM एवं वित्तपोषण के विविधतापूर्ण स्रोतों का समर्थन किसी संगठन की संवहनीयता के लिए बेहद महत्वपूर्ण है। दुनिया भर के विभिन्न वित्तीय संस्थानों के लिए हम सबसे पसंदीदा भागीदार हैं, और यह बात IFC एवं अन्य प्रमुख वैश्विक फाइनेंसर्स द्वारा किए गए वित्तपोषण में परिलक्षित होता है। देयता प्रबंधन एवं परिसंपत्ति गुणवत्ता पर ध्यान केंद्रित करने से हमें अपने केंद्रित व्यवसायों को सुदृढ़ बनाने में सहायता मिलती है। हम अपने कारोबार के दायरे के विस्तार, टीम की गुणवत्ता को बेहतर बनाने, प्रौद्योगिकी अवसंरचना तथा डेटा विश्लेषण ढांचे में निवेश की निरंतरता को बरकरार रखते हैं।"

Online Portal:	Divya India News	Edition: NA	Online Coverage
Published Date:	20 July 2019		

एल एंड टी फाइनेंस होल्डिंग्स को पहली तिमाही में 549 करोड़ का मुनाफा

https://www.divyaindianews.com/index.php?option=com_k2&view=item&id=19276:itfh&Itemid=551

लखनऊ: देश की सर्वाधिक विविधतापूर्ण गैर-बैंकिंग वित्तीय कंपनी के तौर पर प्रतिष्ठित, एल एंड टी फाइनेंस होल्डिंग्स (एल०टी०एफ०एच) ने 30 जून, 2019 को समाप्त हुई तिमाही के लिए अपने वित्तीय परिणामों को घोषित किया। हालांकि, गैर-बैंकिंग वित्तीय कंपनी सेक्टर के लिए वित्त-वर्ष 20 की पहली तिमाही बेहद कठिन रही, इसके बावजूद एल०टी०एफ०एच अपने सुदृढ़ नेतृत्व, बेहद प्रभावशाली बैलेंस शीट तथा व्यावसायिक क्षेत्र में अपनी मजबूती का लाभ उठाते हुए सभी प्रमुख मापदंडों पर बेहतर परिणाम देने में सक्षम रहा।

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वित्त-वर्ष 20 की पहली तिमाही में केंद्रित ऋण लेखा-बही में 24% की वृद्धि देखी गई, वित्त-वर्ष 20 की पहली तिमाही में समग्र ऋण लेखा-बही में 16% की वृद्धि देखी गई

जिन क्षेत्रों में एल०टी०एफ०एच स्पष्ट तौर पर 'जीत का हक' रखती है, उन व्यवसायों पर बेहतर तरीके से ध्यान केंद्रित करने के लिए कंपनी ने संरचित वित्त एवं डीसीएम लेखा-बही की प्राथमिकता को कम कर दिया है, जहां यह एक मार्जिनल प्लेयर है और उन्हें डी-फोकस बुक का हिस्सा बनाया है।

मौजूदा वित्तीय परिणामों पर टिप्पणी करते हुए, श्री दीनानाथ दुबाशी, प्रबंध निदेशक एवं सीईओ, एल०टी०एफ०एच, ने कहा, "एक सशक्त लायबिलिटीज फ्रेंचाइजी के साथ-साथ विवेकपूर्ण ALM एवं वित्तपोषण के विविधतापूर्ण स्रोतों का समर्थन किसी संगठन की संवहनीयता के लिए बेहद महत्वपूर्ण है। दुनिया भर के विभिन्न वित्तीय संस्थानों के लिए हम सबसे पसंदीदा भागीदार हैं, और यह बात IFC एवं अन्य प्रमुख वैश्विक फाइनेंसर्स द्वारा किए गए वित्तपोषण में परिलक्षित होता है। देयता प्रबंधन एवं परिसंपत्ति गुणवत्ता पर ध्यान केंद्रित करने से हमें अपने केंद्रित व्यवसायों को सुदृढ़ बनाने में सहायता मिलती है। हम अपने कारोबार के दायरे के विस्तार, टीम की गुणवत्ता को बेहतर बनाने, प्रौद्योगिकी अवसंरचना तथा डेटा विश्लेषण ढांचे में निवेश की निरंतरता को बरकरार रखते हैं।"

Thank You