

**L&T HOUSING FINANCE LIMITED**

(A wholly owned subsidiary of L&amp;T Finance Holdings Limited)

Registered Office: Brindavan, Plot No. 177, C.S.T Road, Kalina, Santacruz (East), Mumbai 400 098

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**L&T Financial Services**  
Housing Finance**STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2017**

(₹ in Lakh)

Sr. No.	Particulars	Six months ended 30/09/2017 (Unaudited)	Six months ended 30/09/2016 (Unaudited)	Year ended 31/03/2017 (Audited)
1	Total Income from Operations	50,897.38	44,328.00	94,842.34
2	Net profit for the period before tax	8,397.01	7,738.05	21,020.76
3	Net profit for the period after tax	5,476.52	5,045.99	13,641.15
4	Paid up Equity Share Capital	12,965.08	12,140.00	12,965.08
5	Reserves (excluding revaluation reserve)	73,020.32	52,317.01	67,563.40
6	Net Worth	85,985.40	64,457.01	80,528.48
7	Paid up Debt Capital/Outstanding Debt	970,187.39	710,213.31	744,775.84
8	Outstanding Redeemable Preference Shares	-	-	-
9	Debt Equity Ratio	11.28	11.02	9.25
10	Earnings Per Share ( of ₹ 10/- each)			
	(i) Basic (₹)(*not annualised)	*4.22	*4.16	11.10
	(ii) Diluted (₹)(*not annualised)	*4.22	*4.16	11.10
11	Capital Redemption Reserve	-	-	-
12	Debenture Redemption Reserve	-	-	-
13	Debt Service Coverage Ratio	0.03	0.84	0.04
14	Interest Service Coverage Ratio	1.27	1.27	1.36

**Notes:**

- The above financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on October 24, 2017. The Statutory Auditors of the Company have carried out the limited review for the six months ended September 30, 2017 and of the Statement of Assets and Liabilities as of that date.
- Previous year/period figures have been regrouped and reclassified, where necessary, to make them comparable with current year figures.
- The above is an extract of the detailed format of half yearly financial results filed with the National Stock Exchange of India Limited ("Stock Exchange") under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the half yearly financial results are available on the website of the Stock Exchange i.e. www.nseindia.com and on the website of the Company i.e. www.lths.com.
- For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchange and can be accessed on the website of the Stock Exchange i.e. www.nseindia.com.
- The statement referred in the Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is available on the website of the Company i.e. www.lths.com.
- Debt Service Coverage Ratio : Earnings before Interest and Tax / (Interest Expense + Principal payment of Long Term Borrowings).  
Interest Service Coverage Ratio : Earnings before Interest and Tax / Interest Expense.

For and on behalf of the Board of Directors  
**L&T Housing Finance Limited**Sd/-  
**Dinanath Dubhashi**  
Chairperson  
(DIN - 03545900)

Place: Mumbai

Date: October 24, 2017