

May 02, 2016

National Stock Exchange of India Limited
Exchange Plaza,
Plot No. C/1, G Block,
Bandra - Kurla Complex, Bandra (East),
Mumbai - 400 051.

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

Symbol: L&TFH

Security Code No.: 533519

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

Sub: Audited Standalone Financial Results for the quarter and financial year ended March 31, 2016

Dear Sir/ Madam,

Pursuant to Regulation 33, Regulation 52 and Regulation 30 read with Para A of Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations'), we hereby inform the Exchange that the Board of Directors of the Company at its Meeting held on May 02, 2016 has, inter alia, approved the Audited Standalone Financial Results of the Company for the quarter and financial year ended March 31, 2016. Accordingly, please find enclosed herewith the following:

- Audited Standalone Financial Results for the quarter and financial year ended March 31, 2016 along with Report of the Statutory Auditors
- Form A for audit report with unmodified opinion.

Further, the Board of Directors has recommended dividend of Rs.0.80 per Equity Share of face value Rs. 10/- each. The Dividend, if approved by the Shareholders at the ensuing Annual General Meeting (AGM) will be credited/dispatched within 30 days from the date of AGM.

Further, in accordance with Regulation 33(3)(b) of the Listing Regulations, the Company has opted to submit, in addition to Standalone Financial Results, Consolidated Financial Results of the Company to the Exchanges. Accordingly, Audited Consolidated Financial Results are being sent to Exchanges vide a separate communication. Further, in accordance with Regulation 47(1)(b) of the Listing Regulations, the Company would be publishing Audited Consolidated Financial Results for the quarter and financial year ended March 31, 2016.

Kindly take the same on record and acknowledge the receipt.

Thanking you,

Yours faithfully,

For **L&T Finance Holdings Limited**

N. Suryanarayanan
Company Secretary & Compliance Officer

Encl: as above

L&T Finance Holdings Ltd
City 2, Plot No 177, Vidyanagari Marg
CST Road, Kalina, Santacruz (E)
Mumbai 400 098, India

Registered Office
L&T House, NM Marg
Ballard Estate, Mumbai 400 001, India
CIN: L67120MH2008PLC181833

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SHARP & TANNAN

Chartered Accountants

Independent Auditor's Report

To the board of directors of L&T Finance Holdings Limited

Report on the statement of standalone financial results

We have audited the accompanying statement of standalone financial results of L&T Finance Holdings Limited ('the Company'), for the quarter and year ended 31 March 2016 ('the statement'), being submitted by the Company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation, 2015 ('SEBI Regulation 2015'). This statement, which is the responsibility of the Company's Management and approved by the board of directors, has been prepared on the basis of related standalone financial statement which is in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act 2013 ('the Act'), as applicable and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement.

We conducted our audit in accordance with the Standards on Auditing specified under section 143(10) of the Act. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Statement is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the Statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the Company's preparation of the Statement that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Company's Directors, as well as evaluating the overall presentation of the Statement.

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

Opinion

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- I. is presented in accordance with the requirements of the Regulation 33 of SEBI Regulation, 2015; and
- II. gives true and fair view in conformity with the aforesaid, Accounting Standards and other accounting principles generally accepted in India of the net profit and other financial Information of the company for the quarter and year ended 31 March 2016.

Ravindra Annexe, 194, Churchgate Reclamation, Dinshaw Vachha Road, Mumbai - 400 020, India.

Tel. (22) 2204 7722/23, 6633 8343 - 47 Fax (22) 6633 8352 E-mail : admin.mumbai@sharpandtannan.com

Farook M. Kobla
Edwin Augustine

Shreedhar T. Kunte
Raghunath P. Acharya

Milind P. Phadke
Firdosh D. Buchia

Ramnath D. Kare
Thiratharaj A. Khot

Ashwin B. Chopra
Pavan K. Aggarwal

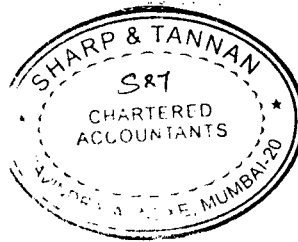
Also at Pune. Associate Offices : Bangalore, Chennai, Goa & New Delhi

SHARP & TANNAN

LETTER NO: _____

SHEET NO: _____

The Statement includes results for the quarter ended 31 March 2016, being the balancing figure between audited figures in respect of the full financial year and the published year to date figures up to nine months ended 31 December 2015 of the current financial year which were subjected to limited review by us.



Mumbai, 02 May 2016

Sharp & Tannan
Chartered Accountants
Firm's registration no. 109982W

A handwritten signature in dark ink, appearing to read "F. Buchia".

Firdosh D. Buchia
Partner
Membership no. 38332



L&T FINANCE HOLDINGS LIMITED
CIN: L67120MH2008PLC181833

Regd. Office : L&T House, Ballard Estate, Mumbai - 400 001
Website: www.ltfinanceholdings.com Email: igrc@ltfinanceholdings.com Phone: +91 22 6621 7300 Fax: +91 22 6621 7509

(₹ Lakh)

PART I : STATEMENT OF AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2016						
Sr. No.	Particulars	Quarter ended		Year ended		
		March 31, 2016	December 31, 2015	March 31, 2015	March 31, 2016	March 31, 2015
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
1	Income from operations	1,387.46	19,057.51	18,686.77	34,850.26	29,061.91
2	Expenses:					
a)	Employee benefits expense	933.66	441.85	481.63	2,032.63	1,704.20
b)	Professional fees	146.52	187.94	206.40	586.36	841.35
c)	Advertisement expenses	31.27	25.88	40.83	119.80	223.20
d)	Administration and other expenses	92.56	66.31	143.19	496.21	783.12
e)	Allowances and contingencies	(194.57)	229.57	10.50	(20.32)	1.63
f)	Depreciation and amortisation expense	2.66	3.54	3.53	13.26	12.94
	Total expenses	1,012.10	955.09	886.08	3,227.94	3,566.44
3	Profit/(loss) from operations before other income, finance costs and exceptional items (1-2)	375.36	18,102.42	17,800.69	31,622.32	25,495.47
4	Other income	2,343.48	2,073.49	1,143.64	7,894.84	3,631.28
5	Profit/(loss) from ordinary activities before finance costs and exceptional items (3+4)	2,718.84	20,175.91	18,944.33	39,517.16	29,126.75
6	Finance costs	1,135.42	463.57	886.04	2,707.87	3,923.98
7	Profit/(loss) from ordinary activities after finance costs but before exceptional items (5-6)	1,583.42	19,712.34	18,058.29	36,809.29	25,202.77
8	Exceptional items	-	-	-	-	-
9	Profit/(loss) from ordinary activities before tax (7+/-8)	1,583.42	19,712.34	18,058.29	36,809.29	25,202.77
10	Tax expense:					
a)	Current tax	117.14	788.09	-	2,249.12	-
b)	MAT credit	-	(882.67)	(941.00)	(2,492.67)	(941.00)
c)	Deferred tax charge/ (credit)	(151.16)	94.58	(8.59)	(750.82)	(19.03)
	Total tax expense	(34.02)	0.00	(949.59)	(994.37)	(960.03)
11	Net profit/(loss) from ordinary activities after tax (9+/-10)	1,617.44	19,712.34	19,007.88	37,803.66	26,162.80
12	Extraordinary items	-	-	-	-	-
13	Net profit/(loss) for the period/year (11+/-12)	1,617.44	19,712.34	19,007.88	37,803.66	26,162.80
14	Paid-up equity share capital (Face value of ₹ 10/- each) (Refer note 1)	1,75,339.86	1,75,319.81	1,72,028.59	1,75,339.86	1,72,028.59
15	Paid-up preference share capital (Face value of ₹ 100/- each)	1,21,340.00	1,96,340.00	1,36,340.00	1,21,340.00	1,36,340.00
16	Reserves excluding Revaluation Reserve				2,10,247.25	1,82,560.86
17	Net Worth (Refer note 6)				5,06,927.11	4,90,929.45
18	Earnings per share (EPS): (Refer note 7)					
a)	Basic EPS before and after extraordinary items (₹) (* not annualised)	*(0.14)	*0.90	*0.93	1.25	0.88
b)	Diluted EPS before and after extraordinary items (₹) (* not annualised)	*(0.14)	*0.90	*0.93	1.25	0.88

STANDALONE STATEMENT OF ASSETS AND LIABILITIES AS AT MARCH 31, 2016

(₹ Lakh)

Sr. No.	Particulars	As at	As at
		March 31, 2016	March 31, 2015
		(Audited)	(Audited)
A	EQUITY AND LIABILITIES		
1	Shareholders' funds		
(a)	Share capital	2,96,679.86	3,08,368.59
(b)	Reserves and surplus	2,10,247.25	1,82,560.86
(b)	Money received against share warrants	11,806.88	-
	Sub-total - Shareholders' funds	5,18,733.99	4,90,929.45
2	Non-current liabilities		
(a)	Other long-term liabilities	13.58	13.58
(b)	Long-term provisions	0.96	-
	Sub-total - Non-current liabilities	14.54	13.58
3	Current liabilities		
(a)	Short-term borrowings	59,759.17	54,900.41
(b)	Other current liabilities	1,890.48	1,237.33
(c)	Short-term provisions	15,087.75	14,279.50
	Sub-total - Current liabilities	76,737.40	70,417.24
	TOTAL - EQUITY AND LIABILITIES	5,95,485.93	5,61,360.27
B	ASSETS		
1	Non-current assets		
(a)	Fixed assets	27.18	40.45
(b)	Non-current investments	5,06,668.39	4,82,912.93
(c)	Deferred tax assets (net)	903.61	152.79
(d)	Long term loans and advances	3,789.70	1,741.16
	Sub-total - Non-current assets	5,11,388.88	4,84,847.33
2	Current assets		
(a)	Current investments	50,432.72	27,673.92
(b)	Current maturity of long term loans and advances	-	5,000.00
(c)	Cash and bank balances	4,027.68	3,111.99
(d)	Short-term loans and advances	29,082.56	38,450.79
(e)	Other current assets	554.09	2,276.24
	Sub-total - Current assets	84,097.05	76,512.94
	TOTAL - ASSETS	5,95,485.93	5,61,360.27

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L&T FINANCE HOLDINGS LIMITED

CIN. L67120MH2008PLC181833

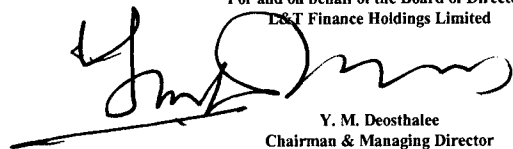
Regd. Office : L&T House, Ballard Estate, Mumbai - 400 001

Website: www.ltfinanceholdings.com Email: igrc@ltfinanceholdings.com Phone: +91 22 6621 7300 Fax: +91 22 6621 7509

Notes :

- 1 The Company, during the current quarter has allotted 200,487 equity shares of ₹ 10/- each, fully paid up, on exercise of options by employees, in accordance with the Company's Employee Stock Option Scheme(s).
- 2 The main business of the Company is investment activity. Further, all activities are carried out within India. As such, there are no separate reportable segments as per the Accounting Standard (AS) 17 on Segment Reporting.
- 3 During the current quarter, the Company has paid interim dividend of ₹ 16,207.28/- lakh on Cumulative Compulsorily Redeemable Preference Shares of ₹ 100/- each fully paid.
- 4 The Board of Directors have recommended a final dividend of ₹ 0.80/- per Equity Share of ₹ 10/- each.
- 5 Issue expenses on shares for the year ended March 31, 2016 amounting to ₹ 826.21/- lakh have been adjusted against Securities Premium Account.
- 6 Net worth has been interpreted to mean the aggregate of the paid-up share capital (including preference share capital and excluding money received against share warrants), share premium account, and reserves and surplus (excluding revaluation reserve) as reduced by the aggregate of miscellaneous expenditure (to the extent not adjusted or written off) and debit balance of the profit and loss account as defined in the explanation to Regulation 2 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations).
- 7 Earnings per share is calculated after adjusting pro-rata dividend on outstanding preference shares.
- 8 Previous periods/ year figures have been regrouped/reclassified to make them comparable with those of current period/year.
- 9 The figures for the quarter ended March 31, 2016 and March 31, 2015 are the balancing figures between audited figures in respect of the full financial year and the year to date published figures upto the quarter ended December 31, 2015 and December 31, 2014 respectively.
- 10 Information pursuant to Regulation 52(6)(a) and 52(6)(b) of the Listing Regulations are as below:
(a) Profit for the half year and year ended March 31, 2016 is Rs 21,329.78/- lakh and Rs 37,803.66/- lakh respectively.
(b) Free reserves as on March 31, 2016 is Rs 9,103.80/- lakh
- 11 Information pursuant to Regulation 52(4) and 52(6) of the Listing Regulations are given in Annexure A.
- 12 The above financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on May 2, 2016.

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



Y. M. Deosthalee
Chairman & Managing Director
(DIN : 00001698)

Place : Mumbai
Date : May 2, 2016

Sgt

A. Pursuant to Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 (Listing Regulations), we submit herewith the following information pertaining to the Cumulative Compulsorily Redeemable Non-Convertible Preference Shares (Preference Shares):

1) Details of outstanding Redeemable Preference Shares:

Sr. No.	Name of Series	No. of Preference Shares	Amt. of Issue (Rs.)
1	INE498L04035	25,000,000	2,500,000,000
2	INE498L04043 – Option I	13,900,000	1,390,000,000
	INE498L04050 – Option II	12,440,000	1,244,000,000
3	INE498L04068 – Option I	4,000,000	400,000,000
	INE498L04076 – Option II	6,000,000	600,000,000
4	INE498L04084	60,000,000	6,000,000,000

2) Credit Rating and change in Credit Rating (if any):

The Credit Rating in respect of the above mentioned series of Preference Shares is "CARE AA+" and we confirm that there is no change in credit rating as of date.

3) Asset Cover available, in case of non convertible Debt Securities: Not applicable

4) Debt-Equity Ratio (As at March 31, 2016) : 0.12

5) Previous due dates for payment of dividend and repayment of principal amount for Preference Shares:

The due date of payment of dividend and principal amount and the actual date of payment for the half year ended on 31.03.2016 are as under:

Details of redemption & payment of dividend during last half year ended 31.03.2016:

Sr. No.	Name of Series	Type (Principal / Dividend)	Due date of payment
1	INE498L04019	Dividend	March 25, 2016
		Principal	March 25, 2016
2	INE498L04027	Dividend	March 31, 2016
		Principal	March 31, 2016
3	INE498L04035	Dividend	March 25, 2016
4	INE498L04043 – Option I	Dividend	March 26, 2016
	INE498L04050 – Option II	Dividend	March 26, 2016
5	INE498L04068 – Option I	Dividend	March 26, 2016
	INE498L04076 – Option II	Dividend	March 26, 2016
6	INE498L04084	Dividend	March 28, 2016

The principal and dividend amounts were paid as per terms of issue of respective series.

6) Next due dates for payment of dividend and repayment of principal amount:

The next due dates of payment of dividend and principal amount of the Preference Shares are as under:



Details of next due dates for the payment of dividend and principal amount:

Sr. No.	Series / Tranche	Type (Principal / Dividend)	Amount (In Rs.)	Due date of payment
1	INE498L04035	Dividend	22,50,00,000 22,50,00,000 12,15,00,000	March 24, 2017 March 26, 2018 October 15, 2018
		Principal	2,500,000,000	October 15, 2018
2	INE498L04043 – Option I	Dividend	11,67,60,000 2,87,73,000	March 26, 2017 June 30, 2017
		Principal	1,390,000,000	June 30, 2017
	INE498L04050 – Option II	Dividend	10,57,40,000	March 26, 2017
			10,57,40,000	March 26, 2018
			10,57,40,000	March 26, 2019
			2,59,99,600	June 30, 2019
		Principal	1,244,000,000	June 30, 2019
3	INE498L04068 – Option I	Dividend	3,34,00,000 1,22,80,000	March 26, 2017 August 13, 2017
		Principal	400,000,000	August 13, 2017
	INE498L04076 – Option II	Dividend	5,01,00,000	March 26, 2017
			5,01,00,000	March 26, 2018
			5,01,00,000	March 26, 2019
			1,83,60,000	August 13, 2019
		Principal	600,000,000	August 13, 2019
4	INE498L04084	Dividend	48,90,00,000	March 27, 2017
			48,90,00,000	March 26, 2018
			48,90,00,000	March 26, 2019
			48,90,00,000	March 26, 2020
			4,68,00,000	May 6, 2020
		Principal	6,000,000,000	May 6, 2020

7) Debt Service Coverage Ratio: Not Applicable

8) Interest Service Coverage Ratio: Not Applicable

9) Capital Redemption reserve: NIL

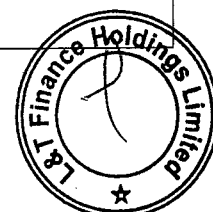
10) Net worth: Forms part of Audited Standalone Financial Results

11) Net profit after tax: Forms part of Audited Standalone Financial Results

12) Earnings per share: Forms part of Audited Standalone Financial Results

B. Information pursuant to Regulation 52(6) of the Listing Regulations are given below:

Sr. No.	Particulars	Remarks
a.	Profit for the half year and cumulative profit for the year ended March 31, 2016.	Please refer Notes to financial results forming part of this publication
b.	Free Reserves as on the end of March 31, 2016	
c.	Securities Premium account balance (if redemption of redeemable preference	Not applicable.

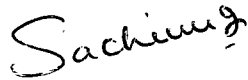


	<p>shares is to be done at premium, such premium may be appropriated from securities premium account)</p> <p>Provided that disclosure on securities premium account balance may be provided only in a year in which non convertible redeemable preference shares are due for redemption</p>	
d.	<p>Track record of dividend payment on non convertible redeemable preference shares.</p> <p>Provided that in case the dividend has been deferred at any time, then the actual date of payment shall be disclosed.</p>	<p>Dividend on non convertible redeemable preference shares is paid within the prescribed timeline.</p>
e.	<p>Breach of any covenants under the terms of the non convertible redeemable preference shares</p> <p>Provided that in case of listed entity is planning a fresh issuance of shares whose end use is servicing of the Non Convertible Redeemable Preference shares (whether dividend or principle redemption), then the same shall be disclosed whenever the listed entity decided on such issuances.</p>	<p>There has been no breach of covenants under the terms of the Non-Convertible Redeemable Preference Shares.</p>

L&T Finance Holdings Limited

Company Secretary

Form A
(For Audited Standalone Financial Results)

1.	Name of the Company	L&T Finance Holdings Limited
2.	Annual financial statements for the year ended	March 31, 2016
3.	Type of Audit observation	Unmodified
4.	Frequency of observation	-
5.	To be signed by:	
	Mr. Y. M. Deosthalee Chairman & Managing Director	
	Mr. Sachinn Joshi Chief Financial Officer	
	Mr. Firdosh D. Buchia Partner, M/s. Sharp & Tannan, Statutory Auditors	
	Mr. S. V. Haribhakti Chairman - Audit Committee	


L&T Finance Holdings Ltd

City 2, Plot No 177, Vidyanagari Marg
CST Road, Kalina, Santacruz (E)
Mumbai 400 098, India

Registered Office

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Ballard Estate, Mumbai 400 001, India
CIN: L67120MH2008PLC181833

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www.ltfinanceholdings.com

May 02, 2016

National Stock Exchange of India Limited
Exchange Plaza,
Plot No. C/1, G Block,
Bandra - Kurla Complex, Bandra (East),
Mumbai - 400 051.

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

Symbol: L&TFH

Security Code No.: 533519

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

Sub: Audited Consolidated Financial Results for the quarter and financial year ended March 31, 2016

Dear Sir/ Madam,

This has reference to our letter of even date for submitting Audited Standalone Financial Results of the Company for the quarter and financial year ended March 31, 2016.

Please find enclosed herewith the following:

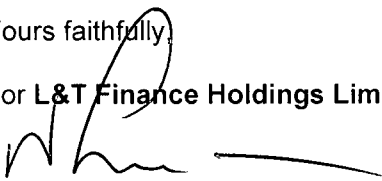
- Audited Consolidated Financial Results of the Company for the quarter and financial year ended March 31, 2016 along with Report of Statutory Auditors
- Form A for audit report with unmodified opinion
- Press Release

Kindly take the same on record and acknowledge the receipt.

Thanking you,

Yours faithfully,

For **L&T Finance Holdings Limited**


N. Suryanarayanan
Company Secretary & Compliance Officer

Encl: as above





SHARP & TANNAN

Chartered Accountants

Independent Auditor's Report

To the board of directors of L&T Finance Holdings Limited

Report on the statement of consolidated financial results

We have audited the accompanying statement of consolidated financial results of L&T Finance Holdings Limited ('the Company'), its subsidiaries and an associate (the Company, its subsidiaries and an associate together referred to as 'the Group'), for the quarter and year ended 31 March 2016 ('the statement'), being submitted by the Company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation, 2015 ('SEBI Regulation 2015'). This Statement, which is the responsibility of the Company's Management and approved by the board of directors, has been prepared on the basis of related consolidated financial statement, which is in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013 ('the Act'), as applicable and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement.

We conducted our audit in accordance with the Standards on Auditing specified under section 143(10) of the Act. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Statement is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the Statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the Company's preparation of the Statement that gives a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Company's Directors, as well as evaluating the overall presentation of the Statement.

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

We did not audit the financial statements of four subsidiaries included in the consolidated financial results, whose financial statement reflect total assets of Rs. 2,735,927.38 Lakhs as at 31 March 2016, total revenues of Rs. 279,642.61 Lakhs and net cash outflows amounting to Rs. 54,493.50 Lakhs for the year ended 31 March 2016, as considered in the consolidated financial results. These financial statements have been audited by the other auditors, whose reports have been furnished to us by the management and our opinion 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 reports of the other auditors.

We further report that in respect of an associate, we did not carry out the audit. The consolidated financial results include the net carrying cost of investment of Rs. 4,750.87 Lakhs and current year share of net profit of Rs. 300.45 Lakhs in respect of an associate. These financial statements have been audited by another auditor whose report has been furnished to us, and our opinion on the Statement, to the extent it has been derived from such financial statements, is based solely on the report of such auditor.

Ravindra Annexe, 194, Churchgate Reclamation, Dinshaw Vachha Road, Mumbai - 400 020, India.

Tel. (22) 2204 7722/23, 6633 8343 - 47 Fax (22) 6633 8352 E-mail : admin.mumbai@sharpandtannan.com

Farook M. Kobla
Edwin Augustine

Shreedhar T. Kunte
Raghunath P. Acharya

Milind P. Phadke
Firdosh D. Buchia

Ramnath D. Kare
Thiratharaj A. Khô

Ashwin B. Chopra
Pavan K. Aggarwal

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

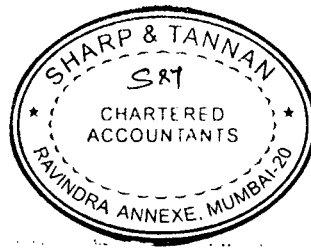
Our opinion is not qualified in respect of these matters

Opinion

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- I. is presented in accordance with the requirements of the Regulation 33 of SEBI Regulations, 2015; and
- II. gives true and fair view in conformity with the aforesaid, Accounting Standards and other accounting principles generally accepted in India of the net profit and other financial Information of the Group for the quarter and year ended 31 March 2016.

The Statement includes results for the quarter ended 31 March 2016, being the balancing figure between audited figures in respect of the full financial year and the published year to date figures up to nine months ended 31 December 2015, of the current financial year which were subjected to limited review by us.



Mumbai, 02 May 2016

Sharp & Tannan
Chartered Accountants
Firm's registration no. 109982W

Firdosh D. Buchia
Partner
Membership No. 38332

L&T FINANCE HOLDINGS LIMITED

CIN. L67120MH2008PLC181833

Regd. Office : L&T House, Ballard Estate, Mumbai - 400 001

Website: www.ltfinanceholdings.com Email: igrc@ltfinanceholdings.com Phone: +91 22 6621 7300 Fax: +91 22 6621 7509

(₹ Lakh)

PART I : STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2016						
Sr. No.	Particulars	Quarter ended			Year ended	
		March 31,	December 31,	March 31,	March 31,	March 31,
		2016	2015	2015	2016	2015
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
1	Income from operations	1,95,796.78	1,81,980.69	1,63,464.44	7,28,878.92	6,19,622.86
2	Expenses:					
a)	Employee benefits expense	10,696.33	13,479.64	10,766.05	48,768.77	35,227.05
b)	Professional fees	4,684.44	3,599.82	6,615.49	17,435.56	24,955.54
c)	Allowances and write-offs	20,628.18	20,350.24	19,861.83	78,102.13	66,167.50
d)	Depreciation and amortisation	2,105.61	2,006.24	2,211.70	8,281.38	9,550.41
e)	Administration and other expenses	16,797.61	12,911.49	8,663.69	56,800.95	37,972.85
	Total expenses (a+b+c+d+e)	54,912.17	52,347.43	48,118.76	2,09,388.79	1,73,873.35
3	Profit from operations before other income, finance costs and exceptional items (1-2)	1,40,884.61	1,29,633.26	1,15,345.68	5,19,490.13	4,45,749.51
4	Other income	5,277.00	4,421.60	3,612.09	18,190.04	14,122.07
5	Profit from ordinary activities before finance costs and exceptional items (3+4)	1,46,161.61	1,34,054.86	1,18,957.77	5,37,680.17	4,59,871.58
6	Finance costs	1,12,735.93	1,01,463.56	92,908.20	4,12,413.64	3,56,778.73
7	Profit from ordinary activities after finance costs but before exceptional items (5-6)	33,425.68	32,591.30	26,049.57	1,25,266.53	1,03,092.85
8	Exceptional items (Refer note 3)	-	-	-	-	14,389.42
9	Profit from ordinary activities before tax (7+8)	33,425.68	32,591.30	26,049.57	1,25,266.53	1,17,482.27
10	Tax expense:					
a)	Current tax	14,274.96	16,322.36	9,428.26	53,339.24	41,781.13
b)	MAT credit	-	(825.66)	(2,267.69)	(2,492.67)	(2,267.69)
c)	Deferred tax	(4,447.40)	(4,029.86)	(1,428.74)	(10,948.85)	(7,102.64)
	Total tax expense (a+b+c)	9,827.56	11,466.84	5,731.83	39,897.72	32,410.80
11	Net profit from ordinary activities after tax (9-10)	23,598.12	21,124.46	20,317.74	85,368.81	85,071.47
12	Extraordinary items	-	-	-	-	-
13	Net profit before share in profit/(loss) of associates (11+/-12)	23,598.12	21,124.46	20,317.74	85,368.81	85,071.47
14	Share of profit of associates	87.11	72.04	238.17	300.45	396.43
15	Net profit for the period/ year (13+14)	23,685.23	21,196.50	20,555.91	85,669.26	85,467.90
16	Paid-up equity share capital (Face value of ₹ 10/- each) (Refer note 4)	1,75,339.86	1,75,319.81	1,72,028.59	1,75,339.86	1,72,028.59
17	Reserves excluding Revaluation Reserve				5,32,368.43	4,65,618.84
18	Earnings per share (EPS): (Refer note 9)					
a)	Basic EPS before and after extraordinary items (₹) (* not annualised)	*1.08	*0.92	*1.01	3.79	4.30
b)	Diluted EPS before and after extraordinary items (₹) (* not annualised)	*1.08	*0.92	*1.01	3.79	4.29
19	Profit after tax from normal operations (i.e. excluding exceptional and extraordinary items)	23,685.23	21,196.50	20,555.91	85,669.26	73,603.48

CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES AS AT MARCH 31, 2016

(₹ Lakh)

Sr. No.	Particulars	As at	As at
		March 31,	March 31,
		2016	2015
		(Audited)	(Audited)
A	EQUITY AND LIABILITIES		
1	Shareholders' funds		
(a)	Share capital	2,96,679.86	3,08,368.59
(b)	Reserves and surplus	5,32,368.43	4,65,618.84
(c)	Money received against share warrants	11,806.88	-
	Sub-total - Shareholders' funds	8,40,855.17	7,73,987.43
2	Minority interest	10,030.00	10,030.00
3	Non-current liabilities		
(a)	Long-term borrowings	37,03,112.74	29,40,091.40
(b)	Other long-term liabilities	58,297.93	60,400.59
(c)	Long-term provisions	34,676.72	26,683.78
	Sub-total - Non-current liabilities	37,96,087.39	30,27,175.77
4	Current liabilities		
(a)	Short-term borrowings	6,69,552.90	5,98,869.67
(b)	Current maturities of long term borrowings	7,88,900.16	6,70,102.69
(c)	Trade payables	6,870.97	7,222.49
(d)	Other current liabilities	2,37,781.63	1,66,316.77
(e)	Short-term provisions	24,555.08	20,511.83
	Sub-total - Current liabilities	17,27,660.74	14,63,023.45
	TOTAL - EQUITY AND LIABILITIES	63,74,633.30	52,74,216.65

B	ASSETS		
1	Non-current assets		
(a)	Fixed assets	69,617.84	71,847.04
(b)	Goodwill on consolidation	63,891.06	63,891.06
(c)	Non-current investments	1,34,000.64	1,04,314.61
(d)	Deferred tax assets (net)	39,927.68	28,978.83
(e)	Long-term loans and advances	40,252.83	27,935.18
(f)	Long-term loans and advances towards financing activities	43,88,120.40	34,57,198.70
(g)	Other non-current assets	43,537.58	38,484.17
	Sub-total - Non-current assets	47,79,348.03	37,92,649.59
2	Current assets		
(a)	Current investments	2,22,326.72	1,60,607.01
(b)	Trade receivables	2,669.12	2,137.19
(c)	Cash and bank balances	40,153.43	86,232.95
(d)	Short-term loans and advances towards financing activities	3,11,468.07	2,71,122.76
(e)	Current maturities of long term loans and advances towards financing activities	9,06,949.55	8,47,991.90
(f)	Other current assets	1,11,718.38	1,13,475.25
	Sub-total - Current assets	15,95,285.27	14,81,567.06
	TOTAL - ASSETS	63,74,633.30	52,74,216.65

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Notes:

- 1 The consolidated financial statements are prepared in accordance with Accounting Standards 21 and 23.
- 2 Pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company has opted to publish the consolidated financial results. The audited standalone financial results have been submitted separately to the BSE Limited (BSE) and National Stock Exchange of India Limited (NSE), where the equity shares of the Company are listed. The audited standalone financial results for the quarter and year ended March 31, 2016 are summarized below and detailed financial results are also available on the Company's website www.ltfinanceholdings.com.

Particulars	Quarter ended			Year ended	
	March 31,	December 31,	March 31,	March 31,	March 31,
	2016	2015	2015	2016	2015
	(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
Income from operations	1,387.46	19,057.51	18,686.77	34,850.26	29,061.91
Profit from ordinary activities before tax for the period/year	1,583.42	19,712.34	18,058.29	36,809.29	25,202.77
Net profit for the period/year after tax	1,617.44	19,712.34	19,007.88	37,803.66	26,162.80

- 3 Exceptional items during the year ended March 31, 2015 represent the gain of ₹ 14,389.42 lakhs on sale of investment in City Union Bank Limited.
- 4 The Company, during the current quarter has allotted 200,487 equity shares of ₹ 10/- each, fully paid up, on exercise of options by employees, in accordance with the Company's Employee Stock Option Scheme(s).
- 5 Share / Debenture issue expenses and redemption premium for the year ended March 31, 2016 amounting to ₹ 2,877.41 lakh have been adjusted against Securities Premium Account.
- 6 During the year, the Company has paid interim dividend of ₹ 16,708.77 lakh on Cumulative Compulsorily Redeemable Preference Shares of ₹ 100/- each fully paid.
- 7 The Board of Directors have recommended a final dividend of ₹ 0.80/- per Equity Share of ₹ 10/- each.
- 8 Earnings per share from normal operations (i.e. excluding exceptional and extraordinary items) (Refer note 9)

Particulars	Quarter ended			Year ended	
	March 31,	December 31,	March 31,	March 31,	March 31,
	2016	2015	2015	2016	2015
	(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
(a) Basic EPS from normal operations (i.e. excluding exceptional and extraordinary items) (* not annualised) (₹)	*1.08	*0.92	*1.01	3.79	3.61
(b) Diluted EPS from normal operations (i.e. excluding exceptional and extraordinary items) (* not annualised) (₹)	*1.08	*0.92	*1.01	3.79	3.60

- 9 Earnings per share is calculated after adjusting annual dividend on outstanding preference shares.
- 10 The figures for the quarter ended March 31, 2016 and March 31, 2015 are the balancing figures between audited figures in respect of the full financial year and the published year-to-date figures upto the quarter ended December 31, 2015 and December 31, 2014 respectively.
- 11 Pursuant to RBI's Circular no. DNBR (PD) CC. No.043 / 03.10.119 / 2015-16 dated July 1, 2015, NPA recognition criteria is revised from 180 days past due to 150 days past due with effect from first quarter of financial year 2015-16. The below table provides NPA summary at 150 days past due (corresponding previous period numbers are management estimates) and 180 days past due (in brackets) for comparative purpose.

Particulars	Quarter ended			Year ended	
	March 31,	December 31,	March 31,	March 31,	March 31,
	2016	2015	2015	2016	2015
a) Amount of Gross NPA (₹ Lakh)	1,73,541.92 (1,51,848.19)	1,81,760.16 (1,57,189.64)	1,42,810.30 (1,04,484.02)	1,73,541.92 (1,51,848.19)	1,42,810.30 (1,04,484.02)
b) Amount of Net NPA (₹ Lakh)	1,15,395.44 (96,100.05)	1,20,641.00 (96,645.62)	96,302.23 (57,975.95)	1,15,395.44 (96,100.05)	96,302.23 (57,975.95)
c) Gross NPA (%)	3.05% (2.67%)	3.33% (2.88%)	3.08% (2.25%)	3.05% (2.67%)	3.08% (2.25%)
d) Net NPA (%)	2.05% (1.71%)	2.23% (1.79%)	2.10% (1.26%)	2.05% (1.71%)	2.10% (1.26%)

Note : Above includes NPA for L&T Housing Finance Ltd (wholly owned subsidiary of L&T Finance Holdings Ltd) where recognition is at 90 days past due as per extant National Housing Bank (NHB) regulations.

- 12 Previous periods/year figures have been regrouped/reclassified to make them comparable with those of current period/year.
- 13 The above financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on May 2, 2016.

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14 Segment-wise Revenue, Results and Capital Employed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

(₹ Lakh)

Sr. No.	Particulars	Quarter ended			Year ended	
		March 31,	December 31,	March 31,	March 31,	March 31,
		2016	2015	2015	2016	2015
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
	Gross segment revenue from continuing operations					
a	Retail and Mid Market Finance	1,07,180.07	1,00,065.13	91,099.07	4,06,959.38	3,62,817.38
b	Wholesale finance	81,035.46	74,223.98	66,901.32	2,93,450.41	2,39,417.55
c	Investment Management	6,859.36	6,784.87	4,246.57	25,706.99	13,912.00
d	Others	2,730.67	20,282.97	19,928.39	39,327.91	33,329.24
	Total	1,97,805.56	2,01,356.95	1,82,175.35	7,65,444.69	6,49,476.17
	Less: Inter Segment revenue	(2,008.78)	(19,376.26)	(18,710.91)	(36,565.77)	(29,853.31)
	Net segment revenue from continuing operations	1,95,796.78	1,81,980.69	1,63,464.44	7,28,878.92	6,19,622.86
	Segment Result (Profit/(loss) before tax)					
a	Retail and Mid Market Finance	18,684.95	15,755.59	15,771.05	64,828.60	59,411.59
b	Wholesale finance	13,600.30	15,956.71	9,923.48	57,903.08	46,807.14
c	Investment Management	1,096.64	644.26	498.38	2,718.98	1,199.79
d	Others (net of expenses)#	43.79	234.74	(143.34)	(184.13)	10,063.75
	Profit before tax	33,425.68	32,591.30	26,049.57	1,25,266.53	1,17,482.27
	Capital employed (Segment assets less segment liabilities)*					
a	Retail and Mid Market Finance	3,55,534.28	3,89,170.22	3,53,718.08	3,55,534.28	3,53,718.08
b	Wholesale finance	3,31,524.71	3,49,340.27	2,94,156.17	3,31,524.71	2,94,156.17
c	Investment Management	74,243.71	73,056.01	71,640.63	74,243.71	71,640.63
d	Others	79,552.47	1,12,258.04	54,472.55	79,552.47	54,472.55
	Total capital employed	8,40,855.17	9,23,824.54	7,73,987.43	8,40,855.17	7,73,987.43
	# Includes exceptional income of ₹ 14,389.42 lakh for the year ended March 31, 2015					
	* Includes Cumulative Compulsorily Redeemable Preference Share Capital of ₹ 121,340.00 lakh and Share Warrants of ₹ 11,806.88 lakh as on March 31, 2016					

(i) Segments have been identified in accordance with Accounting Standard (AS) 17 on Segment Reporting, considering the risk/return profiles of the businesses, their organisational structures and the internal reporting systems. The smaller business segments which are not separately reportable have been grouped under "Others" segment.

(ii) Segment composition :

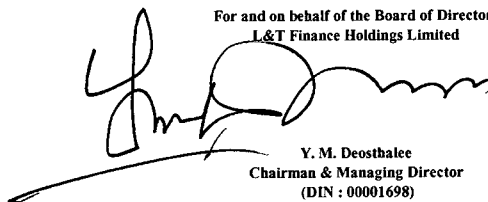
Retail and Mid Market Finance comprises of Rural Products Finance, Personal Vehicle Finance, Microfinance, Housing Finance, Commercial Vehicle Finance, Construction Equipment Finance, Loans & Leases, Loan Against Shares and Supply Chain Finance.

Wholesale Finance comprises of project finance and non-project corporate finance to infra and non-infra segments across Power – Thermal and Renewable; Transportation – Roads, Ports and Airports; Telecom and Other non-infra segments.

Investment Management comprises of Assets Management of Mutual Fund and Private Equity Fund.

Others comprises of Wealth Management, Financial Product Distribution etc.

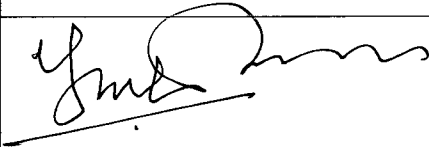
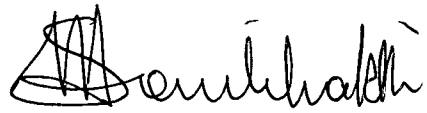
For and on behalf of the Board of Directors
L&T Finance Holdings Limited


Y. M. Deosthalee
Chairman & Managing Director
(DIN : 00001698)

Place : Mumbai
Date : May 2, 2016

SPT

Form A
(For Audited Consolidated Financial Results)

1.	Name of the Company	L&T Finance Holdings Limited
2.	Annual financial statements for the year ended	March 31, 2016
3.	Type of Audit observation	Unmodified
4.	Frequency of observation	-
5.	To be signed by:	
	Mr. Y. M. Deosthalee Chairman & Managing Director	
	Mr. Sachinn Joshi Chief Financial Officer	
	Mr. Firdosh D. Buchia Partner, M/s. Sharp & Tannan, Statutory Auditors	
	Mr. S. V. Haribhakti Chairman - Audit Committee	


L&T Finance Holdings Ltd

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Press Release

Monday, 2nd May 2016, Mumbai

Financial Performance for the quarter and year ended 31st March, 2016

Consolidated Profit for the quarter grows by 15%; Loans and Advances grow by 22%

Consolidated Profit (before exceptional items) for the year grows by 16%

L&T Finance Holdings (L&TFH) today released details of their financial performance for the quarter and year ended 31st March, 2016.

Result Highlights:

- **Growth in assets:** Loans & Advances as on 31st March 2016 grew by 22% y-o-y to Rs. 57,831 Cr. as compared to Rs. 47,232 Cr as on 31st March 2015. This is despite the company moderating its growth in farm equipment business due to challenging environment in this sector. The growth has been led by healthy disbursements in our key focus areas i.e. operational projects in renewable energy and roads and retail products – housing, microfinance and two wheelers.

Operating projects account for 61% of the total loans outstanding in the wholesale business while B2C products constitute 61% of the total loans outstanding in the retail business.

Business	Disbursements (Rs Cr)					
	Q4 15	Q4 16	Y-o-Y (%)	FY15	FY16	Y-o-Y (%)
Retail Finance	6,297	7,284	16%	20,506	26,445	29%
Wholesale Finance	2,643	3,404	29%	11,975	15,320	28%
Total	8,940	10,688	20%	32,481	41,765	29%
Business	Loans & Advances (Rs Cr)					
	FY15		FY16		Y-o-Y (%)	
Retail Finance	24,993		29,186		17%	
Wholesale Finance	22,239		28,645		29%	
Total	47,232		57,831		22%	

Investment Management: The Average Assets under Management (AAUM) for the quarter of the investment management business grew by 15% to Rs 25,945 Cr as compared to Rs 22,497 Cr for the same period last year. The share of equity assets increased to 41% of the total AAUM, reaching Rs 10,316 Cr representing a 20% increase on a y-o-y basis.

- **Profit after Taxes (PAT):** The Consolidated PAT for the quarter grew by 15% y-o-y to Rs. 237 Cr compared to Rs 206 Cr in the same period last year. Consolidated PAT before exceptional items for FY16 is Rs. 857 Cr which represents a 16% growth over Rs. 736 Cr in FY'15.

The operating performance has continued to remain steady with healthy margins, steady fee income and stable opex. The asset management business continues to contribute positively.

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Growth in profits has been a result of consistent and steady improvement in key operating parameters along with stabilization in the overall asset quality in the lending business and positive contribution by the asset management business.

Business	PAT (Rs Cr)				PAT (Rs Cr)		
	Q4 15	Q3 16	Q4 16	Y-o-Y (%)	FY15	FY16	Y-o-Y (%)
Retail Finance	104	100	121	17%	394	417	6%
Wholesale Finance	67	104	106	59%	326	398	22%
Investment Management	3	5	7	-	5	19	-
Others	32	3	3	-	11	23	-
PAT before Exceptional Items	206	212	237	15%	736	857	16%

- **Asset Quality:** Gross NPA% has shown a marked improvement over Dec'15 with GNPA's reducing from 3.33% of book to 3.05% of book. This has been achieved by substantial improvement in GNPA's of the Farm portfolio while maintaining asset quality for the rest of the portfolio.

Rs Cr	Q4 15		Q3 16		Q4 16	
	180 days	150 days	180 days	150 days	180 days	150 days
Gross NPA	1,045	1,428	1,572	1,818	1,518	1,735
Net NPA	580	963	966	1,206	961	1,154
Gross NPA %	2.25%	3.08%	2.88%	3.33%	2.67%	3.05%
Net NPA %	1.26%	2.10%	1.79%	2.23%	1.71%	2.05%
Provision Coverage %	44%	33%	38%	34%	37%	34%

Our provisioning policy takes into account long term portfolio behavior based on the probability of default and loss given default of the portfolio. In line with our conservative provisioning policy, the Company carries ~Rs 238 Cr of provisions in excess of RBI norms.

Management Commentary

Commenting on the results and financial performance, Mr. Y. M. Deosthalee, Chairman & Managing Director, L&T Finance Holdings, said, "We are happy to report a healthy 22% growth in loans and advances as on 31st March, 2016 along with a 15% growth in profits for the quarter on a y-o-y basis. This has been despite the slower than expected pick up in the overall economy and significant cash flow pressures in the rural markets. Our focus on financing operational projects in renewable energy and road sectors, and select segments of retail B2C products has enabled this. Our philosophy of being a sustainable financial services player is playing out positively in terms of maintaining a consistently healthy growth in assets and profitability over the last 8 quarters, with stabilization in the overall asset quality."

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Strategic re-orientation with focus on Return on Equity (RoE):

We believe that the company is at an inflection point. The future strategy will be based on a single minded focus towards continuous improvement in Return on Equity (RoE).

Key pillars towards achieving this goal comprise driving profitable growth in select lending businesses; focus on asset quality and managing non-lending businesses for fee income generation and value creation. This has led to identification of key businesses that we would operate in. The criteria for this choice have been Industry attractiveness and our Ability to extract value.

We expect to further strengthen our position in operational infrastructure projects especially renewables and roads, structured corporate loans and in retail products like tractors, 2 Wheelers, microfinance and housing finance.

Sharp focus on cost optimization, reallocation of capital towards focused businesses and creating Centers of Excellence in the above chosen areas will enable the Company to deliver improved RoE.

About L&T Finance Holdings:

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

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