May 15, 2020

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

Symbol: L&TFH

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

Security Code No.: 533519

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

Sub: Disclosure pursuant to SEBI circular dated November 26, 2018

Dear Sir/Madam,

Pursuant to SEBI circular no SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018 on fund raising by issuance of debt securities by large entities, please find enclosed:

i) Annexure A, an initial disclosure to be made by the Company for FY 2020-2021; and

ii) Annexure B, the details of the incremental borrowings done during the FY 2019-2020.

We request you to take the aforesaid on records.

Thanking you,

Yours faithfully,

For L&T Finance Holdings Limited

Apurva Rathod
Company Secretary and Compliance Officer

Encl: as above
Annexure A

Format of the Initial Disclosure to be made by an entity identified as a Large Corporate

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Particulars</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Name of the company</td>
<td>L&amp;T Finance Holdings Limited</td>
</tr>
<tr>
<td>2.</td>
<td>CIN</td>
<td>L67120MH2008PLC181833</td>
</tr>
<tr>
<td>3.</td>
<td>Outstanding borrowing of company as on March 31, 2020 (in Rs crore)*</td>
<td>Rs. 3,460.63 Crores</td>
</tr>
</tbody>
</table>
| 4.     | Highest Credit Rating During the previous FY along with name of the Credit Rating Agency | Rating: AAA (Stable)  
Rating Agency: CRISIL Limited, CARE Ratings Limited & India Ratings and Research Private Limited |
| 5.     | Name of Stock Exchange in which the fine shall be paid, in case of shortfall in the required borrowing under the framework | National Stock Exchange of India Limited |

* includes Preference Share Capital.

We confirm that we are a Large Corporate as per the applicability criteria given under the SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018.

For L&T Finance Holdings Limited

Apurva Rathod  
Company Secretary and Compliance Officer  
Contact Details: 0226212 5000

Sachinn Joshi  
Chief Financial Officer  
Contact Details: 0226212 5000

Date: May 15, 2020

In terms para of 3.2(ii) of the circular, beginning F.Y 2022, in the event of shortfall in the mandatory borrowing through debt securities, a fine of 0.2% of the shortfall shall be levied by Stock Exchanges at the end of the two-year block period. Therefore, an entity identified as LC shall provide, in its initial disclosure for a financial year, the name of Stock Exchange to which it would pay the fine in case of shortfall in the mandatory borrowing through debt markets.
Format of the Annual Disclosure to be made by an entity identified as a LC

1. Name of the Company: L&T Finance Holdings Limited
2. CIN: L67120MH2008PLC181833

4. Details of the borrowings (all figures in Rs. crore):

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Particulars</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.</td>
<td>Incremental borrowing done in FY (a)</td>
<td>874.00</td>
</tr>
<tr>
<td>II.</td>
<td>Mandatory borrowing to be done through issuance of debt securities (b) = (25% of a)</td>
<td>219.00</td>
</tr>
<tr>
<td>III.</td>
<td>Actual borrowings done through debt securities in FY (c)</td>
<td>874.00</td>
</tr>
<tr>
<td>IV.</td>
<td>Shortfall in the mandatory borrowing through debt securities, if any (d) = (b) - (c)</td>
<td>NIL</td>
</tr>
<tr>
<td>V.</td>
<td>Reasons for short fall, if any, in mandatory borrowings through debt securities</td>
<td>NA</td>
</tr>
</tbody>
</table>

For L&T Finance Holdings Limited

Apurva Rathod
Company Secretary and Compliance Officer
Contact Details: 022 6212 5000
Date: May 15, 2020

For L&T Finance Holdings Limited

Sachinn Joshi
Chief Financial Officer
Contact Details: 022 6212 5000