

October 15, 2026

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: LTF

Security Code No.: 533519

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

Sub: NSE Letter dated August 28, 2026 with respect to compliance of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir / Madam,

This is with reference to the letter dated August 28, 2026, bearing reference number NSE/LIST-SOP/DEBT/FINES/0078 received from NSE with respect to the notice for non-compliance with Sebi LODR ("Letter").

Pursuant to the directions contained in the Letter, the matter was duly placed before the Company's Board of Directors at its meeting held on October 15, 2026.

The Board observed that the delay of two (2) working days in submitting the prior intimation of the record date was procedural, inadvertent, and unintentional. The delay arose primarily due to an exceptionally compressed operational turnaround window between the receipt of the formal listing and trading approval for the newly allotted tranche of NCDs and the statutory cut-off date mandated for filing the record date notification.

Furthermore, the Company identified the procedural lag suo motu through its internal reconciliation process, and the requisite filing was completed immediately upon detection, without any regulatory nudge, third-party escalation, or notice from debenture holders.

The Board also noted that the debentures under reference were issued on a private placement basis to institutional investors, and the procedural delay had zero adverse impact on debenture holders or the market at large. All coupon and interest payouts were disbursed strictly according to the Information Memorandum and scheduled distribution timelines. Consequently, there was no market distortion, nor were any investor grievances or inquiries received regarding the record date or the payout.

In light of this instance, the Board requested the management to be more careful going forward and thereafter noted that the internal controls and compliance tracking mechanisms were further strengthened.

L&T Finance Limited

Registered Office

Brindavan, Plot No. 177, C.S.T Road
Kalina, Santacruz (East)
Mumbai 400 098, Maharashtra, India
CIN: L67120MH2008PLC181833

T +91 22 6212 5000 / 5555
F +91 22 6621 7509
E igrc@ltfs.com

WWW.LTFINANCE.COM

We request you to take the aforesaid on record.

Thanking you,

Yours faithfully,

For **L&T Finance Limited**

Apurva
Neeraj
Rathod

Digitally signed by
Apurva Neeraj Rathod
Date: 2026.10.15
19:48:00 +05'30'

Apurva Rathod
Company Secretary and Compliance Officer

L&T Finance Limited

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