

August 13, 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,  
1<sup>st</sup> 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: Allotment of Non-Convertible Debentures on private placement basis**

Dear Sir / Madam,

Pursuant to Regulation 30 and other applicable provisions of Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), read with SEBI master circular dated January 30, 2026, SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, the General Information Document dated March 13, 2026 and Key Information Document dated August 10, 2026, we wish to inform that the Company has allotted 200 (Two Hundred) subordinated, unsecured, rated, listed, redeemable, non-convertible debentures of the face value of Rs. 1,00,00,000 (Rupees One Crores only) on a private placement basis, in dematerialised form for cash for an aggregate nominal value of Rs. 200,00,00,000 (Rupees Two Hundred Crores Only), to the identified investors on August 13, 2026.

The required details in relation to the issue are annexed below.

We request you to take the aforesaid on records.

Thanking you,

Yours faithfully,

**For L&T Finance Limited**

**Apurva Rathod**  
**Company Secretary and Compliance Officer**  
Encl: as above

**L&T Finance Limited**

**Registered Office**

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

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### Annexure

| Particulars                          | Terms of Debentures                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                             |                                     |                            |                           |
|--------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|-------------------------------------|----------------------------|---------------------------|
| Issuer                               | L&T Finance Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                             |                                     |                            |                           |
| Instrument/Type of securities issued | subordinated, unsecured, rated, listed, redeemable, non-convertible debentures ("NCDs") or ("Debentures")                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                             |                                     |                            |                           |
| Type of Issuance                     | Private placement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                             |                                     |                            |                           |
| Total number of securities offered   | 200 (Two Hundred) subordinated, unsecured, rated, listed, redeemable, non-convertible debentures of a face value of Rs. 1,00,00,000 (Indian Rupees One Crore only) each having a base issue size of Rs. 200,00,00,000 (Indian Rupees Two Hundred Crores Only) with an option to retain oversubscription upto 180 (One Hundred Eighty) subordinated, unsecured, rated, listed, redeemable, non-convertible debentures of a face value of Rs. 1,00,00,000 (Indian Rupees One Crore only) each having a green shoe option of upto Rs. 180,00,00,000 (Indian Rupees One Hundred Eighty Crores Only) collectively aggregating upto Rs. 380,00,00,000 (Indian Rupees Three Hundred and Eighty Crores Only), as Subordinated Debt for inclusion as Tier II Capital |                             |                                     |                            |                           |
| Allotment                            | 200 (Two Hundred) subordinated, unsecured, rated, listed, redeemable, non-convertible debentures of a face value of Rs. 1,00,00,000 (Indian Rupees One Crore only) are issued on a private placement basis, in dematerialised form for cash for an aggregate nominal value of Rs. 200,00,00,000 (Rupees Two Hundred Crores Only)                                                                                                                                                                                                                                                                                                                                                                                                                            |                             |                                     |                            |                           |
| Listing                              | The Debentures are proposed to be listed on the Negotiated Trade Reporting Platform ("NTRP") under New Debt Market of the National Stock Exchange of India Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                             |                                     |                            |                           |
| Original Tenor                       | 3653 days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                             |                                     |                            |                           |
| Residual Tenor                       | 3610 days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                             |                                     |                            |                           |
| Date of Allotment                    | August 13, 2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                             |                                     |                            |                           |
| Date of Maturity/ Redemption         | July 01, 2036                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                             |                                     |                            |                           |
| Coupon Rate                          | 8.20% p.a.; First Coupon payable on July 01, 2027 and annually thereafter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                             |                                     |                            |                           |
| Schedule of payment of coupon        | <b>Cash Flows</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>Coupon Payment Date*</b> | <b>No. of Days in Coupon Period</b> | <b>Coupon Payout Date*</b> | <b>Amount (in Rupees)</b> |
|                                      | Coupon                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Thursday, July 01, 2027     | 365                                 | Thursday, July 01, 2027    | 8,20,000.0000             |
|                                      | Coupon                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Saturday, July 01, 2028     | 366                                 | Saturday, July 01, 2028    | 8,20,000.0000             |
|                                      | Coupon                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Sunday, July 01, 2029       | 365                                 | Monday, July 02, 2029      | 8,20,000.0000             |
|                                      | Coupon                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Monday, July 01, 2030       | 365                                 | Monday, July 01, 2030      | 8,20,000.0000             |
|                                      | Coupon                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Tuesday, July 01, 2031      | 365                                 | Tuesday, July 01, 2031     | 8,20,000.0000             |
|                                      | Coupon                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Thursday, July 01, 2032     | 366                                 | Thursday, July 01, 2032    | 8,20,000.0000             |
|                                      | Coupon                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Friday, July 01, 2033       | 365                                 | Friday, July 01, 2033      | 8,20,000.0000             |
|                                      | Coupon                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Saturday, July 01, 2034     | 365                                 | Saturday, July 01, 2034    | 8,20,000.0000             |

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| Particulars                                                                                                                                                                                                 | Terms of Debentures                                                                                                                                                                                                                                                                                                                                                                                                    |                           |                                                   |                        |                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------------------------------|------------------------|--------------------|
|                                                                                                                                                                                                             | Coupon                                                                                                                                                                                                                                                                                                                                                                                                                 | Sunday, July 01, 2035     | 365                                               | Monday, July 02, 2035  | 8,20,000.0000      |
|                                                                                                                                                                                                             | Coupon                                                                                                                                                                                                                                                                                                                                                                                                                 | Tuesday, July 01, 2036    | 366                                               | Tuesday, July 01, 2036 | 8,20,000.0000      |
|                                                                                                                                                                                                             | <p>*The above table is in accordance with the SEBI Master Circular and as amended from time to time.</p> <p>Note: Interest payments would be rounded off to the nearest rupee.</p> <p>(In the event any due date is a holiday, payments will be made in accordance with the Business Day Convention as set under Section 3 of the Key Information Document)</p>                                                        |                           |                                                   |                        |                    |
| Schedule of payment of principal                                                                                                                                                                            | Cash Flows                                                                                                                                                                                                                                                                                                                                                                                                             | Principal due for Payment | No. of Days from Original Issue Date <sup>^</sup> | Principal Payout Date* | Amount (in Rupees) |
|                                                                                                                                                                                                             | Principal                                                                                                                                                                                                                                                                                                                                                                                                              | Tuesday, July 01, 2036    | 3,653                                             | Tuesday, July 01, 2036 | 1,00,00,000.0000   |
|                                                                                                                                                                                                             | <p>*The above table is in accordance with the SEBI Master Circular and as amended from time to time.</p> <p><sup>^</sup> "Original Issue Date" means Deemed Date of Allotment for the first issue under this ISIN, i.e. July 01, 2026</p> <p>(In the event any due date is a holiday, payments will be made in accordance with the Business Day Convention as set under Section 3 of the Key Information Document)</p> |                           |                                                   |                        |                    |
| Charge / Security, if any created over the assets                                                                                                                                                           | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                         |                           |                                                   |                        |                    |
| Special right / interest / privileges attached to the instrument and changes thereof                                                                                                                        | Nil                                                                                                                                                                                                                                                                                                                                                                                                                    |                           |                                                   |                        |                    |
| Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest/ principal                                                       | In case of default in payment of coupon rate and/ or principal redemption on the due dates, additional interest of @ 2% p.a. over the coupon rate shall be payable by the Company for the defaulting period.                                                                                                                                                                                                           |                           |                                                   |                        |                    |
| Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                         |                           |                                                   |                        |                    |
| Details of redemption of debentures                                                                                                                                                                         | NCDs will be redeemed at redemption price of Rs. 1,00,00,000 (Rupees One Crore Only) per NCD on the Date of Maturity.                                                                                                                                                                                                                                                                                                  |                           |                                                   |                        |                    |

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