

April 03, 2025

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: Company business update – Information for the quarter and financial year ended March 31, 2025

Dear Sir / Madam,

We request you to note the following information pertaining to the business for the quarter and financial year ended March 31, 2025:

1. Retailisation (%)

Q4FY24 (Actual)	Q4FY25 (Estimated)
94%	97%

Retailisation of the portfolio is estimated at ~97% as at end of Q4FY25.

2. Retail disbursements

Retail disbursements for the FY25 is estimated at ~ Rs. 60,020 crores, i.e. growth of ~11% on an annual basis.

Retail Disbursements	(Rs. in crores)	
	FY24 (Actual)	FY25 (Estimated)
Rural Business Finance	21,495	20,920
Farmer Finance	6,848	7,930
Urban Finance	20,416	24,960
SME Finance	3,657	4,990
Acquired Portfolio	1,852	1,220
Retail Finance	54,268	60,020

L&T Finance Limited
(formerly known as L&T Finance Holdings Limited)

Registered Office

Brindavan, Plot No. 177, C.S.T Road
Kalina, Santacruz (East)
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CIN: L67120MH2008PLC181833

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Retail disbursements for the Q4FY25 is estimated at ~ Rs. 14,870 crores.

(Rs. in crores)

Retail Disbursements	Q4FY24 (Actual)	Q4FY25 (Estimated)
Rural Business Finance	5,768	5,110
Farmer Finance	1,530	1,750
Urban Finance	5,984	6,100
SME Finance	1,213	1,520
Acquired Portfolio	549	390
Retail Finance	15,044	14,870

3. Retail book

Retail loan book at the end of Q4FY25 is estimated at ~Rs. 95,100 crores, i.e., a growth of ~19% on a Y-o-Y basis.

(Rs. in crores)

Particulars	Q4FY24 (Actual)	Q4FY25 (Estimated)
Retail Loan Book	80,036	95,100

4. PAN India 0 DPD collection efficiency for the month of March 2025 for Rural Group Loans and Micro Finance is ~99.38% (estimated) and the same excluding the state of Karnataka is ~99.64% (estimated).

The above information is estimated and provisional in nature and subject to audit by the Statutory Auditors of the Company.

We request you to take the aforesaid on records.

Thanking you,
Yours faithfully,

For **L&T Finance Limited**
(formerly known as L&T Finance Holdings Limited)

Apurva Rathod
Company Secretary and Compliance Officer