

April 03, 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: Company business update – Information for the quarter and financial year ended March 31, 2026.

Dear Sir / Madam,

We request you to note the following information pertaining to the business for the quarter and financial year ended March 31, 2026:

1. Retail disbursements

Retail disbursements for the quarter ended March 31, 2026 is estimated at ~ Rs. 24,080 crores, i.e., a growth of ~62% on a Y-o-Y basis.

(Rs. in crores)

Retail Disbursements	Q4FY2024-25 (Actual)	Q4FY2025-26 (Estimated)
Rural Business Finance	5,114	7,200
Farmer Finance	1,755	2,035
Urban Finance	6,104	9,840
SME Finance	1,528	1,835
Gold Finance	-	2,775
Acquired Portfolio	398	395
Retail Finance	14,899	24,080

Retail disbursements for the full financial year ended March 31, 2026 is estimated at ~ Rs. 83,190 crores, i.e. growth of ~39% on an annual basis.

(Rs. in crores)

Retail Disbursements	FY2024-25 (Actual)	FY2025-26 (Estimated)
Rural Business Finance	20,921	25,880
Farmer Finance	7,935	8,670
Urban Finance	24,963	34,510
SME Finance	4,999	6,120
Gold Finance	-	6,700
Acquired Portfolio	1,222	1,310
Retail Finance	60,040	83,190

L&T Finance Limited

Registered Office

Brindavan, Plot No. 177, C.S.T Road
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CIN: L67120MH2008PLC181833

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2. Retail book

Retail loan book as at March 31, 2026 is estimated at ~ Rs. 1,19,550 crores, i.e., a growth of ~26% on a Y-o-Y basis.

(₹ in crores)

Particulars	Q4FY2024-25 (Actual)	Q4FY2025-26 (Estimated)
Retail Loan Book	95,180	1,19,550

3. Retailisation (%)

Q4FY2024-25 (Actual)	Q4FY2025-26 (Estimated)
97%	98%

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**

Apurva Rathod
Company Secretary and Compliance Officer