

April 29, 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: Intimation for exercise of call option and notice of call option to debenture holders**

Dear Sir / Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, SEBI master circular dated January 30, 2026 and other applicable provisions / regulations, if any, we hereby inform the exchange that L&T Housing Finance Limited (merged as part of corporate restructuring exercise in 2021, and now part of L&T Finance Limited), had issued Subordinated Perpetual Upper Tier – II Debt (Perpetual Debt Instruments) (“NCDs”) vide the Offer Document dated June 02, 2016. The NCDs were issued with a put/call option exercisable after a minimum period of 10 years with the prior approval of the Reserve Bank of India.

In accordance with the terms of the NCDs and RBI approval dated April 29, 2026, the Company has decided to exercise the call option. Accordingly, a letter to the debenture holder(s) is being sent (enclosed as **Annexure A**) on April 29, 2026, for the redemption of NCDs on June 03, 2026.

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

**Annexure – A****April 29, 2026****Letter to the debenture holder**

Re: Exercise of call option for payment of principal outstanding and payment of annual coupon by L&T Finance Limited (“the Company”) on June 03, 2026- Series “E” of FY 2016-17 (ISIN: INE476M08063)

This refers to the Information Memorandum dated June 02, 2016 (“IM”) for 150 Unsecured, Non-Convertible Debentures in the nature of Subordinated, Perpetual, Upper Tier-II Debt (“the Debentures”) of the face value of Rs. 10,00,000/- (Rupees Ten Lakhs only) each issued by L&T Housing Finance Limited (merged as part of corporate restructuring exercise in 2021, and now part of L&T Finance Limited), amounting to Rs. 15 crores issued on a Private Placement Basis (“the Issue”) with ISIN: INE476M08063 under the terms of IM and listed on the Wholesale Debt Market segment of NSE Limited w.e.f. June 15, 2016.

In accordance with the terms of Issue, the Company is exercising the call option on the Issue and the date of exercise of such call option will be June 03, 2026. As per the terms of the said IM and applicable regulations, the Company has obtained approval from the Reserve Bank of India dated April 29, 2026 for exercising the call option on June 03, 2026.

The principal outstanding along with the annual coupon @ 9.60% p.a. of the Debentures of the Issue will be paid on June 03, 2026. Accordingly, the Company has fixed May 19, 2026, as the Record Date for the said purpose.

This letter/ notice is being sent to the Debenture holders as per the Beneficiary Position dated April 24, 2026 and may treat this as ‘NOTICE’ for the exercise of the call option as stated above.

The Company will not be responsible for any claim for the securities sold or transferred after the record date as mentioned above.

For **L&T Finance Limited**

Sd/-  
**Authorized Signatory**

**L&T Finance Limited****Registered Office**

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Mumbai 400 098, Maharashtra, India  
CIN: L67120MH2008PLC181833

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