

January 05, 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 ended December 31, 2025

Dear Sir / Madam,

We request you to note the following information pertaining to the business for the quarter ended December 31, 2025:

1. Retail disbursements

Retail disbursements for Q3FY2025-26 are estimated at ~ Rs. 22,690 crores, i.e., a growth of ~49% on a Y-o-Y basis.

(Rs. in crores)		
Retail Disbursements	Q3FY2024-25 (Actual)	Q3FY2025-26 (Estimated)
Rural Business Finance	4,599	6,740
Farmer Finance	2,495	2,780
Urban Finance	6,531	9,670
SME Finance	1,249	1,550
Gold Finance	-	1,400
Acquired Portfolio	336	550
Retail Finance	15,210	22,690

2. Retail book

Retail loan book at the end of Q3FY2025-26 is estimated at ~ Rs. 1,11,900 crores, i.e., a growth of ~21% on a Y-o-Y basis.

(Rs. in crores)		
Particulars	Q3FY2024-25 (Actual)	Q3FY2025-26 (Estimated)
Retail Loan Book	92,224	1,11,900

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)

Mumbai 400 098, Maharashtra, India

CIN: L67120MH2008PLC181833

T +91 22 6212 5000 / 5555

F +91 22 6621 7509

E igrc@ltsf.com

WWW.LTFINANCE.COM

3. Retailisation (%)

Q3FY2024-25 (Actual)	Q3FY2025-26 (Estimated)
97%	98%

The above information is estimated and provisional in nature and subject to limited review 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

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)
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