Investor Presentation

Q2FY27



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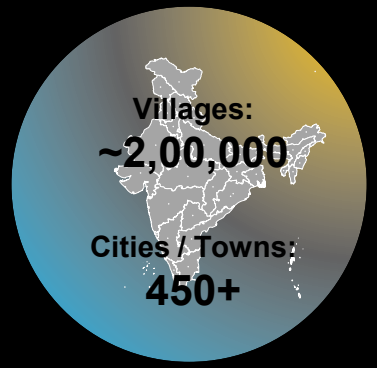
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L&T Finance Pedigree & Position

Retail
Upper Layer NBFC



Part Of Illustrious
L&T Group



Presence across
Rural & Urban

Book:
₹1,36,000 Cr+

Customer base:
3 Cr+

Granular
Retail Franchise

Branches:
3,100+

Extensive
Distribution Network

Ratings:
Domestic: AAA
Intl: 'BBB' & 'BBB-'

Premium
Liability Franchise

Our Operating Credo

Be a Risk-first, Tech-first

AI-native Retail Financial Services Institution

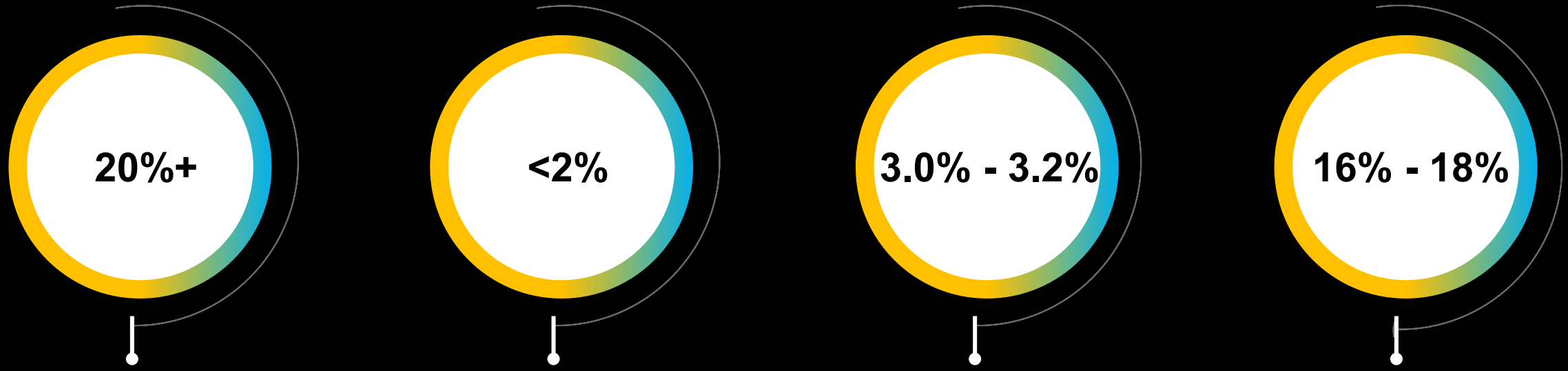
Lakshya 2031

Accelerating the growth agenda



LAKSHYA 2031 GOALS

Unveiled in April 2026



Lakshya 2031 is the leap from Transformation to Delivery

Early goal achievement should transition into sustained performance for the tenure of the plan

Lakshya 2031 Progress Report

PARTICULARS	LAKSHYA 2031 GOALS (Remain Unchanged)	Q4 FY26	Q1 FY27	Q2 FY27	
Book Growth	20%+	25%	27%	28%	IN LINE
Credit cost	<2%	2.64%	2.54%	2.46%	WIP
RoA	3% - 3.2%	2.40%	2.48%	2.60%	WIP
RoE	16% - 18%	11.71%	12.71%	13.56%	WIP

RoA & RoE Tracker

PARTICULARS	Q2 FY26	Q1 FY27	Q2 FY27
Book (₹ Cr)	1,07,096	1,29,634	1,36,635
Yields	14.62%	14.81%	14.76%
NIMs+ Fees	10.22%	10.47%	10.48%
Opex	4.05%	4.03%	4.08%
Credit cost	2.98%*	2.54%	2.46%
RoA	2.41%	2.48%	2.60%
RoE	11.33%	12.71%	13.56%

* Credit cost after macro utilization is 2.41%

Financial Snapshot – Q2FY27

DISBURSEMENTS

₹ 24,027 Cr

+27% YoY

+1% QoQ

NIMS+FEES

10.48%

+26bps YoY

+1bp QoQ

ROA

2.60%

+19bps YoY

+12bps QoQ

BOOK

₹ 1,36,635 Cr

+28% YoY

+5% QoQ

PAT

₹ 975 Cr

+33% YoY

+8% QoQ

ROE

13.56%

+223bps YoY

+85bps QoQ

Deep Tech & AI powered execution – Foundation of Lakshya 2031



THE TECH MULTIPLIER

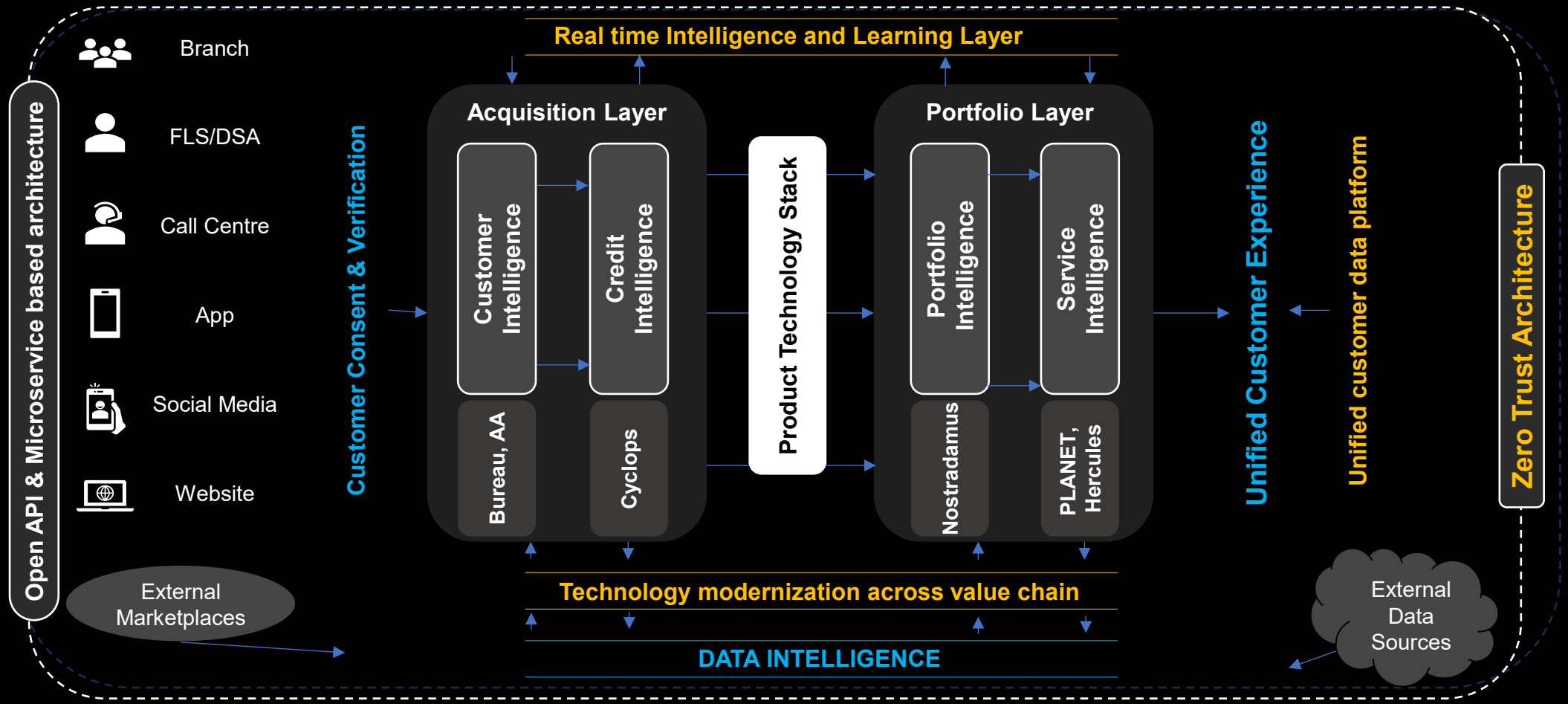
Cutting-edge in-house AI & Deep Tech stack

Native Engineering capability – 1,000+ Tech & Data Scientists

Super-fast solutions development cycle

Proprietary Deep Tech AI Stack

Creating Intelligence with Applicative AI



100+

Scorecards

7+

Alternate data channels

AI IS THE OPERATING SYSTEM LEVERAGED FOR CUSTOMER LIFE CYCLE MANAGEMENT

C Y C L Φ P S

The underwriting core of the platform

Omni-product, omni-customer, next-generation underwriting engine running on a Gen-3 architecture

WHAT IS C Y C L Φ P S

- Consumes bureau, banking, payments, micro-geography,trust signals, alternate data & customer history
- Supports multiple scorecards & segmentation logic for thick-file, thin-file, NTC & ETC customers
- Built on Kubernetes-based Gen-3 architecture for speed, scale & low-latency decisioning

FEATURE SET

- 100+ scorecards / data science library context
- Real-time orchestration
- Output traceability & benchmarking

WHAT IT CHANGES

- Sharper customer selection
- Prime / near-prime mix improvement – Prime share on book @ 84% in Two Wheeler
- Better pricing & lower bounce / NNS

Identifies Prime & 'Undiscovered' Prime customers

Live & Operational

- 2W (Q4FY25)
- Farm (Q2FY26)
- PL (Q2FY26)
- SME (Q3FY26)

Go Live In FY27 / H1 FY28

- RBF
- Mortgage

Cyclops - referred to as Project Cyclops

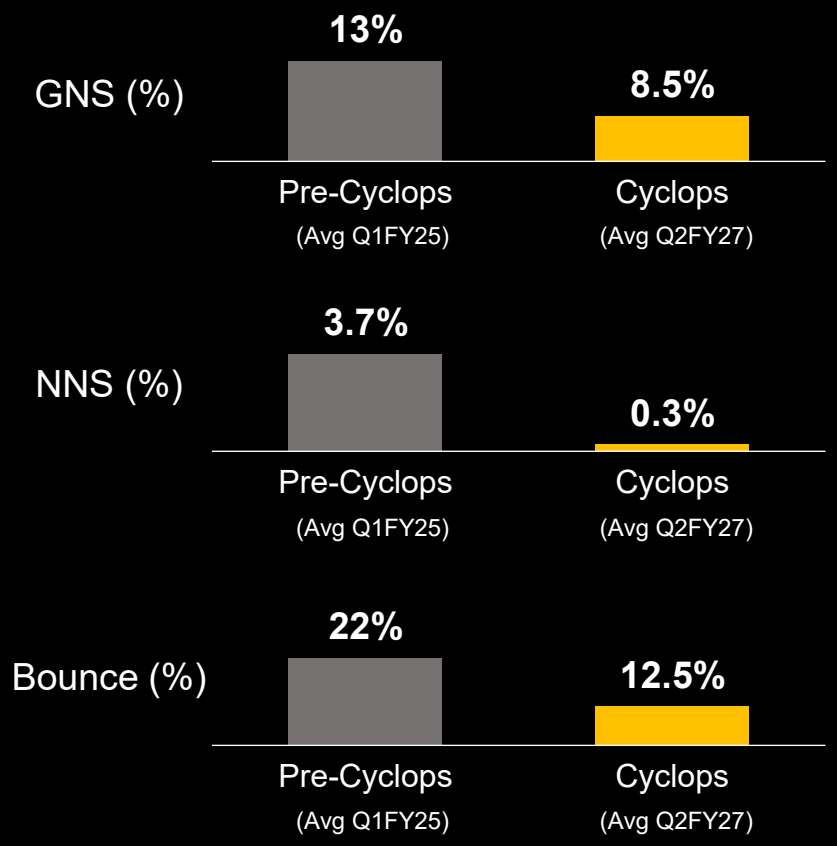
C Y C L Φ P S : Two-Wheeler Successful Implementation

Seasoned C Y C L Φ P S Two-Wheeler portfolio indicators

Sourcing Summary

	Pre Cyclops	Cyclops
Disbursements	₹ 2,621 Cr (Q1FY25)	₹ 3,170 Cr (Q2FY27)
Avg IRR	17.6% (Avg Q1FY25)	17.3% (Avg Q2FY27)
NTC mix	33% (Avg Q1FY25)	24% (Avg Q2FY27)
Account Aggregator penetration	18% (Avg Q1FY25)	79% (Avg Q2FY27)
Prime mix	52% (Avg Q1FY25)	92% (Avg Q2FY27)

Delinquency indicators



GNS : Proportion of customers who bounced their 1st EMI (before intervention) | NNS : Proportion of customers who bounced their 1st EMI | NTC : New to Credit

N O S T R Δ D Δ M U S

Portfolio intelligence and augmented decisioning

N O S T R Δ D Δ M U S monitors the book after disbursement

WHAT IS N O S T R Δ D Δ M U S

- Automated Portfolio monitoring engine that tracks customer-level risk after disbursement
- Uses internal loan performance, bureau, banking, economic, digital and external market signals

FEATURE SET

- One Organisational view
- State of the art GUI
- Stress Testing Module
- Integration with Collection systems
- Deep dive views

WHAT IT CHANGES

- Generates Early Warning Signals, collection actions, dashboards & self-serve portfolio insights
- Makes it very easy & fast for analysts to decipher stress areas
- Allows for automated stress testing

Live & Operational



2W (Q1FY27)



PL (Q1FY27)

Go Live In FY27 / H1 FY28



RBF



SME



Farm

Nostradamus - referred to as Project Nostradamus | GUI: Graphic User Interface

CO-PILOTS – DEMOCRATISING AI

Co-pilots speed and deepen human decisions across underwriting, fraud, service and collections

FLAGSHIP

HELIΦS

SME, Home Loan & PL underwriting co-pilot

Banking analysis, bureau insights, deviation matrix & faster, more consistent decisioning

~80,000

Files Processed

SEP 21 → 16

SENP 37 → 22

TAT reduction ***(hrs)***

ΦRIΦN

Nostradamus portfolio-management co-pilot

Conversational self-serve queries, live portfolio awareness & report generation

~5,000

Business Queries

BROADER FACTORY

ShigraM

Mortgage legal process automation

9,500+

Files Processed

11

Vernacular Languages

MOPPΔ

Mortgage policy & pricing assistant

240+

Queries / day

15

Vernacular Languages

ΔRGUS

Fraud screening in SME

~9,700

Files Processed

All Co-pilot names have to be prefixed with the name Project | SEP : Self Employed Professionals | SENP : Self Employed Non-Professionals

AI CITIZEN

Facilitating Tech DNA Upgrade

LAUNCHED "AI CITIZEN“, WITH GEMINI ENTERPRISE AGENT PLATFORM

BUILD CUSTOM AGENTS THAT BOOST OPERATIONAL PRODUCTIVITY





1,200+
Employees

21,000+
Chat sessions

5,000+
Agents created

Following exclusive leadership training, the "AI Citizen" initiative is expanding enterprise-wide by building a network of AI Champions to drive organization-wide adoption



Senior Management building AI Agents

INITIATIVE FOCUSING ON UPGRADING EMPLOYEES TOWARDS USAGE OF AI IN THEIR FUNCTIONAL AREAS

HERCULES

Agentic AI based cross-sell platform

PHASE 1 LAUNCHED IN BETA | INVESTOR DEMO IN DEC 2026 @ L&T Finance RAISE'26

Launched

(Phase 1 - Q2FY27)

- Hercules powered by New **Lead Management System (LdMS)**
- LdMS live for upsell and cross sell **across all Urban products**; rural products will be introduced by mid-November 2026
- Good early traction with gold loans **lead conversions;** focused efforts underway to drive conversions across all products
- Employee adoption driven by **process simplicity** and LdMS platform **agility**

Agentic Platform

- Work in progress across multiple workstreams in enabling **Agentic use cases** & best-in-class cross sell agentic platform
- **Customer Launch** targeted for go-live in December 2026
- Significant **scale-up in disbursements** from this platform expected by Q4FY27 and early FY28

What will the proprietary tech & AI stack deliver?

SUSTAINED	IMPROVED	REDUCED
GROWTH	CREDIT	OPEX

AI & TECH @ LTF IS NOT A MEANS, IT IS A CORE OPERATING PHILOSOPHY

Lakshya 2031

Goal monitorables

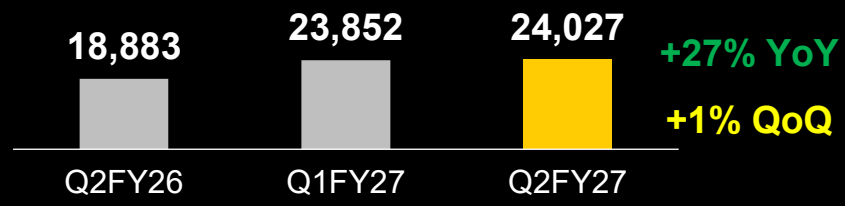


BOOK GROWTH

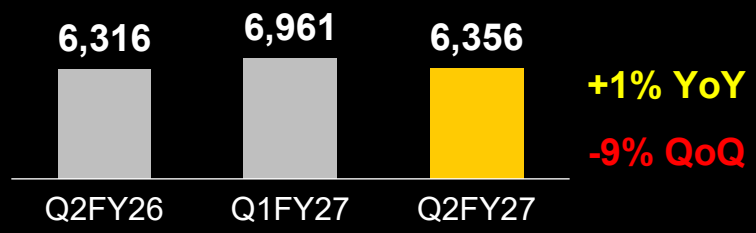
Disbursement increased by 27% on YoY basis

₹ in Cr

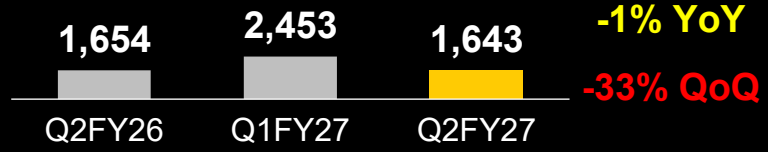
DISBURSEMENTS



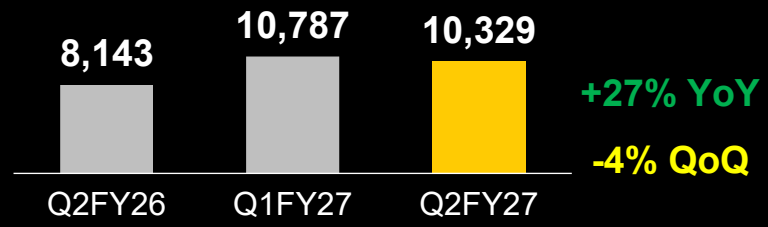
Rural Business Finance



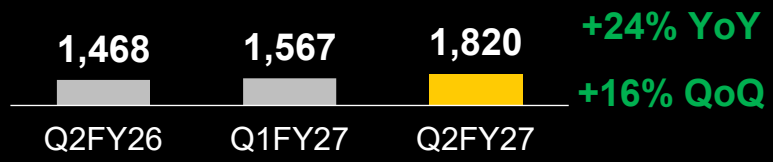
Farmer Finance



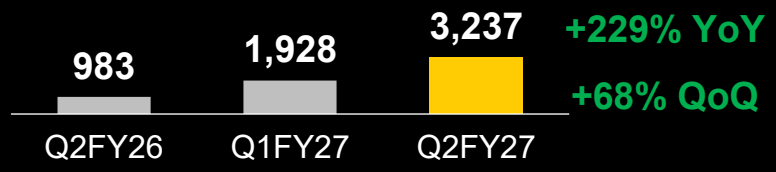
Urban Finance



SME Finance



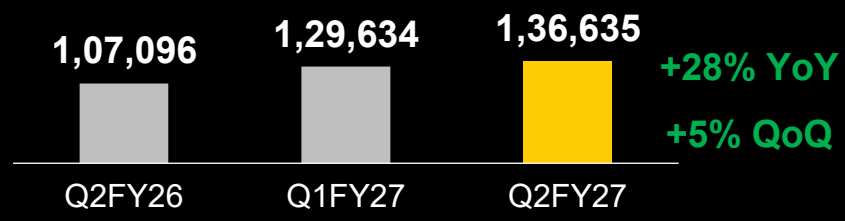
Gold Finance



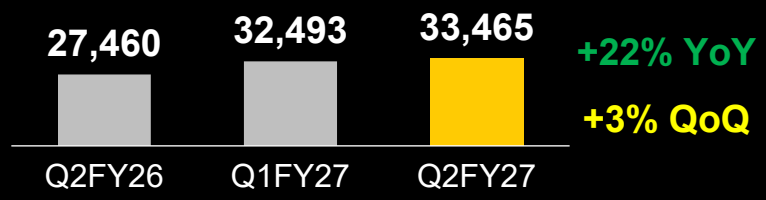
Book increased by 28% on YoY basis

₹ in Cr

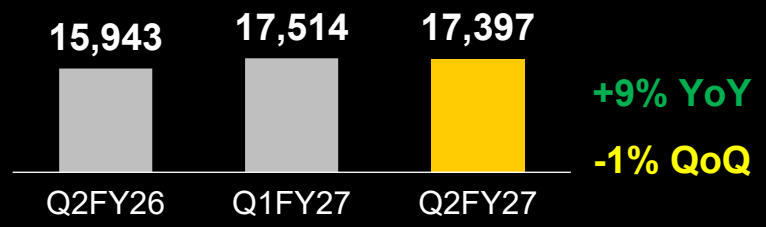
BOOK



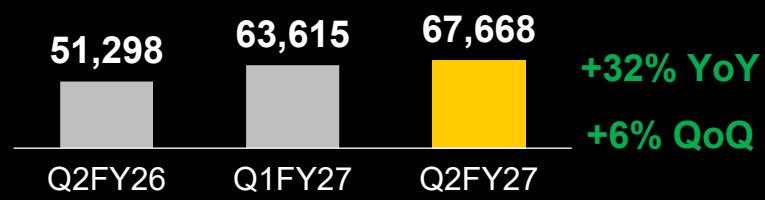
Rural Business Finance



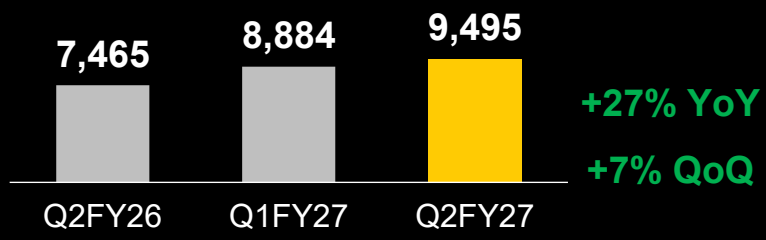
Farmer Finance



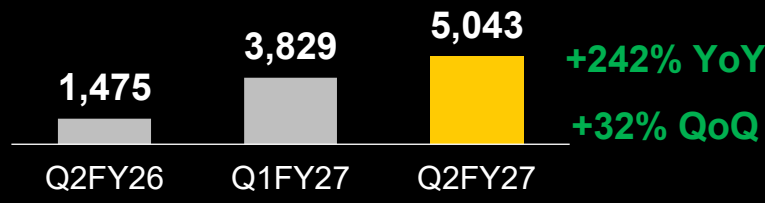
Urban Finance



SME Finance



Gold Finance



Growth in Distribution Network

	Q2 FY26	Q1 FY26	Q2 FY27
Rural Group Loans & MFI New villages activated (nos.)	28,229	23,467	25,670
Two Wheeler Finance Active sourcing points (nos.)	8,515	8,914	9,453
Farm Equipment Finance Active sourcing points (nos.)	2,590	2,750	2,766
Personal Loans Active DSAs & E-aggregators (nos.)	58	67	64
Home Loan / LAP Active sourcing points (nos.)	321	310	298
Gold Finance Active branches (nos.)	130	343	502

3 Cr+

Customer Database

93 Lac+

Active Customers

CREDIT COST

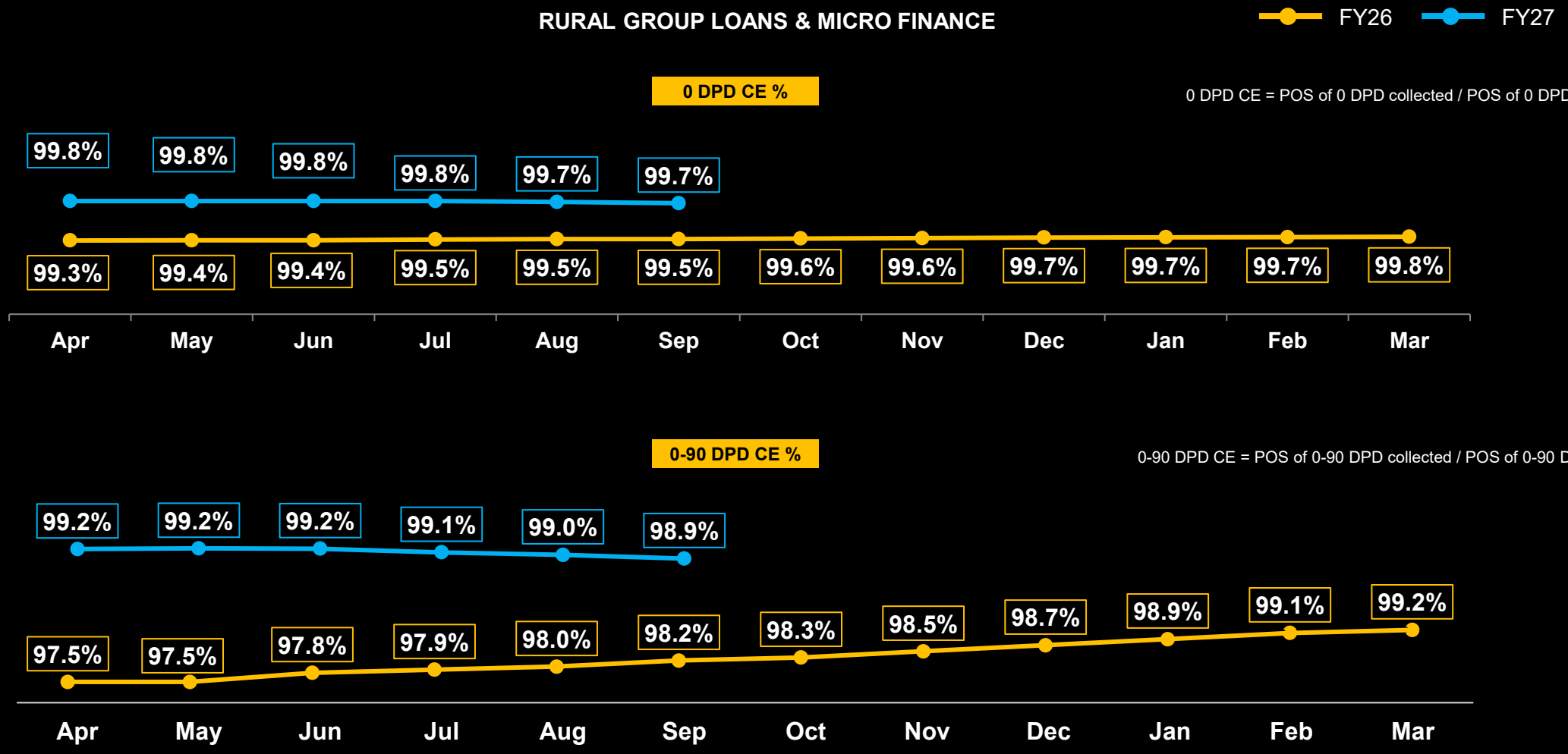
RBF Collection Efficiency (1/3)

Trending at normalized levels

RURAL BUSINESS FINANCE

RURAL

RURAL GROUP LOANS & MICRO FINANCE



DPD: Days Past Due Charts not to scale

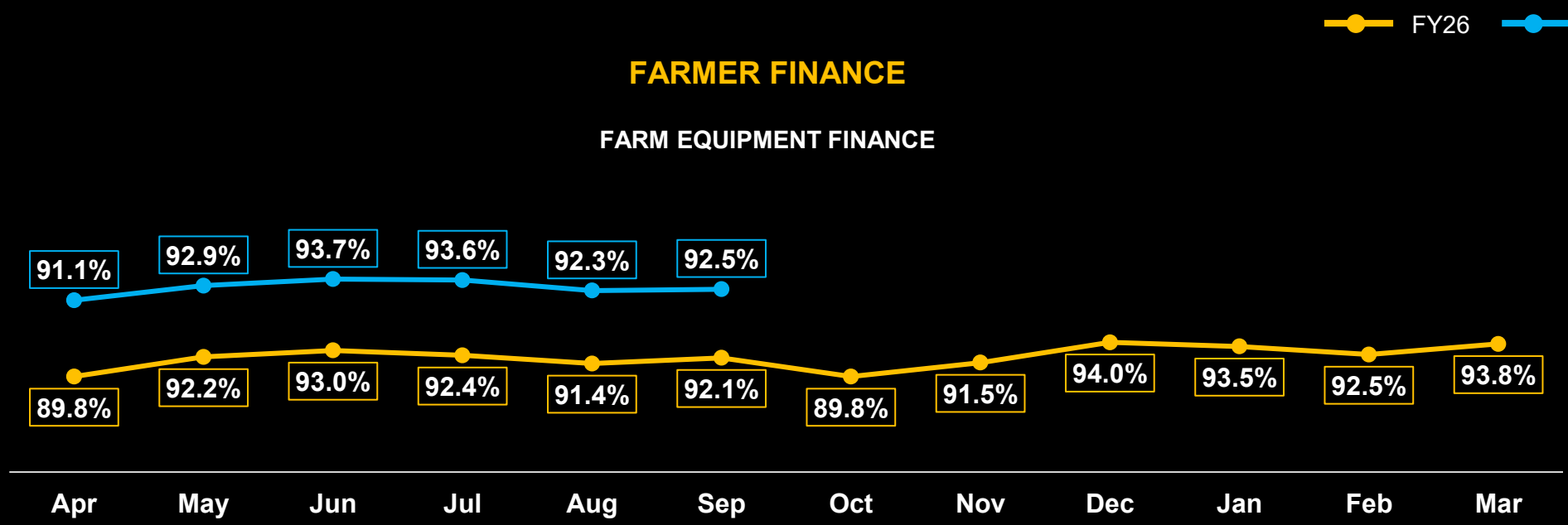
Farmer Finance Collection Efficiency (2/3)

Robust pointers to a lowering delinquency

Regular CE = cashflow received from 0 DPD customer for billing / billing of 0 DPD customer

RURAL





DPD: Days Past Due | Charts not to scale

Urban Collection Efficiency (3/3)

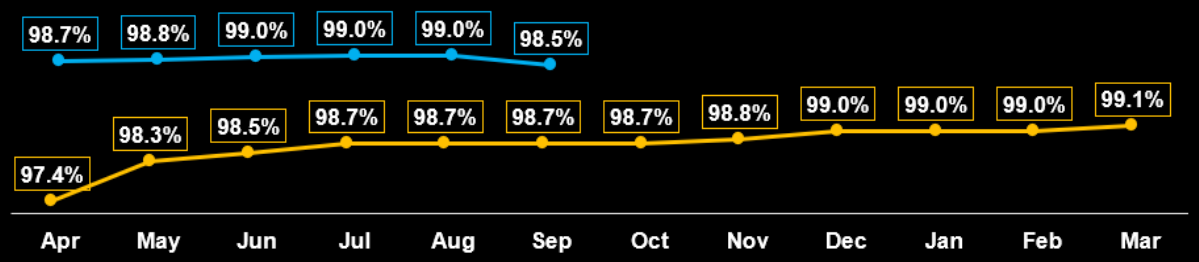
Trending at healthy levels

Regular CE = cashflow received from 0 DPD customer for billing / billing of 0 DPD customer

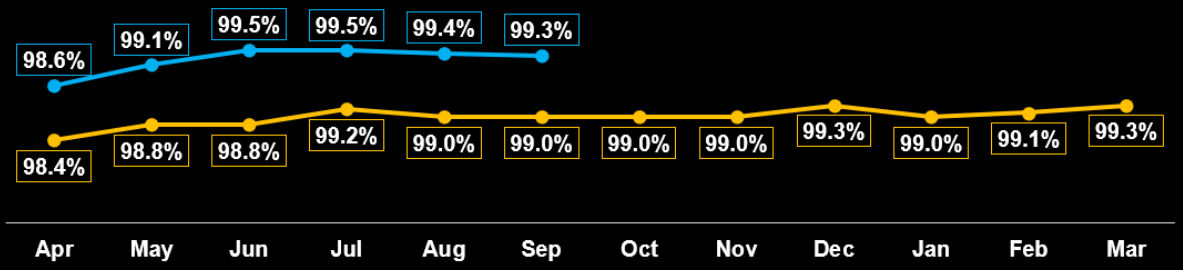
URBAN

FY26 FY27

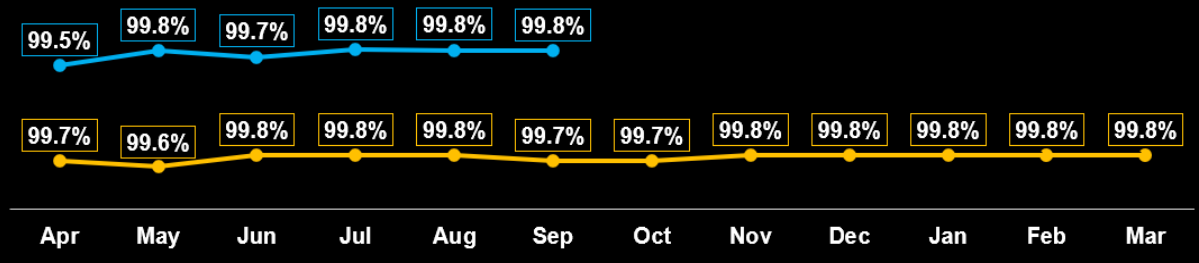
TWO WHEELER FINANCE



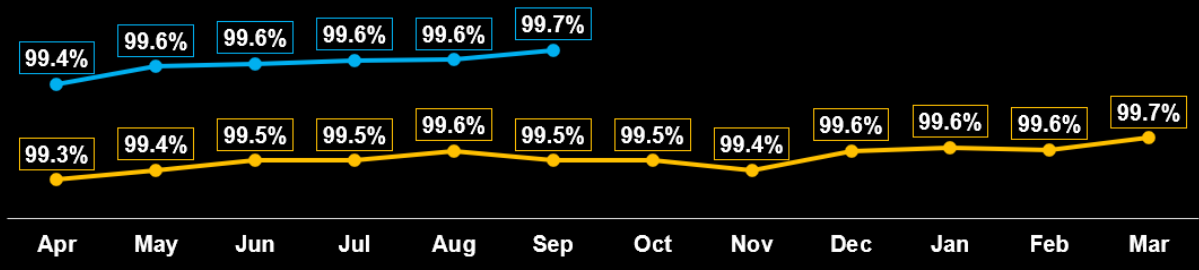
PERSONAL LOANS



HOME LOANS & LAP



SME FINANCE



DPD: Days Past Due | Charts not to scale

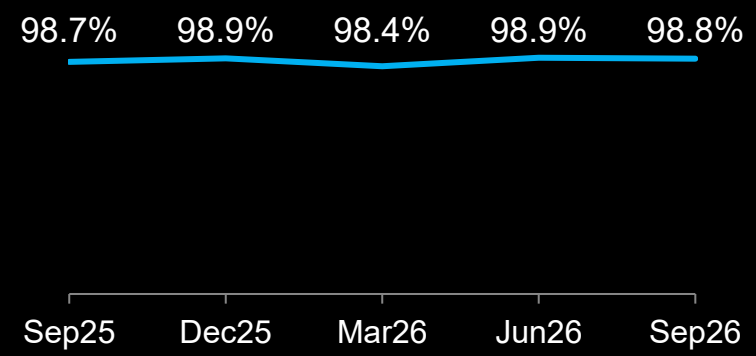
Improved Credit Quality Trends (1/3)

RBF : Best-in-class delinquency levels

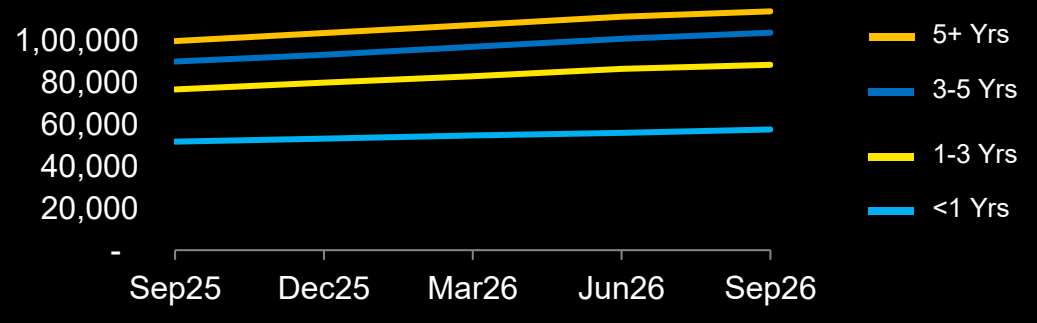
Rural Group Loans & Micro Finance

Basis rolling 12-month sourcing cohorts

On Due Date (ODD) CE %



ATS (in ₹) vs Borrower Vintage

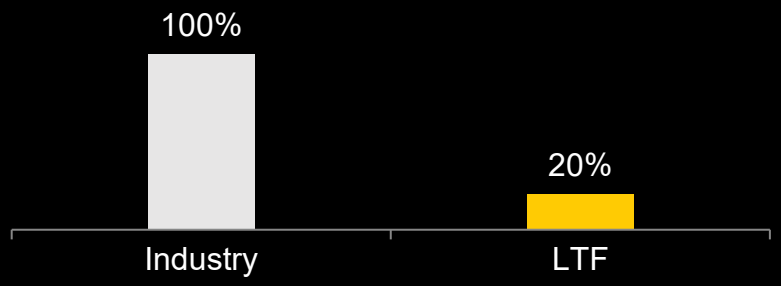


CE: Collection Efficiency

Delinquency is calculated as 12 Month On Book (MOB) ever 90+ performance in **Jul'25-Jun'26** for last 12 mth disbursements over **Jul'24-Jun'25 period**

Source: Industry data by Transunion CIBIL

Indexed representation of Industry Delinquency vs LTF



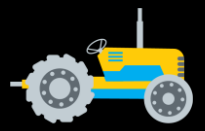
Calculation methodology of Indexed representation

- If industry delinquency is X%, that is taken as the base on an index of 100%
- LTF delinquency is shown as a percentage of this index, i.e. 20% of X

Improved Credit Quality Trends (2/3)

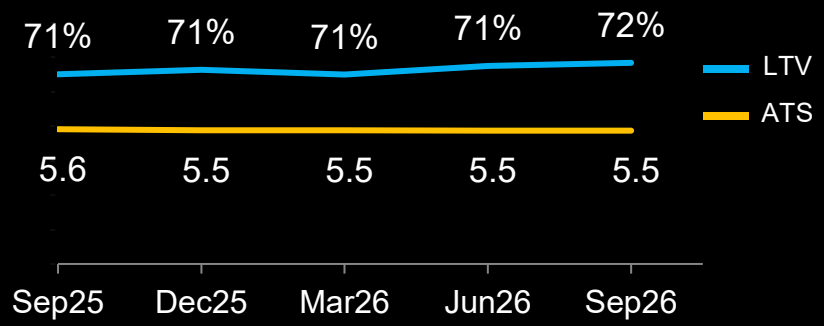
Optimum LTV and ATS with industry leading delinquency levels

Farm Equipment Finance

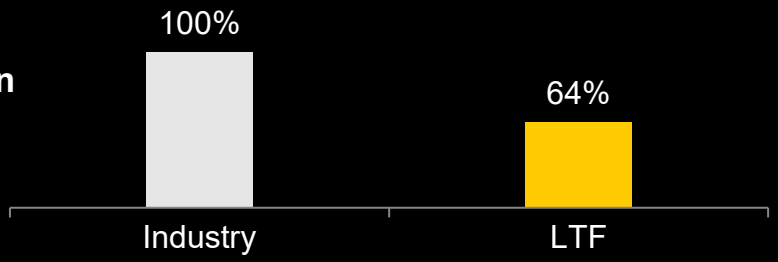


Basis rolling 12-month sourcing cohorts

LTV % & ATS (₹ in lacs)



Indexed representation of Industry Delinquency vs LTF

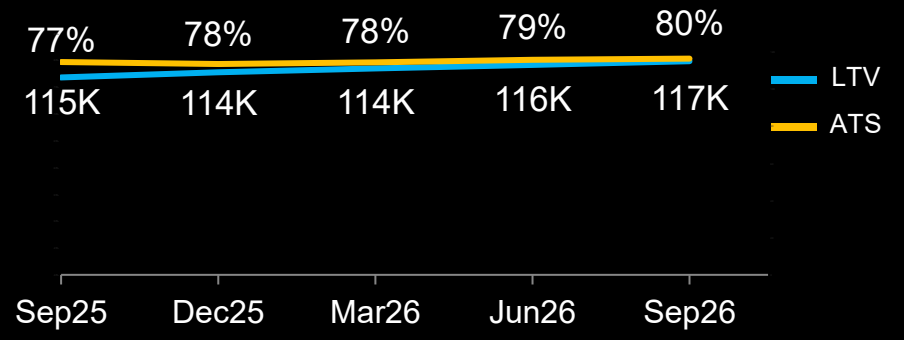


Delinquency is calculated as 12 Month On Book (MOB) ever 90+ performance in **Jul'25-Jun'26** for last 12 mth disbursements over **Jul'24-Jun'25 period**
Source: Industry data by Transunion CIBIL

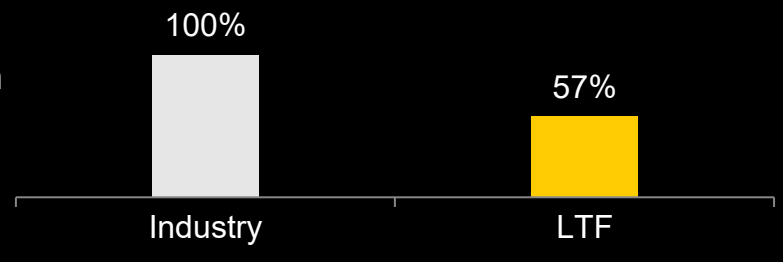
Two Wheeler Finance



LTV % & ATS (in ₹)



Indexed representation of Industry Delinquency vs LTF



Improved Credit Quality Trends (3/3)

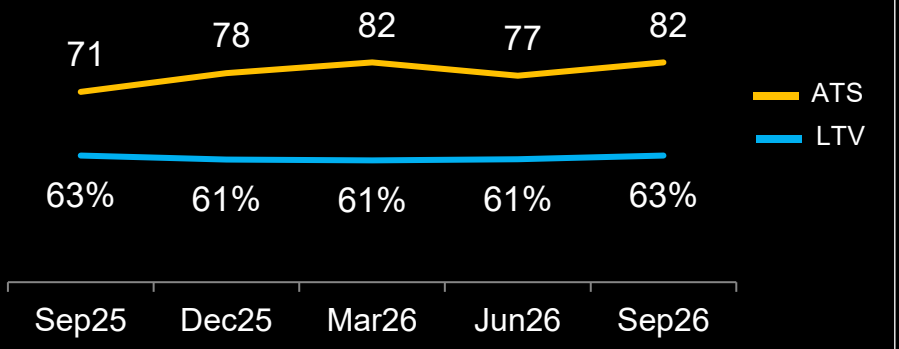
Prudent LTV with industry leading delinquency levels

Home Loans



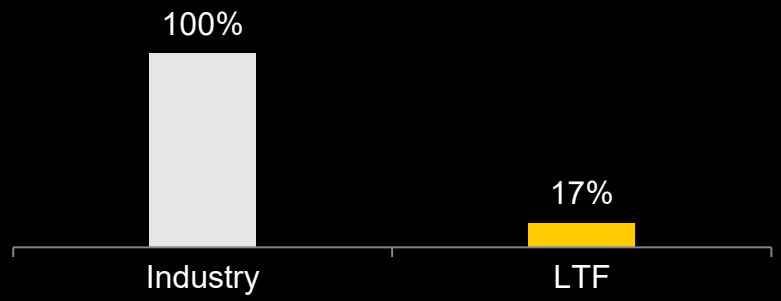
Basis rolling 12-month sourcing cohorts

ATS (₹ in lacs) **& LTV %**



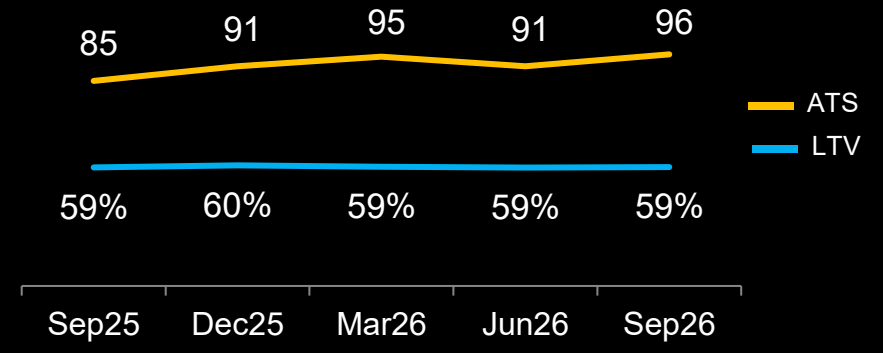
Delinquency is calculated as 12 Month On Book (MOB) ever 90+ performance in **Jul'25-Jun'26** for last 12 mth disbursements over **Jul'24-Jun'25 period**
Source: Industry data by Transunion CIBIL

Indexed representation of Industry Delinquency vs LTF

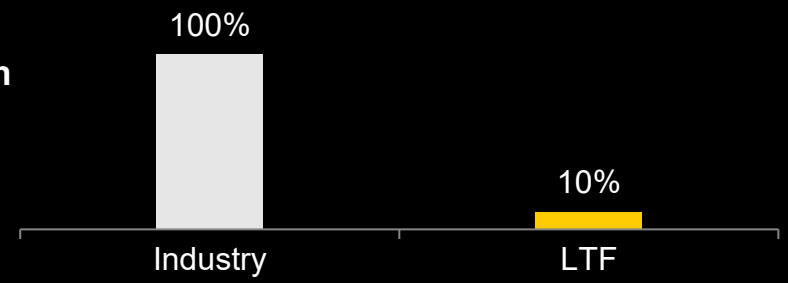


LAP

ATS (₹ in lacs) **& LTV %**



Indexed representation of Industry Delinquency vs LTF



Retail Asset Quality (1/3)

Normalised asset quality – Rural Group Loans & MFI

Best-in-class 0 DPD portfolio and PAR trends vis-à-vis the Industry

0 DPD book													
Industry	87.2%	86.8%	87.4%	86.9%	83.5%	80.2%	78.9%	77.0%	75.2%	75.5%	77.9%	77.9%	-NA-
LTF	96.8%	97.1%	97.0%	96.8%	96.4%	95.8%	94.9%	95.1%	95.5%	95.9%	96.4%	96.5%	96.3%

LTF PAR Trends	Q2 FY24	Q3 FY24	Q4 FY24	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27	Q2 FY27
PAR 1-30	0.0%	0.1%	0.1%	0.3%	0.6%	1.0%	1.1%	1.1%	0.9%	0.6%	0.5%	0.5%	0.5%
PAR 31-60	0.1%	0.2%	0.2%	0.3%	0.5%	0.6%	0.9%	0.6%	0.5%	0.4%	0.3%	0.2%	0.3%
PAR 61-90	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	0.5%	0.6%	0.5%	0.4%	0.3%	0.2%	0.3%
PAR 90+	3.0%	2.5%	2.5%	2.4%	2.1%	2.1%	2.6%	2.6%	2.6%	2.7%	2.6%	2.6%	2.6%

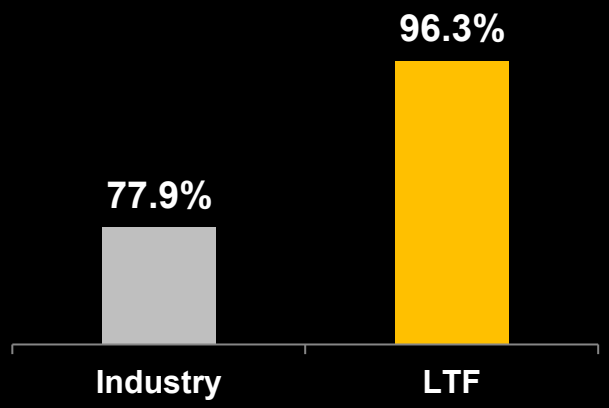
Industry figures are as per CRIF Highmark data | DPD: Days Past Due | PAR: Portfolio at Risk

Retail Asset Quality (2/3)

'0 DPD' for our 3 fulcrum products

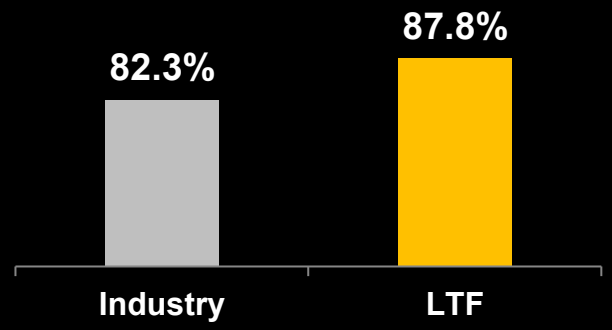


RURAL GROUP LOANS & MICRO FINANCE



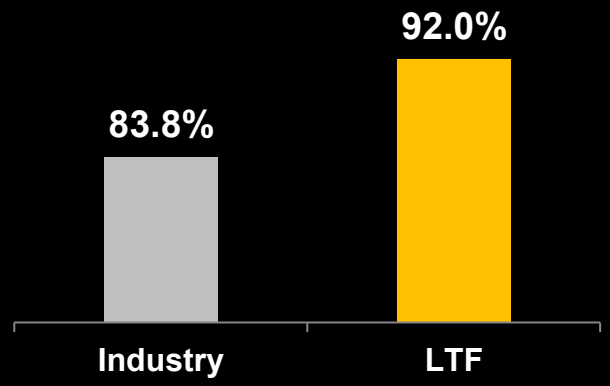


FARM EQUIPMENT FINANCE





TWO WHEELER FINANCE



Industry figures are for the immediately preceding quarter reported as per CRIF Highmark data | DPD: Days Past Due

Retail Asset Quality (3/3)

Stagewise assets & provision summary

L&T Finance

GROSS ASSETS

Stage wise (in ₹ Cr)	Q2FY26	Q2FY26 (% of Total)	Q1FY27	Q1FY27 (% of Total)	Q2FY27	Q2FY27 (% of Total)
Stage 1	99,258	94.89%	1,22,353	95.94%	1,29,207	95.99%
Stage 2	2,296	2.20%	2,018	1.58%	2,127	1.58%
Stage 3	3,053	2.92%	3,164	2.48%	3,265	2.43%
Total	1,04,607	100%	1,27,535	100%	1,34,600	100%

PROVISION

Stage wise (in ₹ Cr)	Q2FY26	Q2FY26 (% PCR)	Q1FY27	Q1FY27 (% PCR)	Q2FY27	Q2FY27 (% PCR)
Stage 1	537	0.54%	1,046	0.86%	1,172	0.91%
Stage 2	519	22.58%	498	24.67%	527	24.80%
Stage 3	2,183	71.51%	2,203	69.62%	2,303	70.52%
Total	3,238	3.10%	3,747	2.94%	4,002	2.97%

NET ASSETS

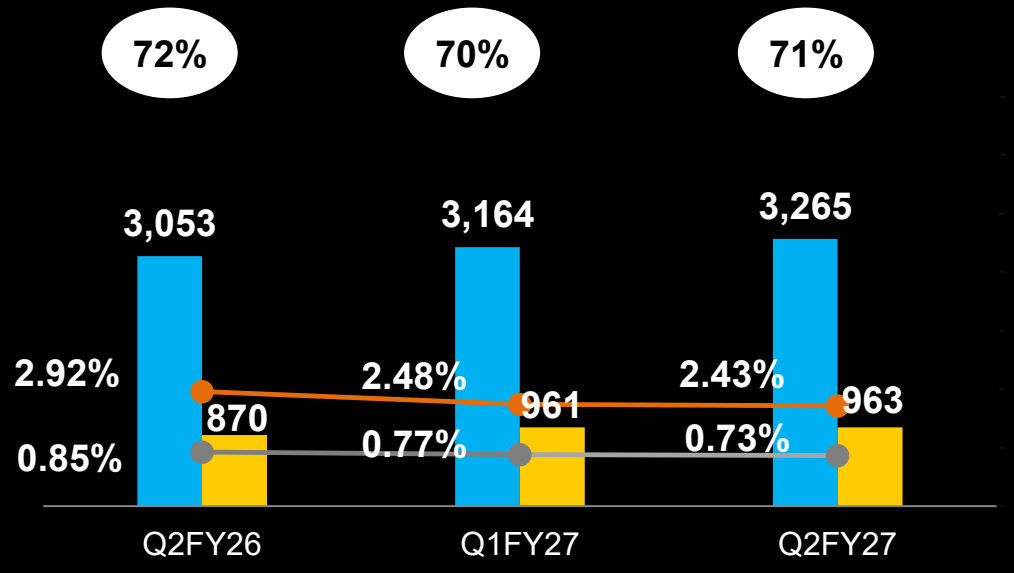
Stage wise (in ₹ Cr)	Q2FY26	Q2FY26 (% of Net Assets)	Q1FY27	Q1FY27 (% of Net Assets)	Q2FY27	Q2FY27 (% of Net Assets)
Stage 1	98,721	94.86%	1,21,307	95.90%	1,28,036	95.96%
Stage 2	1,778	1.71%	1,520	1.20%	1,600	1.19%
Stage 3	870	0.85%	961	0.77%	963	0.73%

Stage wise book and corresponding provisions are based on customer dpd

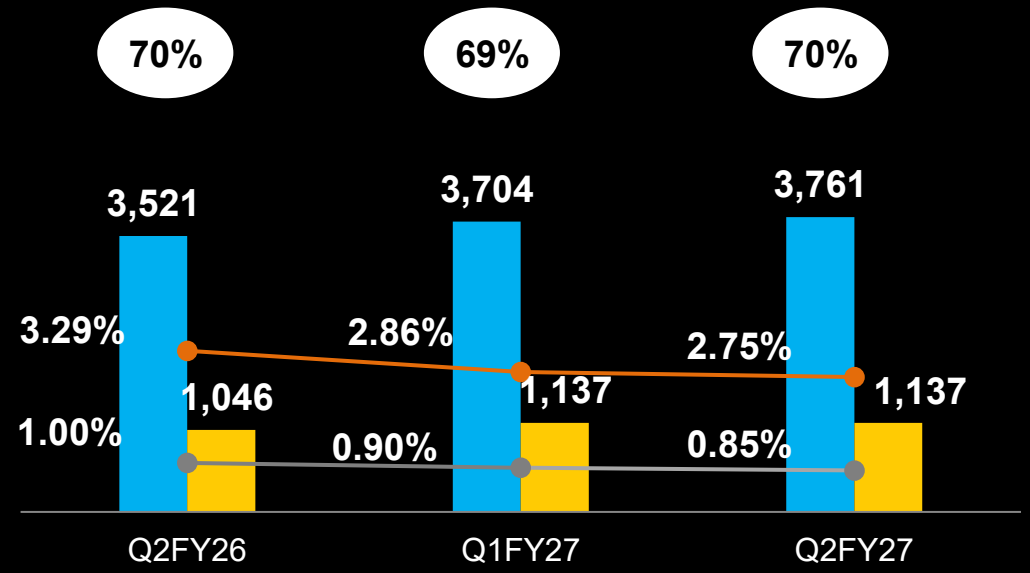
Maintained steady Retail and Consol Asset Quality

Retail and Consol GS3

RETAIL - ASSET QUALITY



CONSOLIDATED – ASSET QUALITY



GS3 (₹ Cr) NS3 (₹ Cr) GS3 (%) NS3 (%) PCR (%)

Asset Quality numbers are based on Exposure at Default (EAD)

Enhancing Risk Management

Initiated additional measures in RBF & SME businesses

APPROACH TO MANAGING MULTI-DIMENSIONAL RISKS

Maintaining conservative PCR through cycles

Retail PCR Avg (Q1FY23 to Q2FY27) : Stage 1 - 0.6% | Stage 2 – 17.2% | Stage 3 – 75%

Retail PCR (as of Q2FY27) : Stage 1 - 0.9% | Stage 2 – 24.8% | Stage 3 – 71%

Enhancing risk coverage in cyclical portfolios

Mode of Protection

Rural Group Loans & MFI		SME Finance
Credit Guarantee CGFMU	**Parametric Insurance (Flood)**	**Credit Guarantee CGTMSE**
Cohort-based selection: • Customers in 1st & 2nd cycle across geographies	Recently initiated parametric insurance in flood-prone areas	• Majority SME Finance book now covered by CGTMSE scheme

Risk management objective is to maintain predictability through cycles, albeit at a reasonable cost

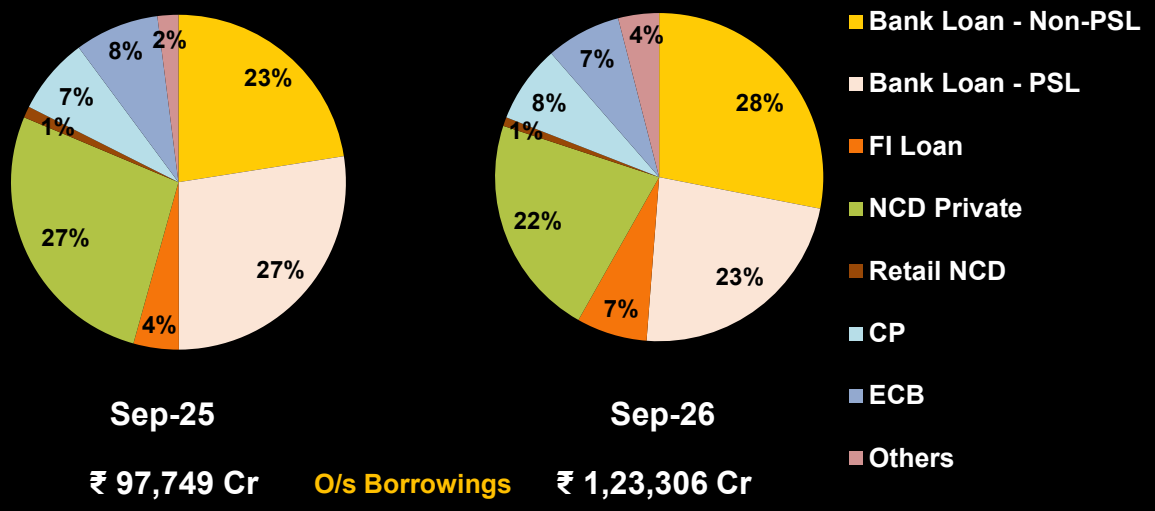
CGFMU : Credit Guarantee Fund for Micro Units |
CGTMSE : Credit Guarantee Fund Trust for Micro & Small Enterprises | Retail PCR Avg (4 Yr & 2 Qtr) for Stage 2 excl. macro prudential prov



Premium Liability Franchise –
Strong Foundation for Lakshya 2031 Delivery

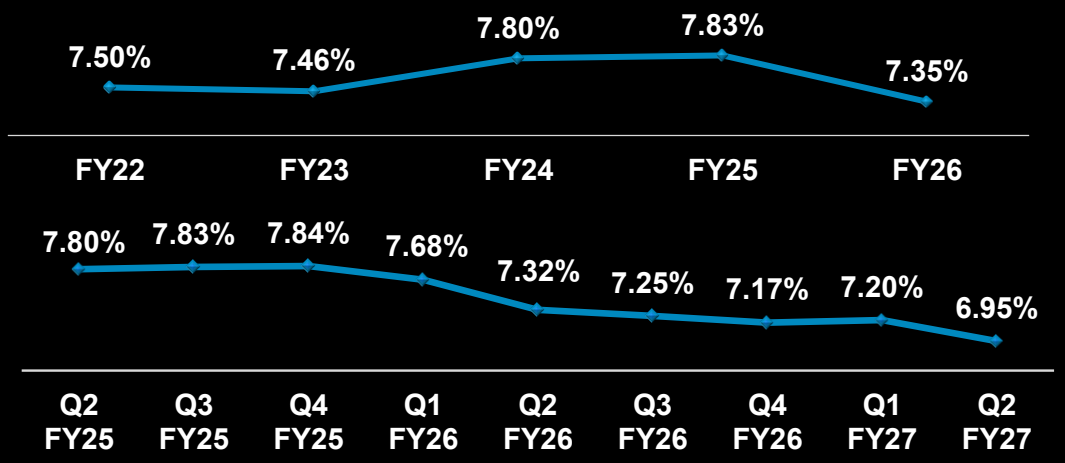
Proactive Asset Liability Management

DIVERSIFIED LIABILITY MIX (%)



Sep-25 ₹ 97,749 Cr O/s Borrowings Sep-26 ₹ 1,23,306 Cr

WEIGHTED AVERAGE COST OF BORROWING (WACB) (%)



‘AAA’ rating CRISIL, ICRA, CARE, India Ratings

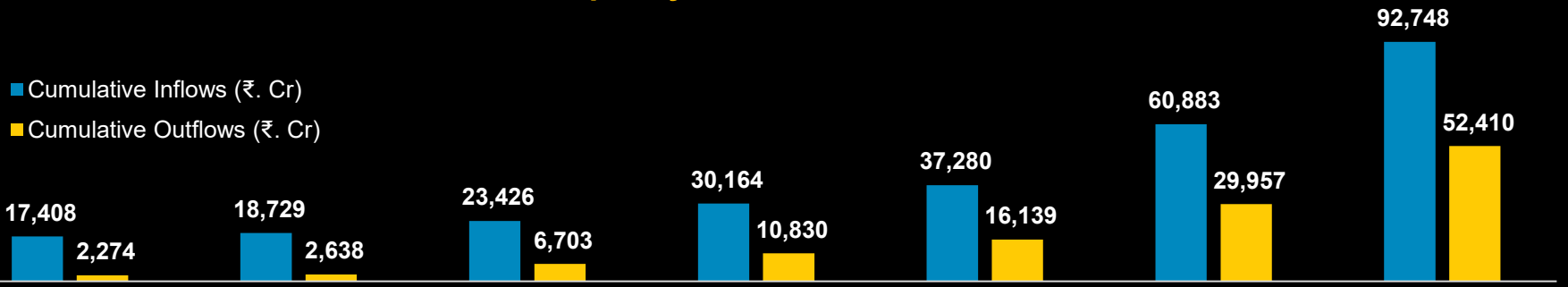
Repositioned borrowing profiles to take advantage of improved market liquidity

Leveraged Retail Asset profile to garner competitive funding

Diversified liability mix coupled with timely fund raising enabled achieve lowest-ever quarterly WACB of 6.95% in Q2FY27

Prudent ALM - as on September 2026

Structural Liquidity statement



	1-7 days	8-14 days	14 days-1 month	1-2 months	2-3 months	3-6 months	6-12 months
Cumulative Positive Gap	15,134	16,091	16,722	19,335	21,141	30,926	40,339
Cumulative (%)	666%	610%	249%	179%	131%	103%	77%

Interest Rate sensitivity statement

1 year Gap	₹ Cr
Re-priceable assets	90,526
Re-priceable liabilities	84,659
Positive	**5,867**

Continue to maintain cumulative positive liquidity gaps

Credit rating

AAA credit rating – Domestic Rating Agencies

Rating Agency	Long-term / Short-term Rating of LTF
Crisil Ratings, ICRA, CARE, India Ratings	AAA / Stable / A1+

The ‘AAA’ rating is driven by LTF’s diversified business mix with strong presence across the financial services space, strategic importance and strong support from L&T, strong resource raising ability, adequate capitalisation and comfortable liquidity position

International Ratings – at par with India’s Sovereign Rating

Rating Agency	Long-term / Short-term Rating of LTF
S&P Global Ratings (S&P)	BBB / Stable / A-2
Fitch Ratings (Fitch)	BBB- / Stable

These long-term ratings are investment grade and are at par with India’s Sovereign Credit Rating

These ratings will enable the Company to tap global capital markets and further diversify its liability franchise and deepen investor base

ANNEXURES



Index of Annexures

I Pan India Branch Network

II Financials

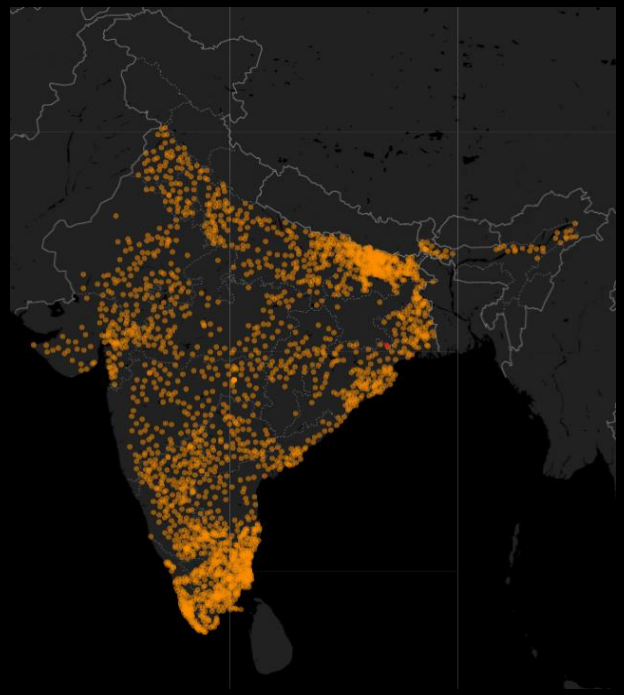
III Other Annexures

Granular and extensive distribution network

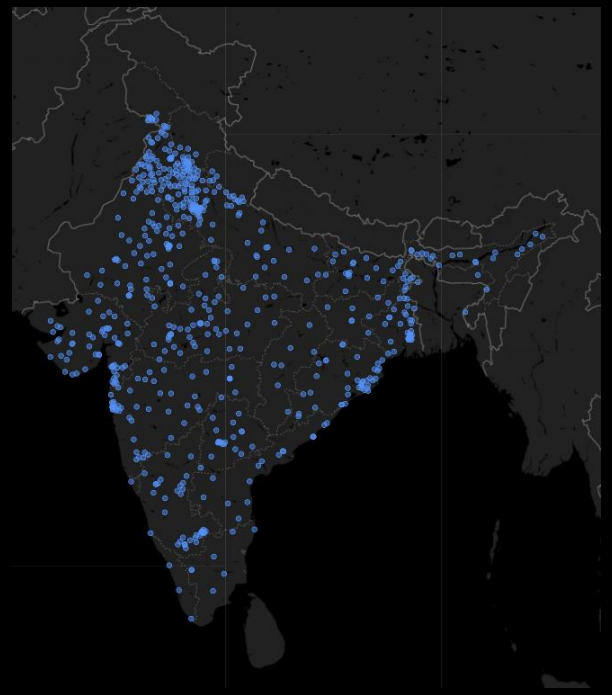
Book Mix : Urban - 62% | Rural – 38%

18 States | **~2,00,000** Villages

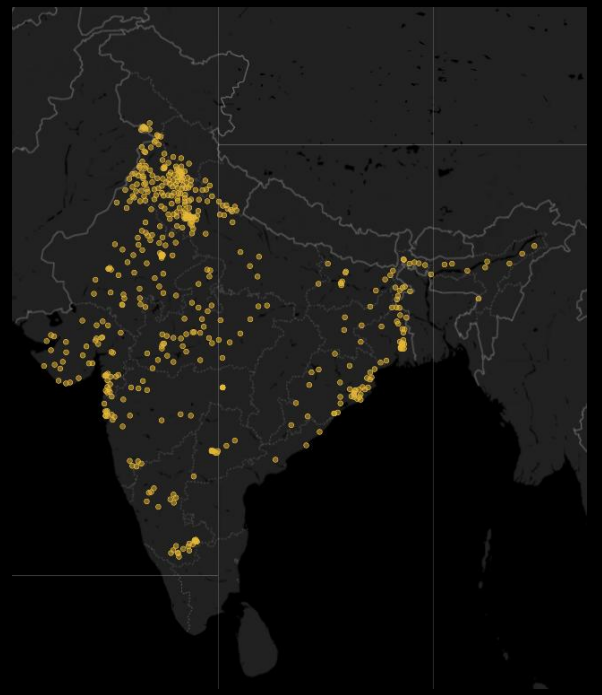
23 States | **4** UT | **450+** Cities / Towns



LTF Rural Network



LTF Urban Network
(incl. Gold Finance branches)



LTF Gold Finance Network

Total Branch Count: 880 (Rural – 159, Urban – 721)

State	Rural Branches	Urban Branches
Madhya Pradesh	114	61
Maharashtra	118	47
Uttar Pradesh	222	41
Gujarat	102	59
Karnataka	258	42
West Bengal	125	49
Andhra Pradesh	98	16
Telangana	88	21
Haryana	38	68
Rajasthan	93	75
Bihar	432	23
Punjab	43	67
Odisha	125	45
Tamil Nadu	419	7
Kerala	95	3
Others	71	97
Pan India	**2,441***	**721***

*Rural Branches includes RGL & MFI meeting centres (2,282) MLAP branches (157) & dedicated Farmer Finance branches (2) | *Urban Branches includes dedicated Gold Finance branches (530) & other shared branches (191)

Pincode wise location mapping

Index of Annexures

I Pan India Branch Network

II Financials

III Other Annexures

Historical Financial Performance

Consolidated LTF	Q1 FY23	Q2 FY23	Q3 FY23	Q4 FY23	Q1 FY24	Q2 FY24	Q3 FY24	Q4 FY24	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27	Q2 FY27
Retailisation	54%	58%	64%	75%	82%	88%	91%	94%	95%	96%	97%	97%	98%	98%	98%	98%	98%	99%
NIMs	6.54%	6.90%	7.41%	7.63%	8.06%	8.62%	8.97%	9.14%	9.31%	8.94%	8.50%	8.15%	8.24%	8.42%	8.58%	8.78%	8.54%	8.88%
Fee & Other Income	1.69%	1.53%	1.39%	1.58%	1.58%	2.22%	1.95%	2.11%	1.77%	1.92%	1.83%	2.01%	1.98%	1.80%	1.83%	1.70%	1.93%	1.60%
NIMs + Fees	8.23%	8.43%	8.80%	9.21%	9.64%	10.84%	10.93%	11.25%	11.08%	10.86%	10.33%	10.15%	10.22%	10.22%	10.41%	10.47%	10.47%	10.48%
Opex	2.97%	3.19%	3.37%	3.58%	3.81%	4.29%	4.38%	4.69%	4.45%	4.17%	4.41%	4.22%	4.21%	4.05%	4.05%	4.14%	4.03%	4.08%
Credit cost (before macro util.)	*3.63%*	*2.54%*	*2.67%*	*2.24%*	*2.33%*	*2.58%*	*2.52%*	*2.39%*	*2.37%*	*2.59%*	*2.91%*	*3.80%*	*3.43%*	*2.98%*	*2.83%*	2.64%	2.54%	2.46%
Credit cost (after macro util.)	-	-	-	-	-	-	-	-	-	-	2.49%*	2.54%*	2.23%*	2.41%*	-	-	-	-
Opex + Credit cost	6.60%	5.73%	6.04%	5.82%	6.14%	6.86%	6.89%	7.08%	6.83%	6.77%	6.90%	6.76%	6.43%	6.46%	6.87%	6.78%	6.57%	6.54%
RoA	**1.02%**	**1.55%**	**1.66%**	**1.90%**	**2.13%**	**2.42%**	**2.53%**	**2.19%**	**2.68%**	**2.60%**	**2.27%**	**2.22%**	**2.37%**	**2.41%**	**2.31%#**	**2.40%**	**2.48%**	**2.60%**
PAT (₹ Cr) (before exceptional item)	262	406	454	501	531	595	640	666	686	696	626	636	701	735	760#	807	902	975
PAT (₹ Cr) (after exceptional item)	-	-	-	-	-	-	-	554	-	-	-	-	-	-	739#	-	-	-
Retail Book (₹ Cr)	47,794	52,040	57,000	61,053	64,274	69,417	74,759	80,037	84,444	88,975	92,224	95,180	99,816	1,04,607	1,11,990	1,19,508	1,27,535	1,34,600
Consol Book (₹ Cr)	88,078	90,098	88,426	80,893	78,566	78,734	81,780	85,565	88,717	93,015	95,120	97,762	1,02,314	1,07,096	1,14,285	1,21,728	1,29,634	1,36,635
PCR	55%	55%	60%	69%	71%	76%	75%	76%	75%	71%	71%	71%	71%	70%	72%	67%	69%	70%
NS3%	1.87%	1.85%	1.72%	1.51%	1.19%	0.82%	0.81%	0.79%	0.79%	0.96%	0.97%	0.97%	0.99%	1.00%	0.92%	0.96%	0.90%	0.85%
CRAR	23%	23%	23%	25%	26%	25%	25%	23%	22%	22%	22%	22%	21%	20%	19%	18%	18%	19%

*Q3FY25, Q4FY25, Q1FY26 & Q2FY26 credit cost is after utilization of macro-prudential provision of ₹ 100 Cr, ₹ 300 Cr, ₹ 300 Cr & ₹ 150 Cr respectively in Rural Business Finance | #Exceptional item refers to one-time impact of New Labour Code; Q3FY26 RoA before this exceptional item is 2.37%

Lending Business – Business wise disbursement split

Q2FY26	Particulars (₹ Cr)	Q1FY27	Q2FY27	Y-o-Y (%)
1,654	**FARMER FINANCE**	**2,453**	**1,643**	**(1%)**
1,654	Farm Equipment Finance	2,453	1,643	(1%)
6,316	**RURAL BUSINESS FINANCE**	**6,961**	**6,356**	**1%**
6,120	Rural Group Loans & Business Loans	6,600	5,981	(2%)
196	Micro LAP	361	375	92%
8,143	**URBAN FINANCE**	**10,787**	**10,329**	**27%**
2,512	Two Wheeler Finance	3,006	3,170	26%
2,918	Personal Loans	4,380	4,233	45%
1,802	Home Loans	2,216	2,070	15%
912	LAP	1,185	856	(6%)
1,468	**SME FINANCE**	**1,567**	**1,820**	**24%**
983	**GOLD FINANCE**	**1,928**	**3,237**	**229%**
319	**ACQUIRED PORTFOLIO**	**157**	**642**	**101%**
18,883	**RETAIL FINANCE**	**23,852**	**24,027**	**27%**
13	Infrastructure Finance	-	-	-
-	Real Estate Finance	-	-	-
13	**WHOLESALE FINANCE**	**-**	**-**	**-**
18,896	**TOTAL DISBURSEMENT**	**23,852**	**24,027**	**27%**

Lending Business – Business wise book split

Q2FY26	Particulars (₹ Cr)	Q1FY26	Q2FY27	Y-o-Y (%)
15,943	**FARMER FINANCE**	**17,514**	**17,397**	**9%**
15,943	Farm Equipment Finance	17,514	17,397	9%
27,460	**RURAL BUSINESS FINANCE**	**32,493**	**33,465**	**22%**
26,617	Rural Group Loans & Business Loans	30,735	31,377	18%
843	Micro LAP	1,758	2,088	148%
51,298	**URBAN FINANCE**	**63,615**	**67,668**	**32%**
13,013	Two Wheeler Finance	15,068	16,158	24%
10,878	Personal Loans	16,917	18,664	72%
20,626	Home Loans	23,008	23,810	15%
6,781	LAP	8,622	9,036	33%
7,465	**SME FINANCE**	**8,884**	**9,495**	**27%**
1,475	**GOLD FINANCE**	**3,829**	**5,043**	**242%**
966	**ACQUIRED PORTFOLIO**	**1,201**	**1,531**	**59%**
1,04,607	**RETAIL FINANCE**	**1,27,535**	**1,34,600**	**29%**
1,314	Infrastructure Finance	1,257	1,247	(5%)
1,175	Real Estate Finance	841	789	(33%)
2,489	**WHOLESALE FINANCE**	**2,098**	**2,036**	**(18%)**
1,07,096	**TOTAL BOOK**	**1,29,634**	**1,36,635**	**28%**

LTF Consolidated – Summary financial performance

Q2FY26	Particulars (₹ Cr)	Q1FY27	Q2FY27	Y-o-Y (%)
3,852	Interest Income	4,654	4,945	28%
1,634	Interest Expense	1,970	1,970	21%
2,218	NIM	2,684	2,975	34%
474	Fee & Other Income	605	537	13%
2,692	Total Income	3,289	3,512	30%
1,068	Operating Expense	1,267	1,368	28%
1,624	Earnings before credit cost	2,023	2,145	32%
785	Credit Cost [-] *(Before utilizing Macro-prudential provisions)*	800	824	5%
(150)	*Macro-prudential provisions utilized [+]*	-	-	(100%)
635	Credit Cost *(After utilizing Macro-prudential provisions)*	800	824	30%
989	**PBT**	**1,223**	**1,321**	**34%**
735	**PAT**	**902**	**975**	**33%**

LTF Consolidated – Summary financial performance

Q2FY26	Particulars (₹ Cr)	Q1FY27	Q2FY27	Y-o-Y (%)
1,07,096	Closing Book	1,29,634	1,36,635	28%
1,04,527	Average Book	1,26,074	1,32,909	27%
26,358	Networth	28,213	29,267	11%
105.4	Book Value per share (₹)	112.6	116.8	11%
2.9	Basic Earning per share (₹)	3.6	3.9	33%

* Book Value Per Share for Q1FY27 at ₹ 112.6 due to dividend payment of ₹ 2.75 per share, aggregating to ~₹ 700 Cr

LTF Consolidated – Key Ratios

Q2FY26	Particulars (₹ Cr)	Q1FY27	Q2FY27
14.62%	Yield	14.81%	14.76%
8.42%	Net Interest Margin	8.54%	8.88%
1.80%	Fee & Other Income	1.93%	1.60%
10.22%	NIM + Fee & Other Income	10.47%	10.48%
4.05%	Operating Expenses	4.03%	4.08%
6.16%	Earnings before credit cost	6.43%	6.40%
2.98%	Credit Cost *(Before utilizing Macro-prudential provisions)*	2.54%	2.46%
2.41%	Credit Cost *(After utilizing Macro-prudential provisions)*	2.54%	2.46%
2.41%	**Return on Assets**	**2.48%**	**2.60%**
3.71	Debt / Equity (Closing)	4.09	4.21
3.59	Debt / Equity (Average)	3.97	4.05
11.33%	**Return on Equity**	**12.71%**	**13.56%**

Particulars	Tier I	Tier II	CRAR
Consolidated CRAR ratio	17.50%	1.17%	18.67%

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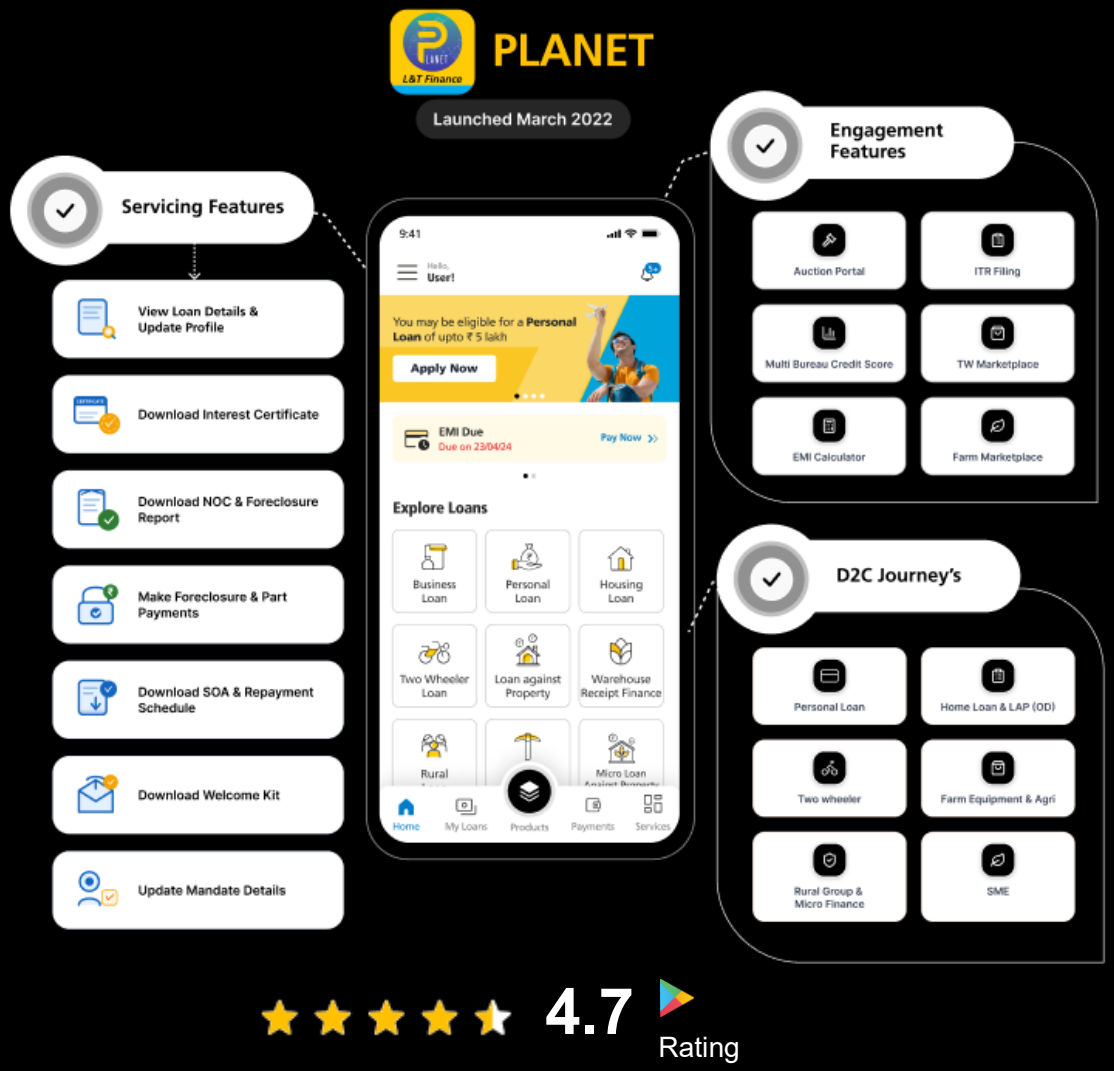
Digital Update

Sustainability (ESG & CSR)

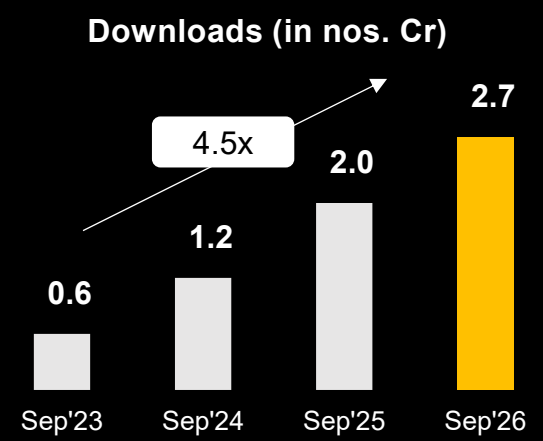
Board and Senior Management

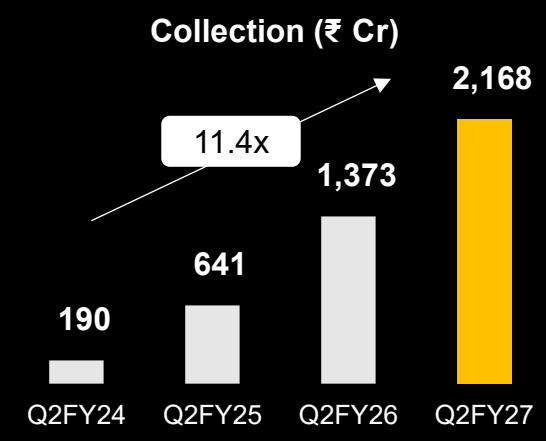
App as a powerful digital channel for customer

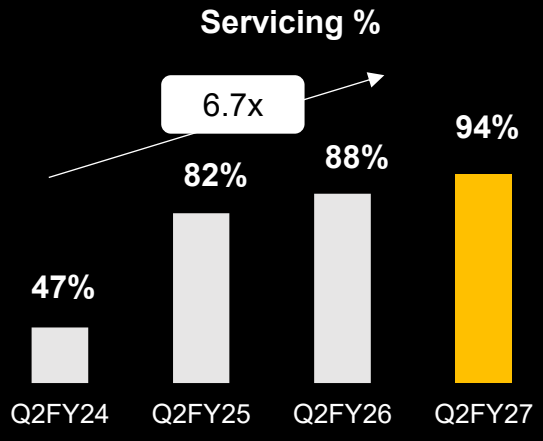
PLANET App

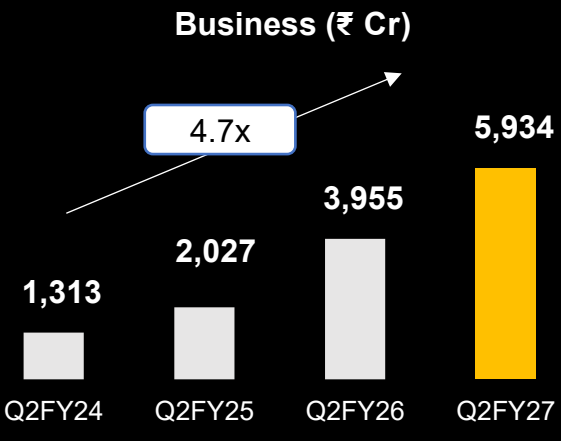


4.7 Rating









App as a powerful digital channel for customer

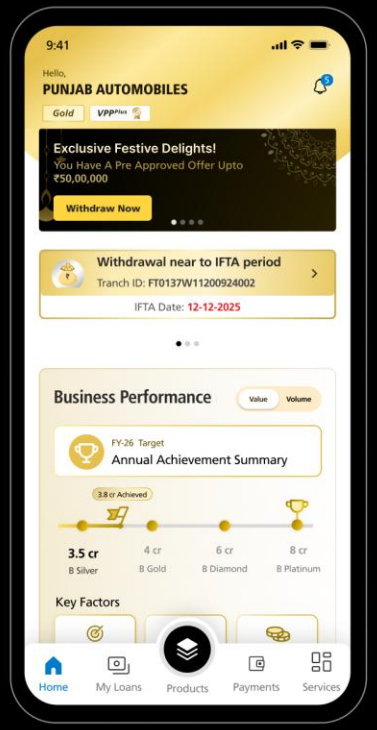
Partner PLANET – Building a smarter Dealer ecosystem

L&T Finance

Partner PLANET

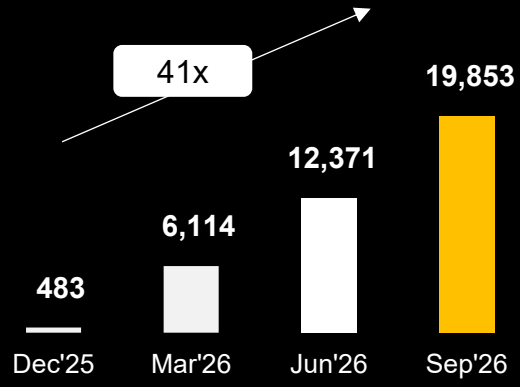
LAUNCHED OCTOBER 2025

- Real Time Retail Dashboard
- RC Pendency Status
- Personalized Dashboard
- Download SOA
- Complete Portfolio Summary
- One Step TA Withdrawal

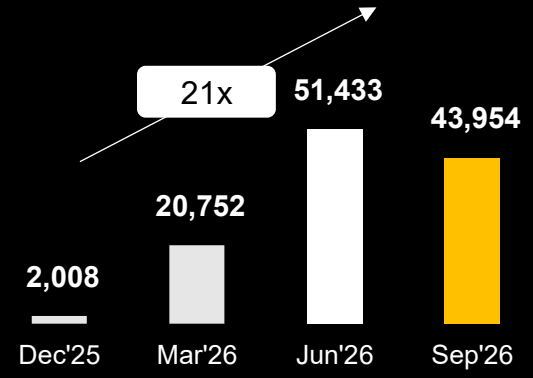


Live for Farm and TW dealers

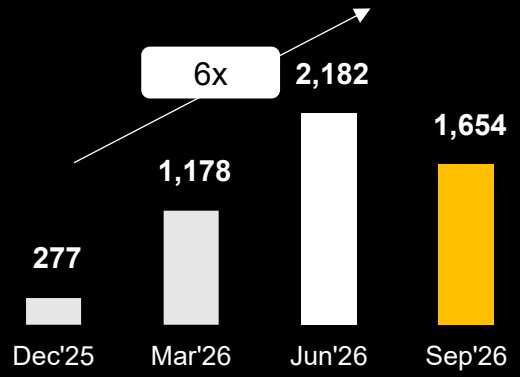
Registrations



Logins



Retail dashboard logins



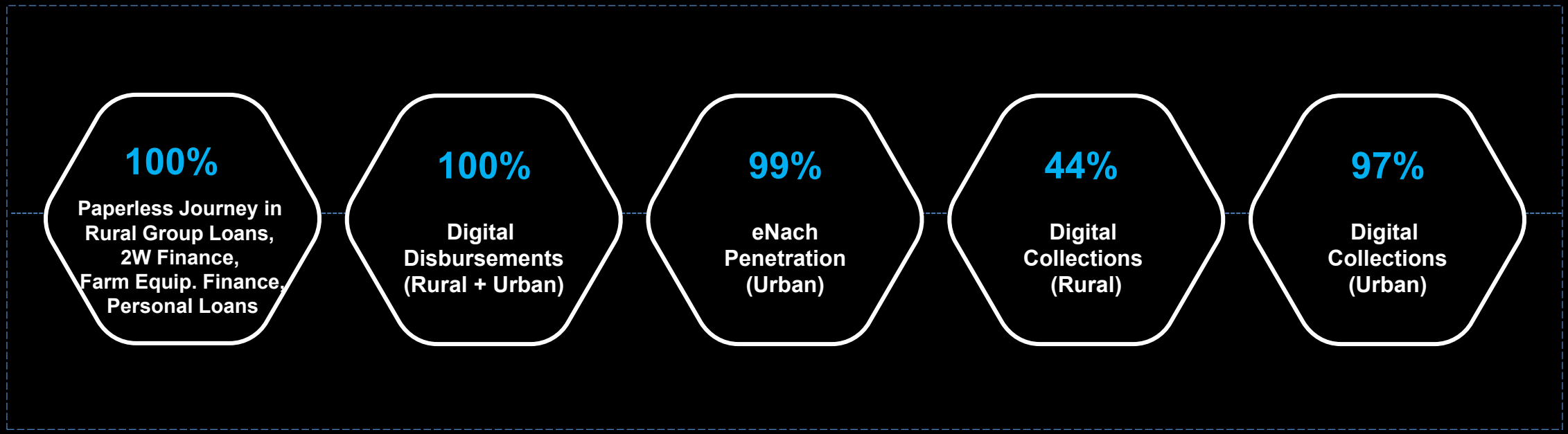
4.4

Rating

4.4 stars on Play Store &
4.6 stars on App Store

Digital delivery: Touching every part of the customer ecosystem

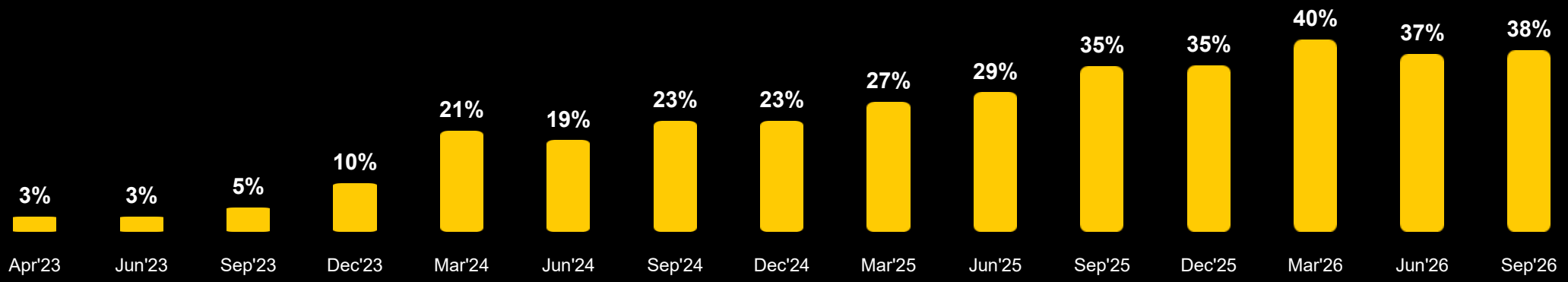
Customer focused digital first approach in not only Urban but also in Rural



Marked improvement in Rural Digital collections over the years

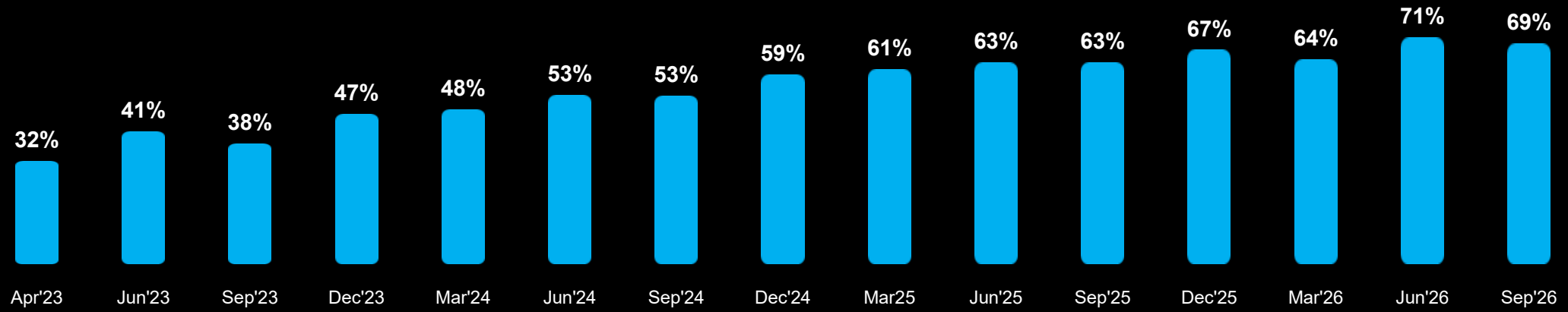


Rural Group Loans & Micro Finance





Farm Equipment Finance



Net Promoter Score

Investing in enriching customer experience to build brand loyalty

LTF achieved an overall Net Promoter Score (NPS) of 60

Rural Group Loans & Micro Finance	Farm Equipment Finance	Two Wheeler Finance	Personal Loans	Home Loans & LAP	SME Loans
56	57	59	69	68	70













NPS in Rural Segments

NPS in Urban Segments

With a goal to measure and improve customer satisfaction, initiated measurement of NPS starting October 2023

Continuous monitoring of NPS towards strengthening customer relationship and customer loyalty

*Score calculation based on response from customers onboarded during July - September 2026

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Digital Update

Sustainability (ESG & CSR)

Board and Senior Management

L&T Finance – Businesses aligned with Sustainability goals

RURAL : ₹ 52,000 CR+ BOOK

PAN-INDIA GEO PRESENCE

2,200 + Branches

Active customers across ~2,00,000 Villages

FIELD FORCE

28,000 + employees hired from Rural India

CHANNELS

Rural Group Loans & Micro Finance	Micro LAP	Farm Equipment	Agri Allied
Direct	Direct	2,700+ Dealer Partnerships	900+ Accredited Warehouses

CUSTOMERS

WOMEN ENTREPRENEURS

FARMERS

~1.9 Cr Customers

DIGITAL

100% Paperless journey

100% Digital disbursements

BUSINESS DEEPLY INTERTWINED WITH ESG

		SDG Linkage
Reach	Penetrating underserved geographies	10 REDUCED INEQUALITIES, 1 NO POVERTY
Employment Generation	Generating sustainable livelihood	8 DECENT WORK AND ECONOMIC GROWTH, 3 GOOD HEALTH AND WELL-BEING
Stakeholder Ecosystem	Promoting rural entrepreneurship	8 DECENT WORK AND ECONOMIC GROWTH
Financing the underbanked & underserved	Moving communities from unorganized to organized Enabling financial inclusion	1 NO POVERTY, 5 GENDER EQUALITY, 10 REDUCED INEQUALITIES
Seamless Paperless journey	Promoting doorstep banking	13 CLIMATE ACTION

39% of the loan book franchise is towards financing sustainable livelihoods; 64% of workforce is employed from Rural

SDG – Sustainable Development Goals

ESG : Building a Sustainable Future – Key Highlights

Secured NSE Sustainability Rating & Analytics ESG Rating of 78, categorised as “Leader”

Climate Engagement

Enhanced renewable energy transition:
Powered 78 branches via renewable energy sources to cut operational emissions and advance our carbon-neutral goals

Solar Rooftop Solution:
Solar Rooftop Rollout: Branch assessment and installation across 100 locations targeted for completion in Q3 & Q4 FY27

Waste Management:
Safely recycled 693 kg of electronic waste, mitigating environmental impact and furthering our commitment to a circular economy

Driving Energy Efficiency Through AI+OCR Automation:
Implemented AI+OCR automated tracking across ~500 branches to streamline energy monitoring and eliminate late fee surcharges

Social Engagement

Employee Volunteering: Purpose in Action:
Contributed over 900+ hours via Employee volunteering initiatives and driving meaningful social impact.

Empowering Our Workforce with Essential CPR Skills:
Conducted CPR trainings across major sites to foster a safer, fully prepared workplace environment.

Driving Workforce Alignment via DEI Sensitization Initiatives:
Engaged teams through specialized DEI workshops and strategic communications designed to promote open dialogue and cultural awareness

Introducing Urja & Watson: Driving LTF's Culture of Sustainability:
Blending proactive action with informed awareness inspiring resource efficiency & responsible decision-making

Disaster Management:
Relief kits distributed to 1.28 lakh+ flood affected beneficiaries across 5 states; Bihar, Gujarat, Assam, Odisha, Keralam and Madhya Pradesh

Finclusion of Rural Women:
Over 3.90 lakh women have gained financial inclusion through flagship Digital Sakhi CSR project

Stakeholder Engagement

Thought Leadership: Championing ESG Beyond Compliance:
Driven industry leadership at the CII Western Region Annual Conference 2026, moderating key discussions on decarbonization and green finance

Hazard Identification and Risk Assessment:
Successfully executed 45 HIRA assessment enhancing operational safety standards and proactive risk management

Celebrating Excellence:
Global Fintech Award Winner in the Fintech for Good category, affirming our commitment to embedding sustainable practices

ESG Fact Book Publication:
Released ESG Fact Book, providing key stakeholders with a consolidated, data-driven report on our sustainability performance and governance metrics

ESG : Building a Sustainable Future – Key Metrics

ENVIRONMENT

Green Power Emissions Avoided:
~3,916 tCO2e

Total EVs Financed:
43,483

Emissions Avoided by Financing 2W EVs:
~8,511 tCO2e

Total Waste Recycled:
35,019 kgs

Recycled Paper in Operations:
28,280 kgs

SOCIAL

Diversity at Workplace:
8.1% female participation

Convergence of Social Schemes:
Rs. 88 Cr +

Financial Inclusion of Rural Communities:
7.4 lakh+

Sensitization of Rural Communities: on Cyberfraud:
20,000+

ESG Training module:
21,509 hrs.

GOVERNANCE

Customer Data Breaches:
0

Customer Satisfaction:
60 NPS Score

Community Stakeholder Workshops:
39

Govt. Stakeholder Consultations:
12

Occupational Health & Safety Assessment:
45 locations

ESG : Building a Sustainable Future – Ratings

NSE Sustainability Ratings & Analytics	**78** (August 2026)
CRISIL **ESG Ratings & Analytics**	**73 categorised as 'Leadership'** (June 2026)
S&P Global	**Performed in top decile in the FBN Diversified Financial Services and Capital Markets Industry in the S&P Global Corporate Sustainability Assessment** (Score as of September 2025)
SES Stakeholders Empowerment Services	**81.9 - 'High footprint' 'Low Risk'** (July 2026)

Corporate Social Responsibility

Social Good, Uplifting the lives of Communities @ Scale

New Initiative – Integrated Community Development Project (ICDP)

- **Launched** Integrated Community Development Project (ICDP) across five locations; East Bardaman (West Bangal), Purnea (Bihar), Jhabua (Madhya Pradesh), Kalaburagi and Kolar (Karnataka) bringing flagship community development programs together under one umbrella:
  - **Digital Sakhi project** for Digital & Financial Inclusion
  - **Jalvaibhav 2.0** for water conservation
  - **Project Prakruti** for promoting horticulture plantation
  - **Project Utthan** for promoting climate smart villages, etc.

Digital & Financial Inclusion

- **950 Digital Sakhis** onboarded in 4 states as part of the ICDP project with an objective to reach **47.50 lakh+** beneficiaries
- **4,40,000+** community members outreached under ongoing Digital Sakhi projects in West Bengal, Tamil Nadu, Uttar Pradesh, Bihar, Rajasthan & Gujarat
- Over **50,000** community members availed benefits of social entitlement & other government schemes worth **Rs. 48 Crore+**

Disaster Management

- Relief kits distributed to **32,000+** families of victims of floods in 24 districts of Bihar, Gujarat, Assam, Odisha, Keralam and Madhya Pradesh

Climate Impact Management

- Jalvaibhav 2.0 launched in Kalaburagi & Kolar (Karnataka), Jhabua (Madhya Pradesh) and East Bardaman (West Bengal) for undertaking water conservation & management measures benefitting **10,000+** farmers.
- Project Utthan launched in Kalaburagi & Kolar (Karnataka), Jhabua (Madhya Pradesh), East Bardaman (West Bengal) and Purnea (Bihar) to promote to promote **Climate Smart Agri-Practices and clean drinking water access**

Social Inclusion

- Under Road Safety campaign, **8,500+** school children were outreached in Mumbai.











Meaningful CSR Impact

Since FY18



States 15 | **Districts** 40 | **Villages** 6,300+ | **Overall Outreach** 87.40 Lakh+

Leading the way!

ISO 26000:2010 Social Responsibility

Digital and Financial Inclusion

Digital Sakhi

- **76 Lakh+** community outreach through **3,000+** Digital Sakhi(s)
- **230+** Digital Seva Kendra(s) extending community services
- **95%** Digital Sakhi(s) are self-reliant from completed projects
- **17,500+** rural women micro entrepreneurs trained
- **Rs. 678 Crore+** social schemes provided to over **6.50 Lakh+** community members
- **Re.1** (invested) = **Rs. 123** (Social Value): Social Return on Investment

Climate Impact Management

Project Prakruti (Plantation) | Jalvaibhav

- **2.68 Lakh** plantation providing avenue for income generation of farmers
- **>94%** survival rate of horticulture & miyawaki plantation
- **265 Lakh KL** water harvesting capacity (water positivity ensured)
- **60,000+** Farmers benefitted from water conservation and management activities
- **200+** Water structures created benefitting 122 villages in drought-prone areas

Disaster Management

Disaster Relief

- **7.8 Lakh** beneficiaries provided relief during natural catastrophes
- **1.90 Lakh+** relief kits distributed amongst the community for disaster relief
- **11 states** covered during disaster relief

Social Inclusion

Skill Training | Health Camps | Road safety

- **89,000+** students from govt. schools sensitized on road safety behaviour
- **1.50 lakh+** youth sensitized on two-wheeler road safety
- **290+** health camps provided primary healthcare services to the underprivileged

Corporate Social Responsibility

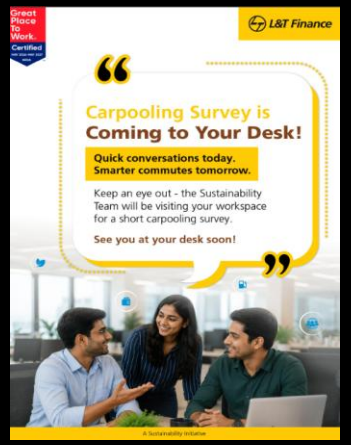
Communication & Recognition

Communication

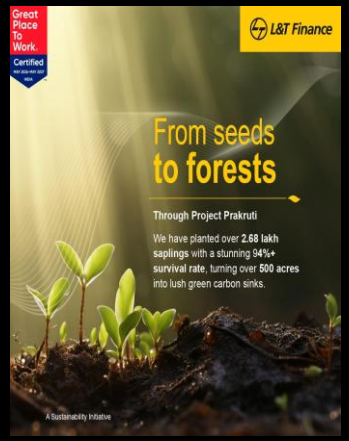












Recognition

1. **Global Fintech Award**
   Fintech for Good – Champions of ESG award



2. **Mahatma Awards 2026**
   Digital Transformation and Social Impact



3. **Brand India Summit 2026**
   (By Brand Honchos)
   Most Impactful CSR Project of the Year- 2026 (Digital & Financial Inclusion Empowering Women)



4. **Bharat CSR Award Best Empowering Women & Girls**



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Sustainability (ESG & CSR)

Board and Senior Management

Well experienced and diversified Board

BOARD OF DIRECTORS



S.N. Subrahmanyan, *Non-Executive Director, Chairman*

- Current Chairman & Managing Director of Larsen and Toubro Limited.
- Over 42 years of sterling experience in engineering, project management, transformative organizational leadership and a driver of digitalization



R. Shankar Raman, *Non-Executive Director*

- Current President & Whole-time Director – Finance of Larsen and Toubro Limited
- Over 42 years of experience in finance, including audit and capital markets



Raju Dodti, *Whole-time Director & COO*

- In his current role oversees the growth of retail finance businesses across regions and provides leadership to the operations and customer services functions.
- Over 28 of experience in Infrastructure Finance, Real Estate Finance and SME Finance.



Dr. R. Seetharaman , *Independent Director*

- Former CEO of Doha Bank
- Over 42 years of experience in the banking industry
- Awarded the prestigious "Pravasi Bharatiya Samman", the highest civilian honor for overseas Indians, by the Government of India
- Named "Best CEO in Middle East" seven times in the last 15 years



Nishi Vasudeva, *Independent Director*

- Former Chairperson and Managing Director of Hindustan Petroleum Corporation Ltd
- Over 44 years of experience in Petroleum Industry
- First Indian to be awarded the Global CEO of the year at Platt's Global Energy Awards 2015



Sudipta Roy, *Managing Director & CEO*

- 30 years of experience across multiple domains in BFSI such as Consumer/Retail Banking, Payments, Credit/Debit Cards, Sales Management, Marketing and Business Intelligence.



Sachinn Joshi, *Whole-time Director & CFO*

- In his current role leads Finance & Accounts, Financial Planning & Analysis, Treasury, Investor Relations, Credit and Economic Affairs functions as the Whole-time Director and Chief Financial Officer
- Former Chief Financial Officer of Aditya Birla Finance
- Over 36 years with expertise in finance and operations.



Dr. Rajani Gupte, *Independent Director*

- Current Vice Chancellor of Symbiosis International University, Pune.
- Over 45 years of experience in teaching and research at prestigious institutes.



Dhananjaya Tambe, *Independent Director*

- Former Dy. Managing Director & CIO of State Bank of India.
- Over 40 years of experience in managing IT-Operations ,handling IT-Transformation, Collaboration and Marketing.



Prashant Kumar, *Independent Director*

- Former Managing Director & CEO of Yes Bank, Former DMD & CFO – State Bank of India
- Over 40 years of experience in risk management, regulatory engagement, capital stewardship and institutional transformation.

Management Committee



Sudipta Roy
Managing Director & CEO

30 yrs exp, ICICI Bank, Deutsche Bank, Citibank NA



Sachinn Joshi
Whole-time Director & CFO
36 yrs exp, Aditya Birla Financial Services, Angel Broking, IL&FS



Raju Dodti
Whole-time Director & COO
28 yrs exp, IDFC, Rabo, ABN Amro, Soc Gen



Sonia Krishnankutty
CE – Rural Business Finance

27 yrs exp, Bank of Baroda



Jinesh Shah
CE – Urban Secured Assets & Third-Party Products

30 yrs exp, HSBC, Citibank, ICICI



Abhishek Sharma
CE – SME Finance

21 yrs exp, Indian Army



Asheesh Goel
CE – Farmer Finance

32 yrs exp, Citibank NA



Manish Kumar Gupta
CE – Urban Unsecured Assets, Payments & Partnerships

24 yrs exp, ICICI Bank, Deutsche Bank, HSBC, Transunion CIBIL



Apurva Rathod
Company Secretary & Chief Sustainability Officer

24 yrs exp, Fidelity AMC, Kotak Mahindra AMC



Kavita Jagtiani
Chief Marketing Officer

26 yrs exp, Pidilite, General Mills, ICICI Bank



Ramesh Aithal
Chief Digital Officer

28 yrs exp, Elastic Search BV, Zenefits, Goldman Sachs, Ness Technologies



Dr. Debarag Banerjee
Chief AI & Data Officer

28 yrs exp, Jio, Intel, Lockheed Martin



Thank You