

January 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 ended December 31, 2024

Dear Sir / Madam,

We request you to note the following information pertaining to the business for the quarter ended December 31, 2024:

1. Retailisation (%)

Q3FY24 (Actual)	Q3FY25 (Estimated)
91%	97%

Retailisation of the portfolio is estimated at ~97% as at end of Q3FY25.

2. Retail disbursements

Retail disbursements for Q3FY25 are estimated at ~ Rs 15,170 crores, i.e., a growth of ~ 4% on a Y-o-Y basis.

(Rs. in crores)

Retail Disbursements	Q3FY24 (Actual)	Q3FY25 (Estimated)
Rural Business Finance	5,475	4,590
Farmer Finance	2,027	2,490
Urban Finance	5,386	6,520
SME Finance	965	1,240
Acquired Portfolio	678	330
Retail Finance	14,531	15,170

3. Retail book

Retail loan book at the end of Q3FY25 is estimated at ~Rs. 92,200 crores, i.e., a growth of ~23% on a Y-o-Y basis.

(Rs. in crores)

Particulars	Q3FY24 (Actual)	Q3FY25 (Estimated)
Retail Loan Book	74,759	92,200

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

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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)

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Brindavan, Plot No. 177, C.S.T Road
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