

April 03, 2024

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: L&TFH

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, 2024

Dear Sir / Ma'am,

We request you to note the following information pertaining to the business for the quarter and financial year ended March 31, 2024:

1. Retailisation (%)

Q4FY23 (Actual)	Q4FY24 (Estimated)
75%	94%

Retailisation of the portfolio is estimated at ~94% as at end of Q4FY24.

2. Retail disbursements

Retail disbursements for Q4FY24 is estimated at ~ Rs 15,030 crores, i.e., a growth of ~33% on a Y-o-Y basis.

Retail Disbursements (Rs. in crores)	Q4FY23 (Actual)	Q4FY24 (Estimated)
Rural Business Finance	4,401	5,765
Farmer Finance	1,556	1,530
Urban Finance	4,527	5,980
SME Finance	667	1,210
Acquired Portfolio	131	545
Retail Finance	11,282	15,030

Retail disbursements for FY24 is estimated at ~ Rs 54,253 crores, i.e., a growth of ~29% on an annual basis.

L&T Finance Limited
(formerly known as L&T Finance Holdings Limited)

Registered Office

Brindavan, Plot No. 177, C.S.T Road
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Retail Disbursements (Rs. in crores)	FY23 (Actual)	FY24 (Estimated)
Rural Business Finance	16,910	21,492
Farmer Finance	6,450	6,848
Urban Finance	16,726	20,412
SME Finance	1,473	3,654
Acquired Portfolio	506	1,847
Retail Finance	42,065	54,253

3. Retail book

Retail loan book at the end of Q4FY24 is estimated at ~Rs. 80,010 crores, i.e., a growth of ~31% on a Y-o-Y basis.

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
(formerly known as L&T Finance Holdings Limited)**

**Apurva Rathod
Company Secretary and Compliance Officer**