

October 04, 2023

**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: L&TFH**

**Security Code No.: 533519**

**Kind Attn: Head – Listing Department / Dept of Corporate Communications**

**Sub: Company business update – Information for the quarter ended September 30, 2023**

Dear Sir / Madam,

We request you to note the following information pertaining to the business for the quarter ended September 30, 2023 (information provided is on a consolidated basis):

**1. Retailisation (%)**

Q2FY23 (Actual)	Q2FY24 (Estimated)
58%	88%

Retailisation of the portfolio is estimated at ~88% as at end of Q2FY24, well ahead of the Lakshya 2026 goal of over 80%.

**2. Retail disbursements**

Retail disbursements for Q2FY24 is estimated at ~ Rs 13,490 crores, i.e., a growth of ~32% on a Y-o-Y basis.

Retail Disbursements (Rs. in crores)	Q2FY23 (Actual)	Q2FY24 (Estimated)
Farmer Finance	1,304	1,530
Rural Business Finance	4,418	5,740
Urban Finance	4,166	4,860
SME Finance	201	870
Acquired Portfolio	149	490
<b>Retail Finance</b>	<b>10,238</b>	<b>13,490</b>

**3. Retail book**

Retail loan book at the end of Q2FY24 is estimated at ~Rs. 69,400 crores, i.e., a growth of ~33% on a Y-o-Y basis.

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 Holdings Limited**

**Apurva Rathod**  
**Company Secretary and Compliance Officer**