

July 10, 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: Submission of investor / analyst presentation

Dear Sir / Madam,

With reference to our letter dated July 10, 2026 and pursuant to Regulation 30 read with Para A of Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), please find enclosed the presentation to be made to the investor(s) / analyst(s).

Further, as per Regulation 46 of the Listing Regulations, the said presentation would also be available on website of the Company i.e., www.ltfinance.com/investors.

We request you to take the aforesaid on records.

Thanking you,

Yours faithfully,

For L&T Finance Limited

Apurva
Neeraj
Rathod

Digitally signed by
Apurva Neeraj
Rathod
Date: 2026.07.10
20:30:28 +05'30'

Apurva Rathod
Company Secretary and Compliance Officer

Encl: As above

L&T Finance 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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Investor Presentation

Q1FY27



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Disclaimer clause of RBI: The Company has a valid certificate of registration dated April 29, 2024 issued by the RBI under section 45 IA of the RBI Act (pursuant to the change in name to LTF). However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company, or for the correctness of any of the statements or representations made or opinions expressed by the Company, and for repayment of deposits/ discharge of liabilities by the Company.

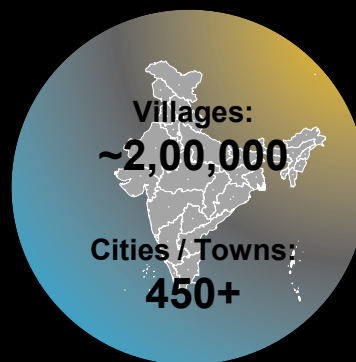
L&T Finance Pedigree & Position



Retail
Upper Layer NBFC



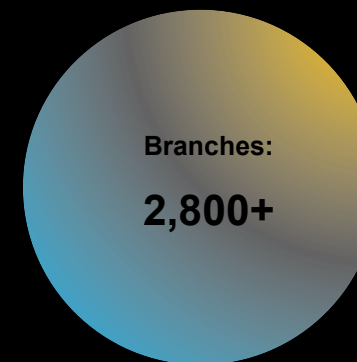
Part Of Illustrious
L&T Group



Presence across
Rural & Urban



Granular
Retail Franchise



Extensive
Distribution Network



Premium
Liability Franchise

Our Operating Credo

Be a Risk-first, Tech-first

AI-native Retail Financial Services Institution

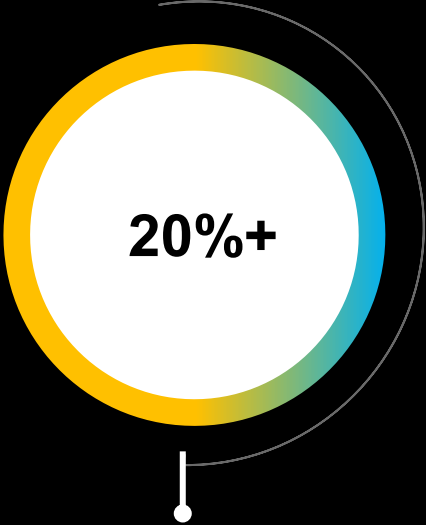
A man and a woman are walking towards the right on a train platform. The man is wearing a blue denim jacket over a white t-shirt with a green and yellow graphic, dark blue pants, and white sneakers. He is pulling a blue and yellow suitcase. The woman is wearing a yellow coat over a white sweater, blue jeans, and white sneakers. She has sunglasses on her head. In the background, a black steam locomotive is moving, emitting white smoke. The scene is set at a train station with a platform and tracks visible.

Lakshya 2031

Accelerating the growth agenda

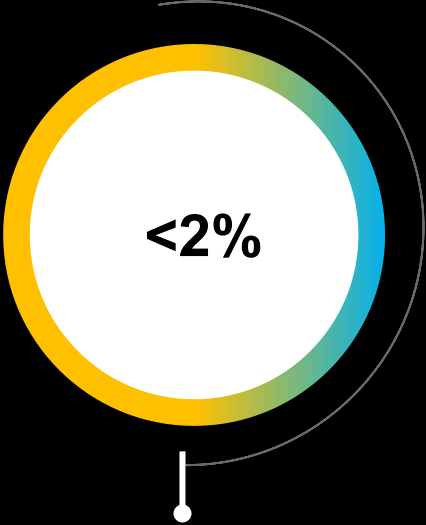
LAKSHYA 2031 GOALS

Unveiled in April 2026



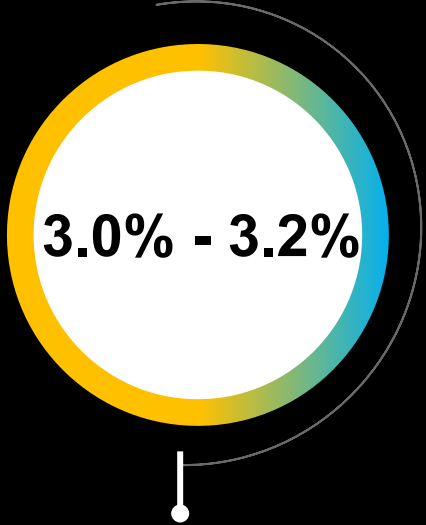
20%+

BOOK GROWTH



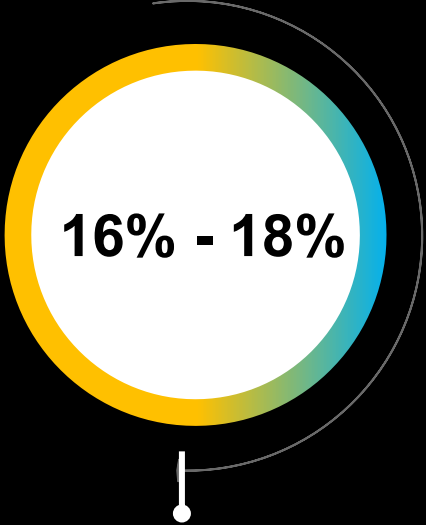
<2%

CREDIT COST



3.0% - 3.2%

ROA



16% - 18%

ROE

Lakshya2031 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	Q4 FY26	Q1 FY27	
Book Growth	20%+	25%	27%	IN LINE
Credit cost	<2%	2.64%	2.54%	WIP
RoA	3% - 3.2%	2.40%	2.48%	WIP
RoE	16% - 18%	11.71%	12.71%	WIP

RoA & RoE Tracker

PARTICULARS	Q1 FY26	Q4 FY26	Q1 FY27
Book (₹ Cr)	1,02,314	1,21,728	1,29,634
Yields	14.80%	14.80%	14.81%
NIMs+ Fees	10.22%	10.47%	10.47%
Opex	4.21%	4.14%	4.03%
Credit cost	3.43%*	2.64%	2.54%
RoA	2.37%	2.40%	2.48%
RoE	10.86%	11.71%	12.71%

DISBURSEMENTS

₹ 23,852 Cr

+36% YoY
-1% QoQ

NIMS+FEES

10.47%

+25bps YoY
Flat QoQ

ROA

2.48%

+11bps YoY
+8bps QoQ

BOOK

₹ 1,29,634 Cr

+27% YoY
+6% QoQ

PAT

₹ 902 Cr

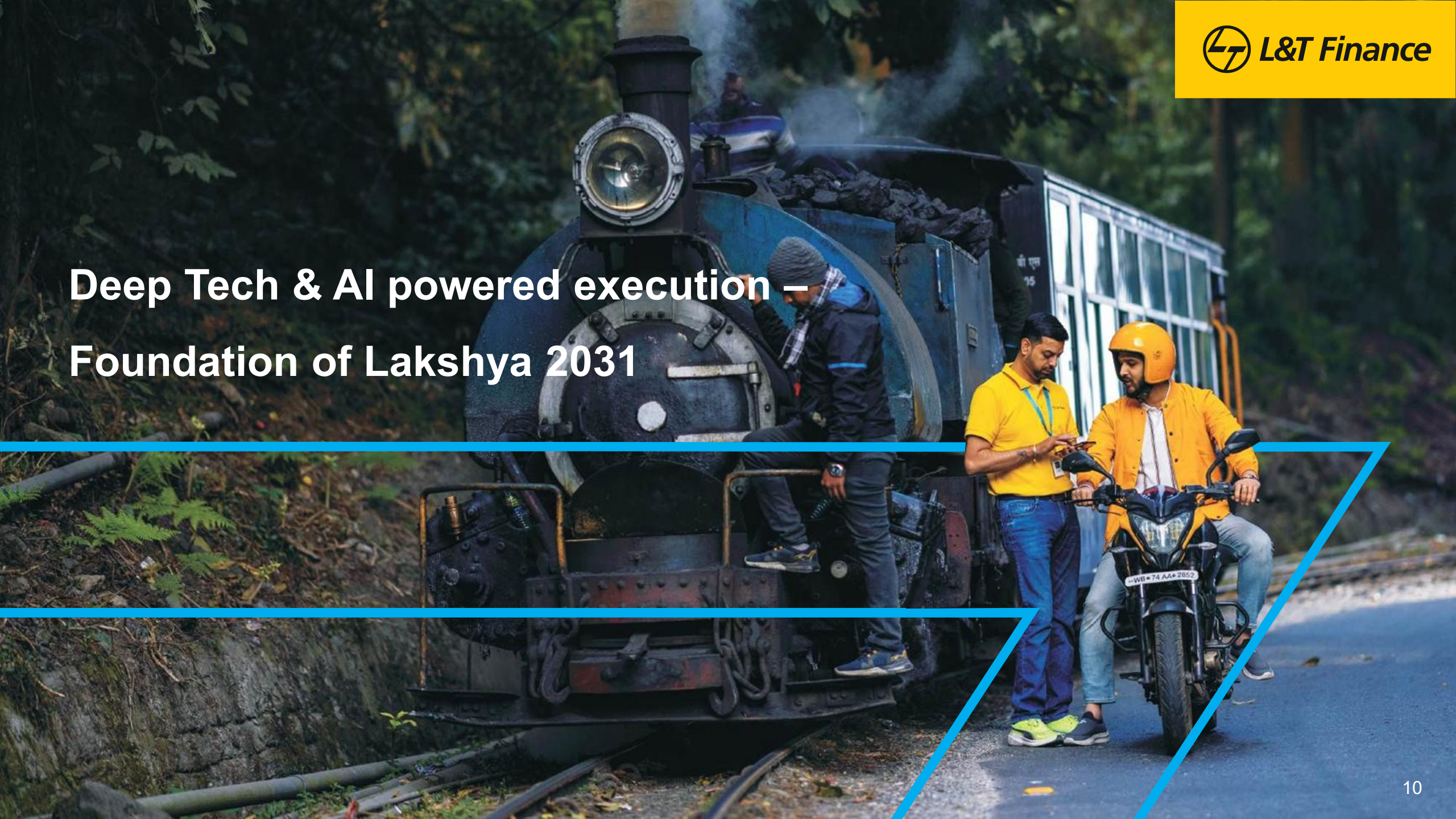
+29% YoY
+12% QoQ

ROE

12.71%

+185bps YoY
+100bps QoQ

Deep Tech & AI powered execution – Foundation of Lakshya 2031



THE TECH MULTIPLIER

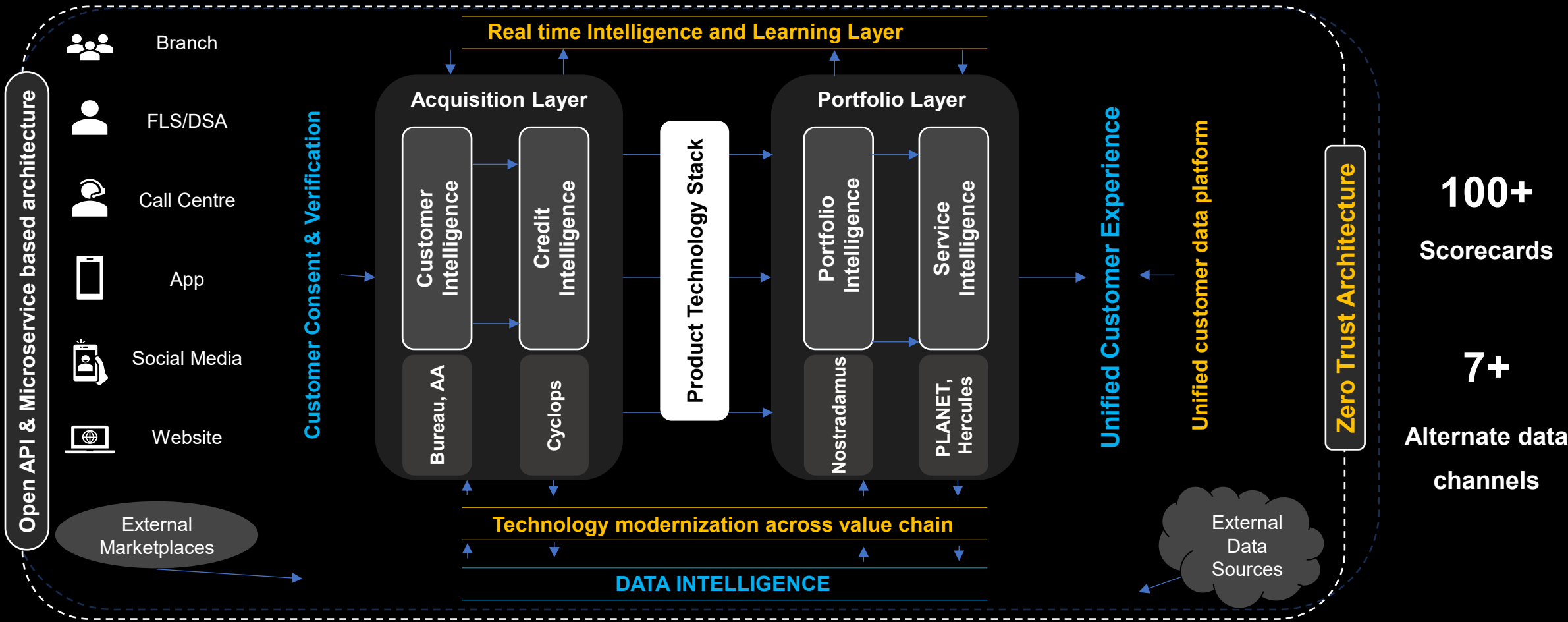
Cutting-edge in-house AI & Deep Tech stack

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

Super-fast solutions development cycle

Proprietary Deep Tech AI Stack

Creating Intelligence with Applicative AI



AI IS THE OPERATING SYSTEM LEVERAGED FOR CUSTOMER LIFE CYCLE MANAGEMENT

CYCLØPS

The underwriting core of the platform

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

WHAT IS CYCLØPS

- 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 @ 80% 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 InFY27



RBF



Mortgage

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

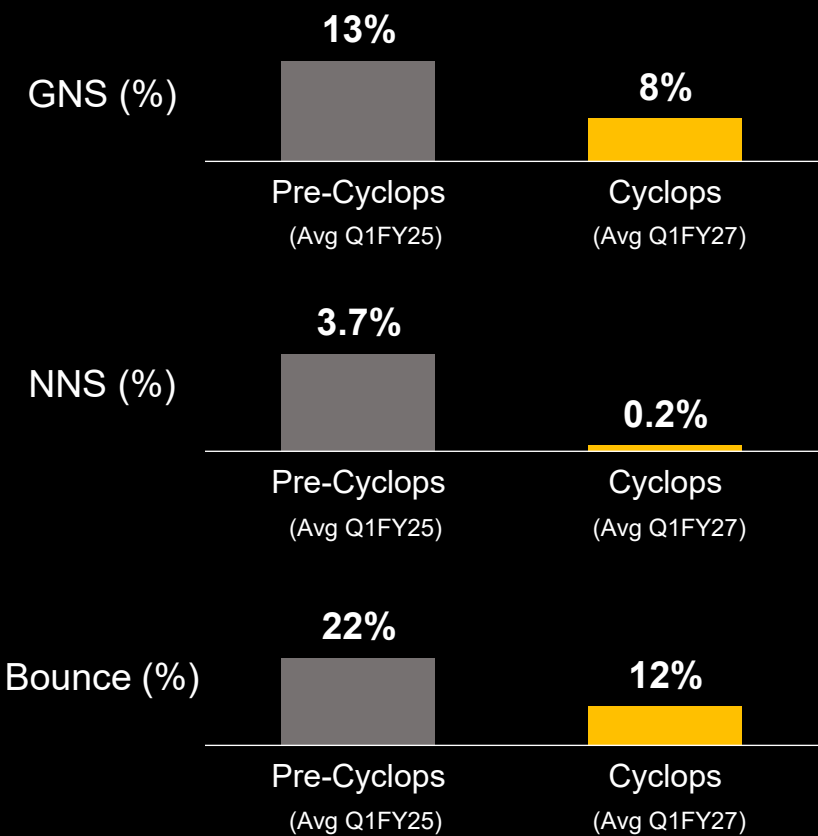
Seasoned C Y C L Φ P S Two-Wheeler portfolio indicators



Sourcing Summary

	Pre Cyclops	Cyclops
Disbursements	₹ 2,621 Cr (Q1FY25)	₹ 3,006 Cr (Q1FY27)
Avg IRR	17.6% (Avg Q1FY25)	17.5% (Avg Q1FY27)
NTC mix	33% (Avg Q1FY25)	29% (Avg Q1FY27)
Account Aggregator penetration	18% (Avg Q1FY25)	72% (Avg Q1FY27)
Prime mix	52% (Avg Q1FY25)	90% (Avg Q1FY27)

Delinquency indicators



N O S T R A D A M U S

Portfolio intelligence and augmented decisioning

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

WHAT IS N O S T R A D A 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**



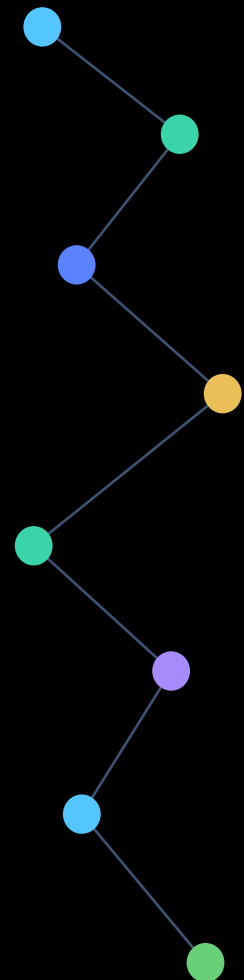
RBF



SME



Farm



CO-PILOTS – DEMOCRATISING AI

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

FLAGSHIP

HELIOS

SME, Home Loan & PL underwriting co-pilot

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

~39,000

Files Processed

SEP **21** **16**

SENP **37** **22**

TAT reduction_(hrs)

ORION

Nostradamus portfolio-management co-pilot

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

3,000+

Business Queries

BROADER FACTORY

ShigraM

Mortgage legal process automation

4,000+

Files Processed

11

Vernacular Languages

MOPPA

Mortgage policy & pricing assistant

200+

Queries / day

15

Vernacular Languages

ARGUS

Fraud screening in SME

Launched in July

LIVE

Canyon - Proprietary in-house LOS for Gold Finance

AI Powered | Built for Scale | Accelerating Innovation

Canyon

Combines:

16+ Integrated Systems

60+ APIs

12+ Business Services

30x Growth Ready

60% of Canyon
codebase generated using AI tools

Proprietary digital asset

Built in-house in 4 months
Latest tech stack – Java21 (Springboot 3.34) for backend
& Flutter for frontend

Faster Innovation

Framework-based architecture
Faster response to market/regulatory changes

Growth without rebuilds

Microservices architecture
Designed for 30x growth

AI embedded by design

In-house Agentic AI assistant (Ginni) for users
Context-aware asset capturing module

User centric design

Stage reversal, journey resumption from failure points
End-to-end visibility into TAT at every stage

Cost optimization through Private Cloud build-out



Exponential growth of in-house use of AI needs us to focus on creating a GPU cloud where Opensource LLM / SLM packages can run

GPU AUGMENTATION

Designing high-performance GPU nodes to extend existing CPU/Ceph infrastructure for ML/AI workloads

DEVELOPER TESTING

Phase 4 is active; validating platform stability & network latency with early-adopter dev teams

CLOUD CONSOLIDATION

Preparing for massive migration from Public Cloud to internal infra in Q3 / Q4 2026

PROJECT MILESTONES & STATUS

Phase	Project Line	Timeline	Status
1	Hardware Design & Procurement	Oct '25 - Mar '26	Completed
2	OpenSource Cloud Software Installation	Apr '26 - May '26	Completed
3	Cloud Software Internal Testing	May '26 - Jun '26	Completed
4	Private Cloud Testing by Developers	Jul '26 - Aug '26	In Progress
5	Development Servers Provisioning	Aug '26 Onwards	Next Up
6	Workload Migration (Public to Private)	Aug '26 - Dec '26	Next Up
7	GPU Server Augmentation (Design/Procure)	Jul '26 - Oct '26	In Progress

Open Source Private Cloud is 70% cheaper than Hyperscale Clouds on a 5-year TCO

HERCULEΣ

Agentic AI based cross-sell platform

LOADING....

What will the proprietary Tech & AI stack deliver?

SUSTAINED

GROWTH

IMPROVED

CREDIT

REDUCED

OPEX

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

Lakshya 2031

Goal monitorables

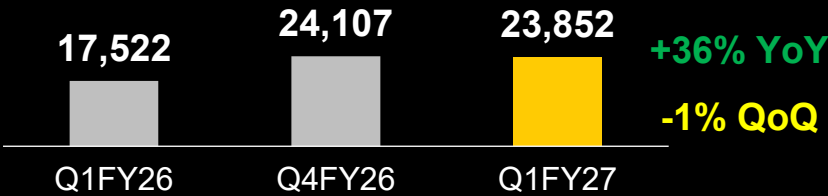


BOOK GROWTH

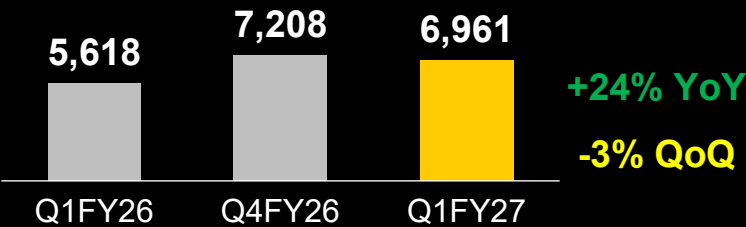
Disbursement increased by 36% on YoY basis

₹ in Cr

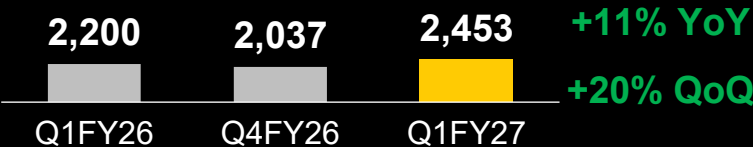
DISBURSEMENTS



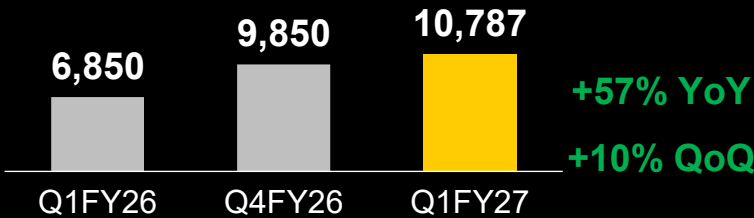
Rural Business Finance



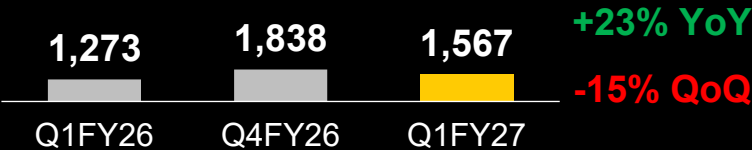
Farmer Finance



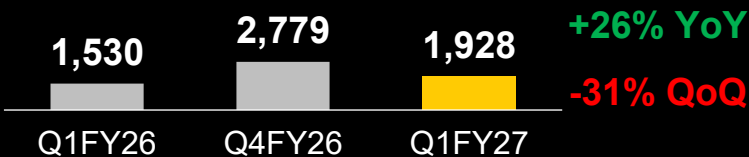
Urban Finance



SME Finance



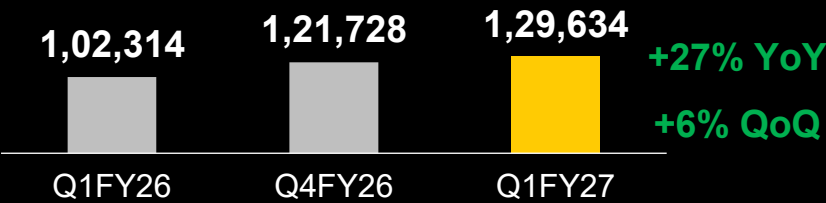
Gold Finance



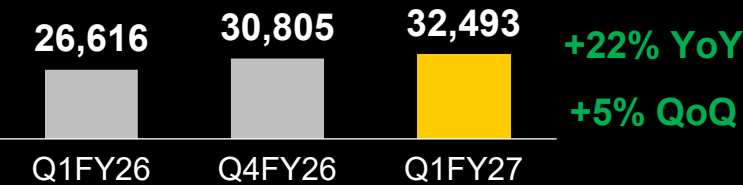
Book increased by 27% on YoY basis

₹ in Cr

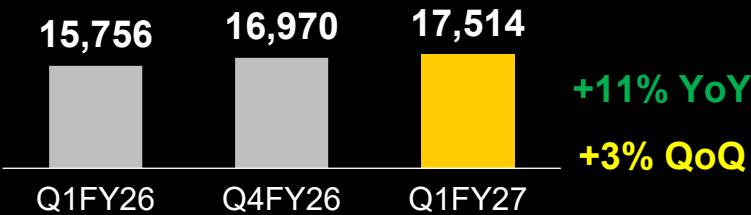
BOOK



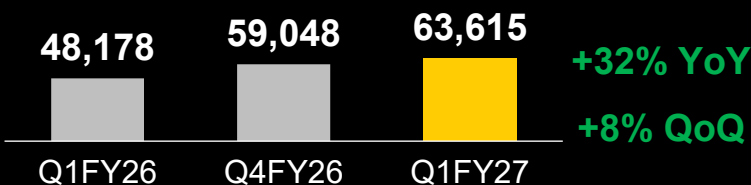
Rural Business Finance



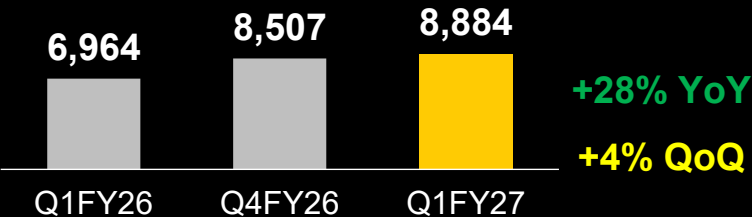
Farmer Finance



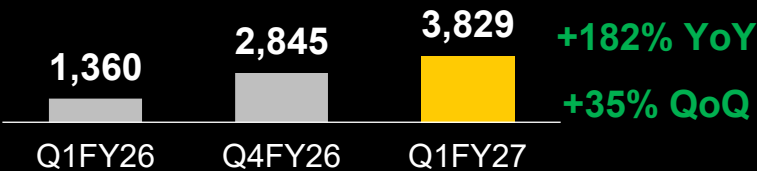
Urban Finance



SME Finance



Gold Finance



Growth in Distribution Network

		Q1 FY26	Q4 FY26	Q1 FY27	
	Rural Group Loans & MFI New villages activated (nos.)	24,430	28,335	23,467	2.9 Cr+
	Two Wheeler Finance Active sourcing points (nos.)	8,520	8,985	8,914	
	Farm Equipment Finance Active sourcing points (nos.)	2,522	2,750	2,750	
	Personal Loans Active DSAs & E-aggregators (nos.)	50	57	67	~93 Lac
	Home Loan / LAP Active sourcing points (nos.)	335	327	310	
	Gold Finance Active branches (nos.)	130	330	343	

Customer
Database

Active
Customers

CREDIT COST

RBF Collection Efficiency (1/3)

Trending at normalized levels

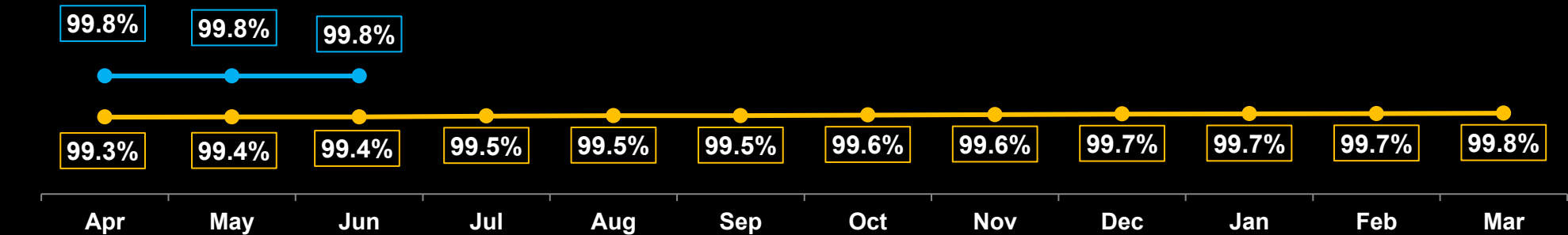
RURAL BUSINESS FINANCE

RURAL GROUP LOANS & MICRO FINANCE (JLG)

 FY26  FY27

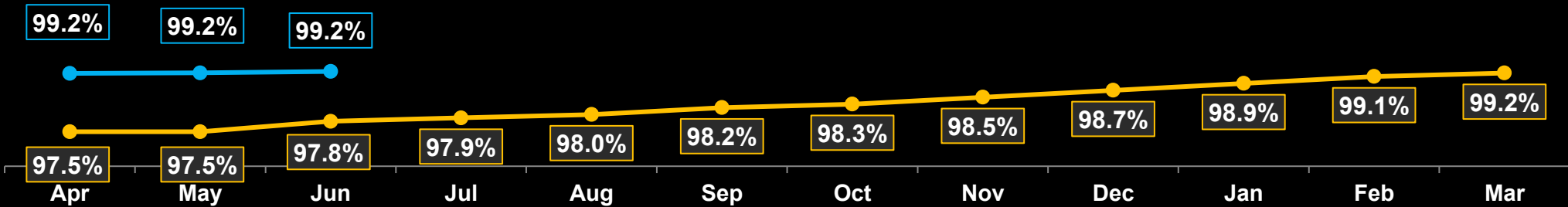
0 DPD CE %

0 DPD CE = POS of 0 DPD collected / POS of 0 DPD billed



0-90 DPD CE %

0-90 DPD CE = POS of 0-90 DPD collected / POS of 0-90 DPD billed



Farmer Finance Collection Efficiency (2/3)

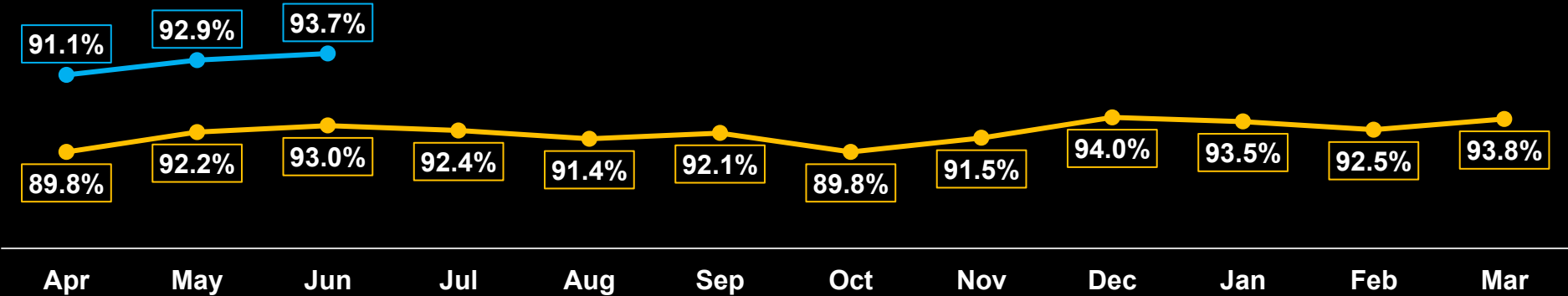
Robust pointers to a lowering delinquency

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

● FY26 ● FY27

FARMER FINANCE

FARM EQUIPMENT FINANCE



Urban Collection Efficiency (3/3)

Trending at healthy levels

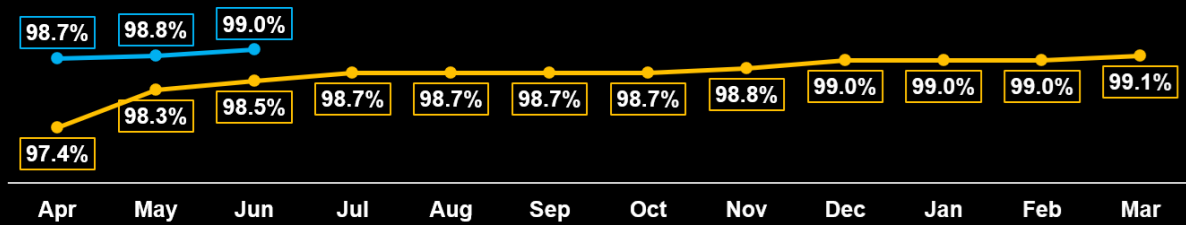
Regular CE = cashflow received from 0 DPD customer for billing / billing of 0 DPD customer



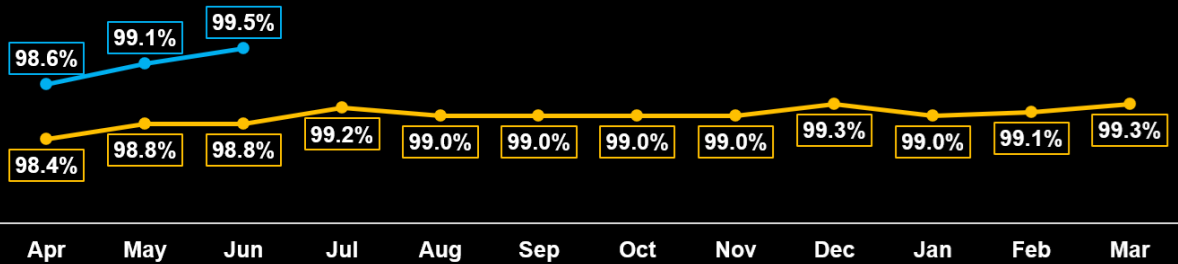
URBAN

● FY26 ● FY27

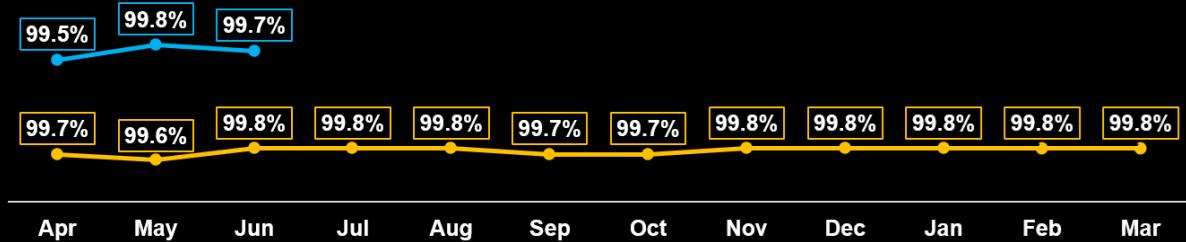
TWO WHEELER FINANCE



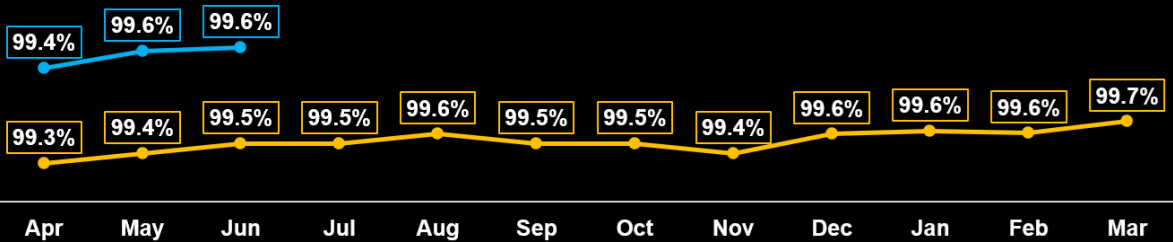
PERSONAL LOANS



HOME LOANS & LAP



SME FINANCE



Improved Credit Quality Trends (1/3)

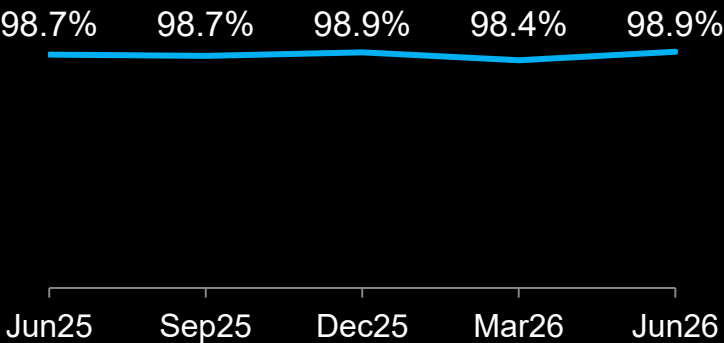
RBF : Best-in-class delinquency levels



Rural Group Loans (JLG) & Micro Finance (JLG)

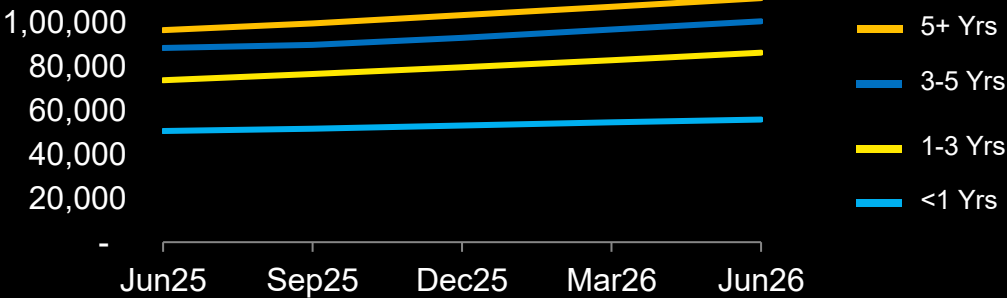
Basis rolling 12-month sourcing cohorts

On Due Date
(ODD) CE %



CE: Collection Efficiency

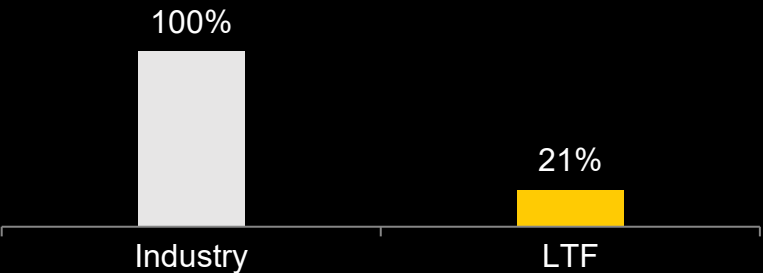
ATS (in ₹)
vs Borrower
Vintage



Delinquency is calculated as 12 Month On Book (MOB) ever 90+ performance in Apr'25-Mar'26 for last 12 mth disbursements over Apr'24-Mar'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. 21% of X

Improved Credit Quality Trends (2/3)

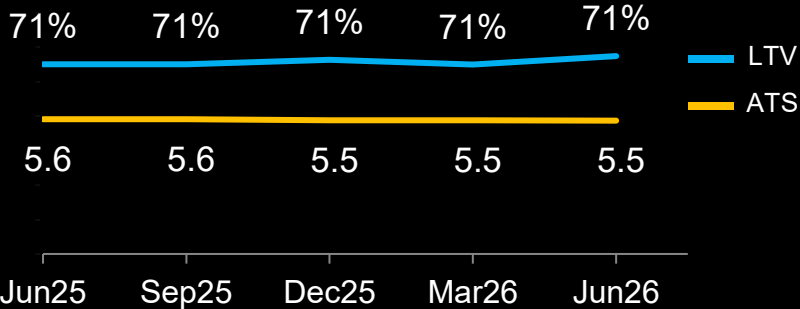
Optimum LTV and ATS with industry leading delinquency levels



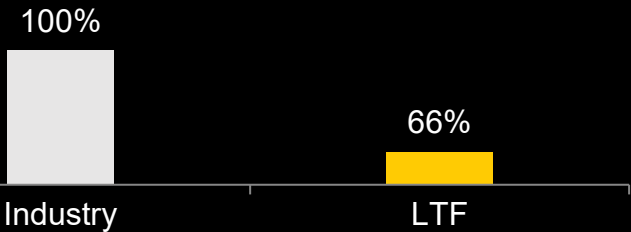
Farm Equipment Finance

Basis rolling 12-month cohorts

LTV %
&
ATS
(₹ in lacs)

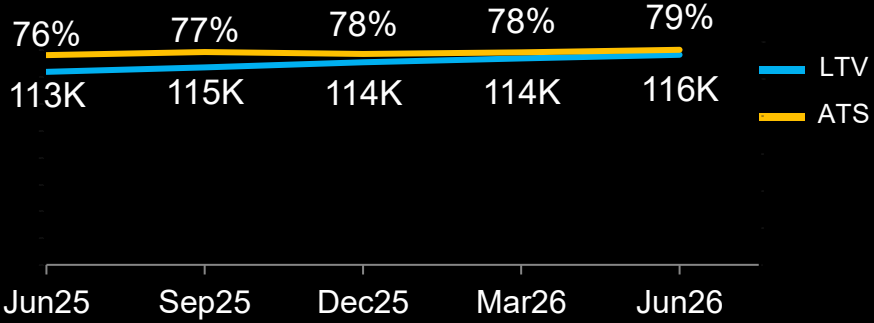


Indexed representation of Industry Delinquency vs LTF

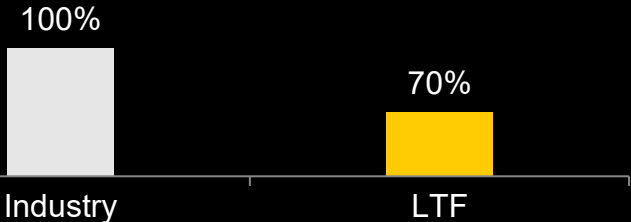


Two Wheeler Finance

LTV %
&
ATS
(in ₹)



Indexed representation of Industry Delinquency vs LTF



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

Improved Credit Quality Trends (3/3)

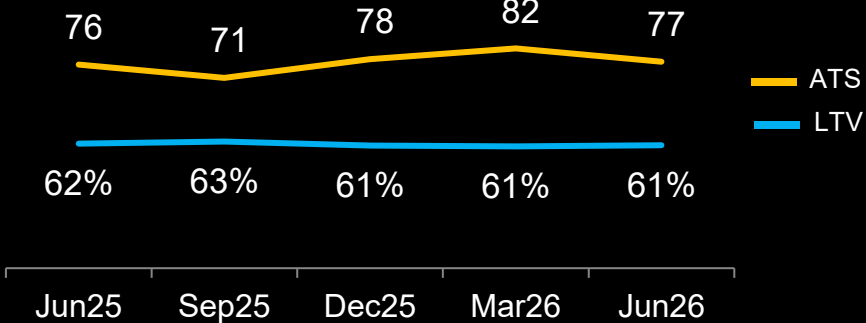
Prudent LTV with industry leading delinquency levels

Home Loans



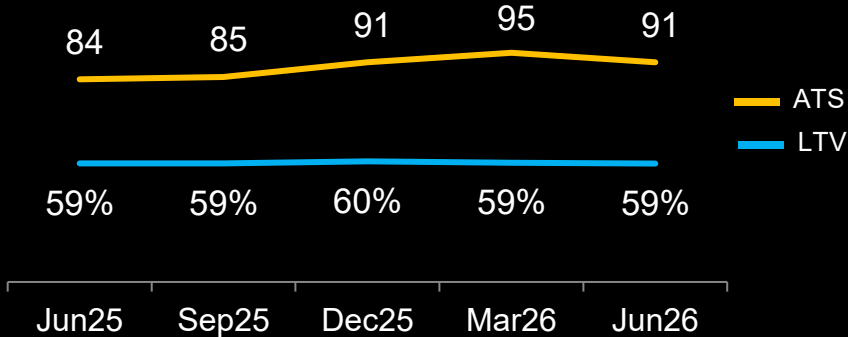
Basis rolling 12-month
sourcing cohorts

**ATS
(₹ in lacs)
&
LTV %**

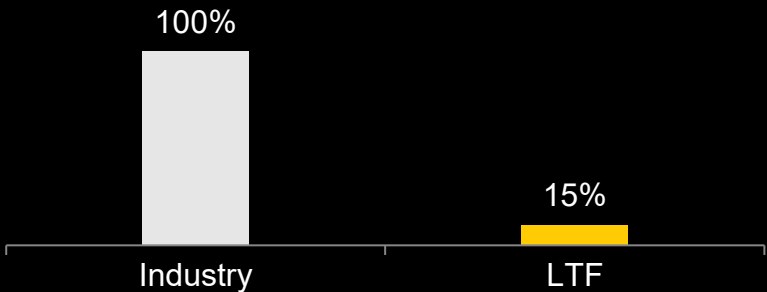


LAP

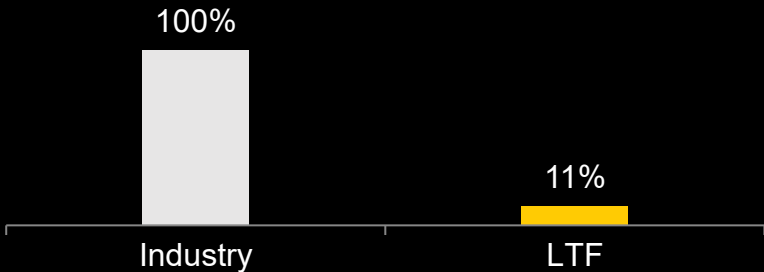
**ATS
(₹ in lacs)
&
LTV %**



**Indexed
representation
of Industry
Delinquency
vs LTF**



**Indexed
representation
of Industry
Delinquency
vs LTF**



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

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

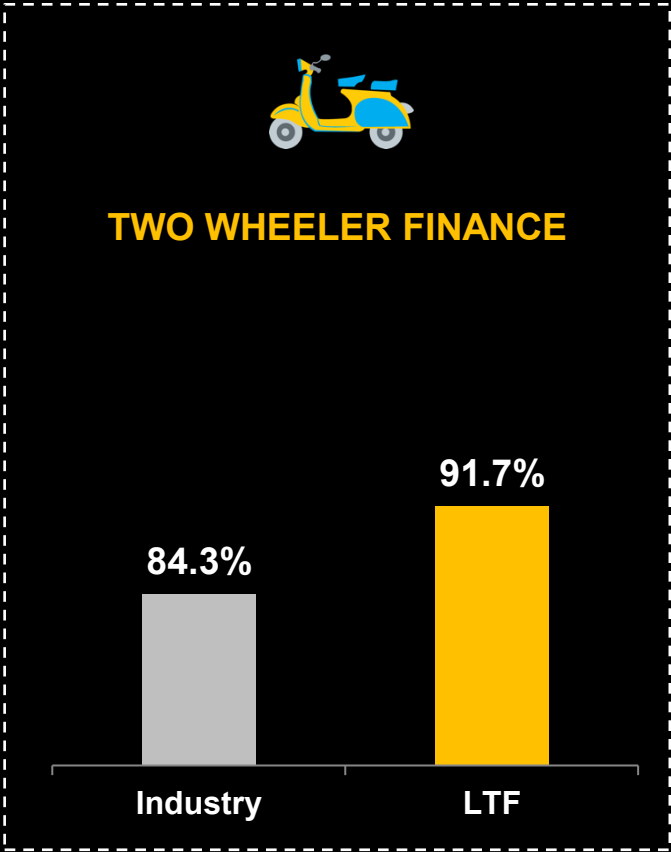
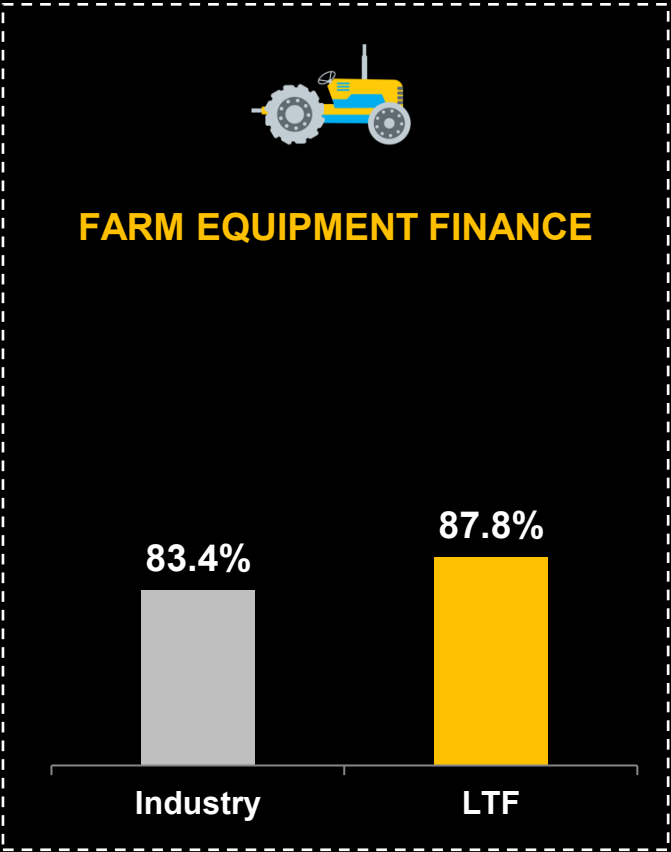
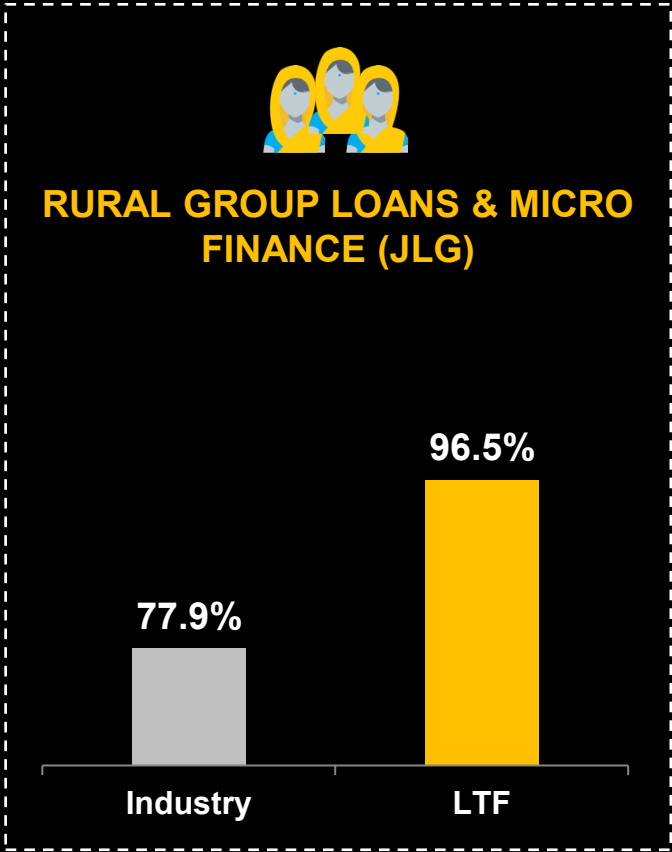
0 DPD book

Industry	87.2%	86.8%	87.4%	86.9%	83.5%	80.2%	78.9%	77.0%	75.2%	75.5%	77.9%	-
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%

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
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%
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%
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%
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%

Retail Asset Quality (2/3)

'0 DPD' for our 3 fulcrum products



Retail Asset Quality (3/3)

Stagewise assets & provision summary

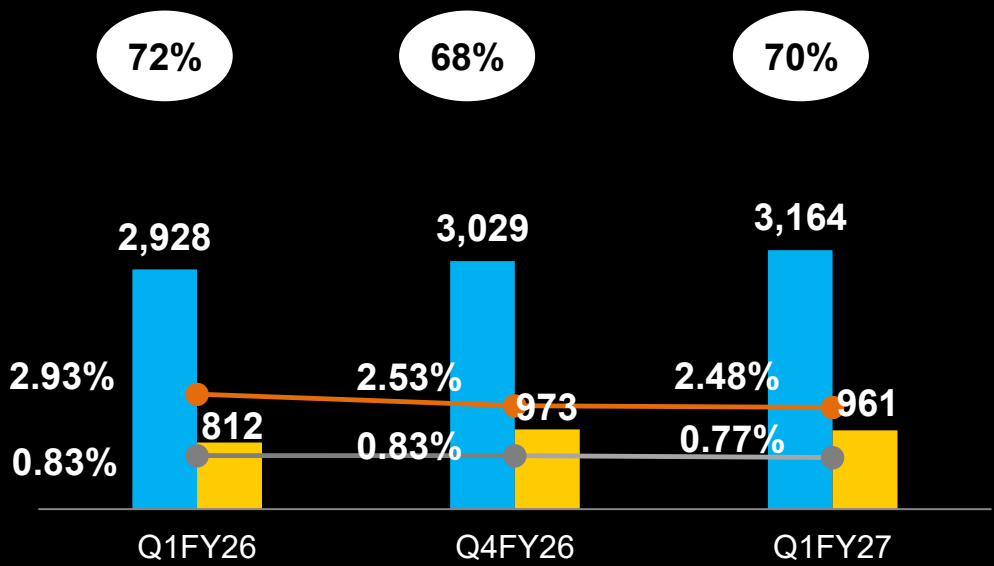
G R O S S A S S E T S	Stage wise (in ₹ Cr)	Q1FY26	Q1FY26 (% of Total)	Q4FY26	Q4FY26 (% of Total)	Q1FY27	Q1FY27 (% of Total)
	Stage 1	94,495	94.67%	1,14,434	95.75%	1,22,353	95.94%
	Stage 2	2,392	2.40%	2,045	1.71%	2,018	1.58%
	Stage 3	2,928	2.93%	3,029	2.53%	3,164	2.48%
	Total	99,816	100%	1,19,508	100%	1,27,535	100%
P R O V I S I O N	Stage wise (in ₹ Cr)	Q1FY26	Q1FY26 (% PCR)	Q4FY26	Q4FY26 (% PCR)	Q1FY27	Q1FY27 (% PCR)
	Stage 1	532	0.56%	914	0.80%	1,046	0.86%
	Stage 2	696	29.10%	482	23.59%	498	24.67%
	Stage 3	2,116	72.26%	2,056	67.88%	2,203	69.62%
	Total	3,344	3.35%	3,452	2.89%	3,747	2.94%
N E T A S S E T S	Stage wise (in ₹ Cr)	Q1FY26	Q1FY26 (% of Net Assets)	Q4FY26	Q4FY26 (% of Net Assets)	Q1FY27	Q1FY27 (% of Net Assets)
	Stage 1	93,963	94.64%	1,13,521	95.72%	1,21,307	95.90%
	Stage 2	1,696	1.71%	1,563	1.31%	1,520	1.20%
	Stage 3	812	0.83%	973	0.83%	961	0.77%

Maintained steady Retail and Consol Asset Quality

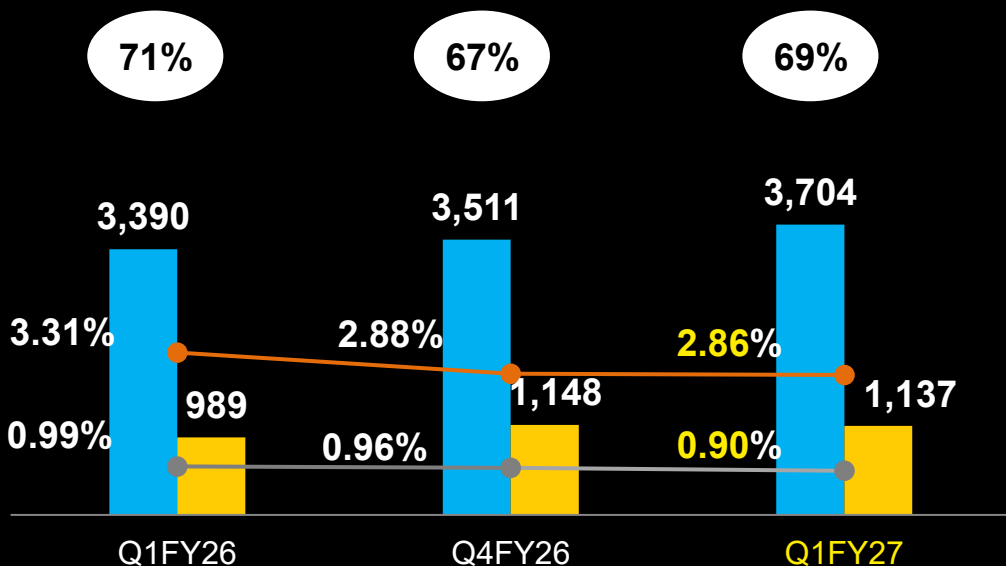
Retail and Consol GS3



RETAIL - ASSET QUALITY



CONSOLIDATED – ASSET QUALITY

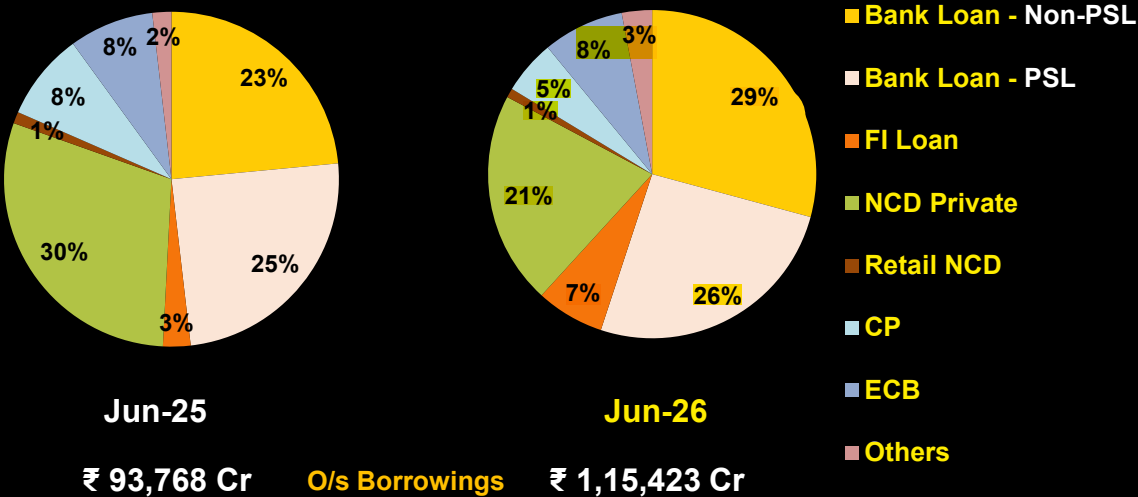


GS3 (₹ Cr) NS3 (₹ Cr) GS3 (%) NS3 (%) PCR (%)

A photograph of four women standing outdoors in a wooded area, dressed in traditional Indian attire. They are holding colorful, ornate masks. The text is overlaid on the image.

Premium Liability Franchise – Strong Foundation for Lakshya 2031 Delivery

DIVERSIFIED LIABILITY MIX (%)

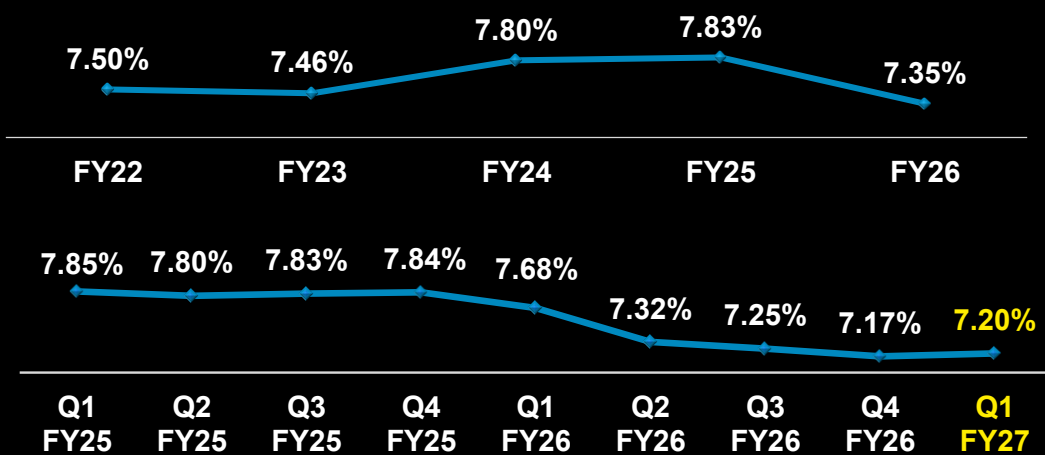


‘AAA’ rating
CRISIL, ICRA, CARE, India
Ratings

Prudent ALM along with
changing portfolio mix
towards retail

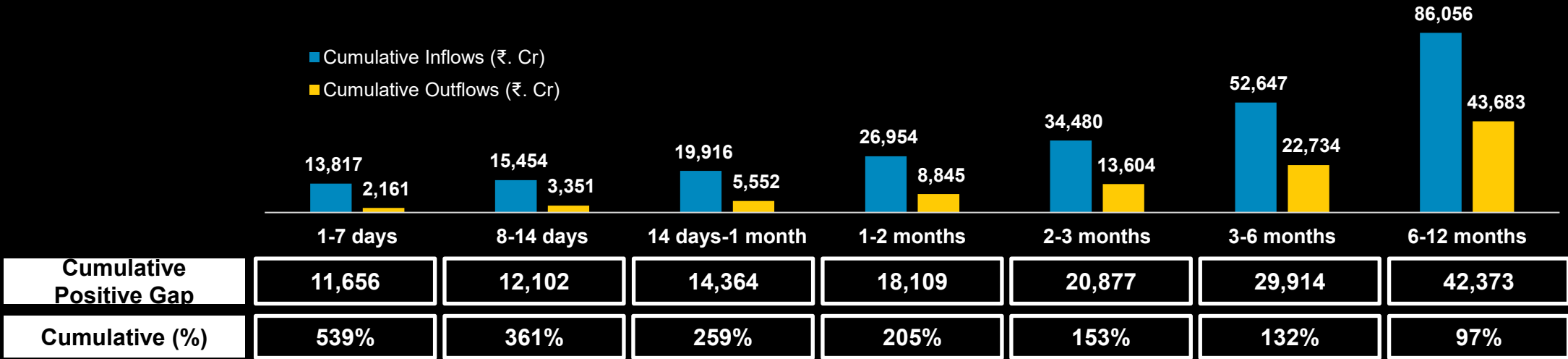
Leveraged Retail Asset
profile to garner competitive
funding

WEIGHTED AVERAGE COST OF BORROWING (WACB) (%)



Diversified liability mix has enabled us to firmly anchor our Q1FY27 WACB at 7.20%

Structural Liquidity statement



Interest Rate sensitivity statement

1 year Gap		₹. Cr
Re-priceable assets		84,799
Re-priceable liabilities		76,868
Positive		7,931

Continue to maintain cumulative positive liquidity gaps

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



I Pan India Branch Network

II Financials

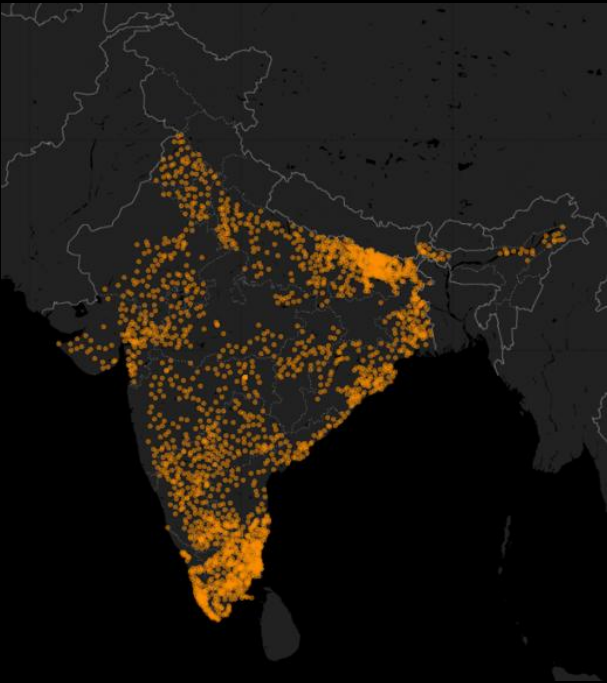
III Other Annexures

Granular and extensive distribution network

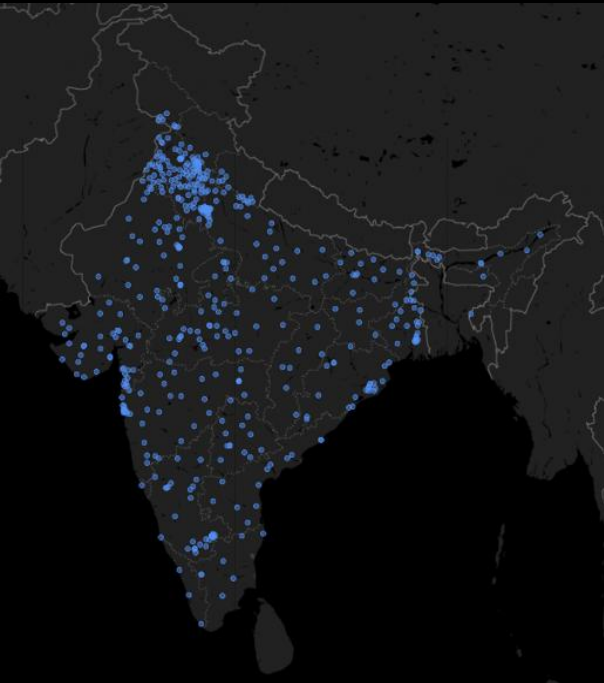
Book Mix : Urban - 61% | Rural – 39%

18 States | ~2,00,000 Villages

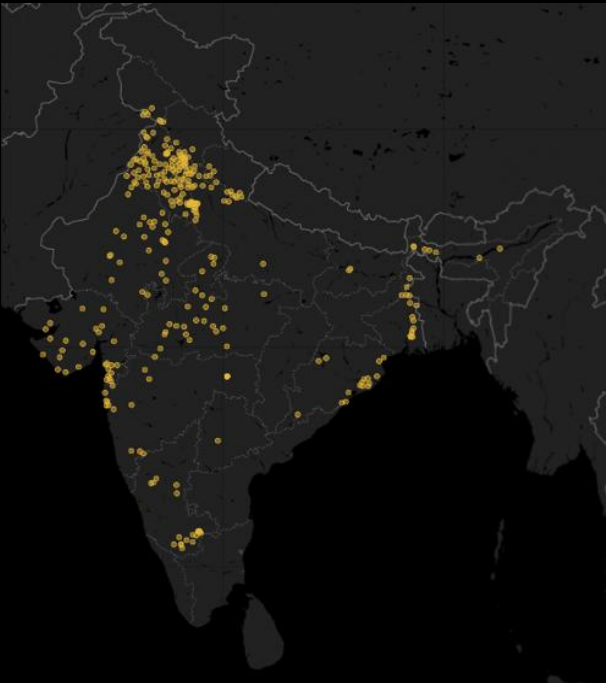
23 States | 4 UT | 450+ Cities / Towns



LTF Rural Network



LTF Urban Network
(incl. Gold Finance branches)



LTF Gold Finance Network

Total Branch Count: 666 (Rural – 143, Urban – 523)

State	Rural Branches	Urban Branches
Madhya Pradesh	97	47
Maharashtra	100	34
Uttar Pradesh	183	30
Gujarat	101	42
Karnataka	250	32
West Bengal	124	32
Andhra Pradesh	92	12
Telangana	76	13
Haryana	38	58
Rajasthan	88	43
Bihar	427	11
Punjab	44	60
Odisha	125	25
Tamil Nadu	419	7
Kerala	95	3
Others	68	74
Pan India	2,327*	523

*Rural Branches includes RGL & MFI meeting centres (2,184), MLAP branches (139) & dedicated Farmer Finance branches (4) | *Urban Branches includes dedicated Gold Finance branches (343) & other shared branches (180)

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
Retailisation	54%	58%	64%	75%	82%	88%	91%	94%	95%	96%	97%	97%	98%	98%	98%	98%	98%
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%
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%
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%
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%
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%
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%
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%
PAT (₹ Cr) (before exceptional item)	262	406	454	501	531	595	640	666	686	696	626	636	701	735	760#	807	902
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
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
PCR	55%	55%	60%	69%	71%	76%	75%	76%	75%	71%	71%	71%	71%	70%	72%	67%	69%
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%
CRAR	23%	23%	23%	25%	26%	25%	25%	23%	22%	22%	22%	22%	21%	20%	19%	18%	18%

*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

Q1FY26	Particulars (₹ Cr)	Q4FY26	Q1FY27	Y-o-Y (%)
2,200	FARMER FINANCE	2,037	2,453	11%
2,200	Farm Equipment Finance	2,037	2,453	11%
5,618	RURAL BUSINESS FINANCE	7,208	6,961	24%
5,297	Rural Group Loans (100% JLG)	6,750	6,516	23%
149	Micro Finance (100% JLG)	93	84	(44%)
172	Micro LAP	365	361	110%
6,850	URBAN FINANCE	9,850	10,787	57%
2,128	Two Wheeler Finance	2,930	3,006	41%
1,942	Personal Loans	3,786	4,380	126%
1,873	Home Loans	2,016	2,216	18%
908	LAP	1,119	1,185	31%
1,273	SME FINANCE	1,838	1,567	23%
1,530	GOLD FINANCE	2,779	1,928	26%
49	ACQUIRED PORTFOLIO	395	157	219%
17,522	RETAIL FINANCE	24,107	23,852	36%
	- Infrastructure Finance	-	-	0%
	- Real Estate Finance	-	-	0%
	- WHOLESALE FINANCE	-	-	0%
17,522	TOTAL DISBURSEMENT	24,107	23,852	36%

Lending Business – Business wise book split

Q1FY26	Particulars (₹ Cr)	Q4FY26	Q1FY27	Y-o-Y (%)
15,756	FARMER FINANCE	16,970	17,514	11%
15,756	Farm Equipment Finance	16,970	17,514	11%
26,616	RURAL BUSINESS FINANCE	30,805	32,493	22%
25,962	Rural Group Loans & MFI (100% JLG)	29,367	30,735	18%
654	Micro LAP	1,438	1,758	169%
48,178	URBAN FINANCE	59,048	63,615	32%
12,331	Two Wheeler Finance	14,372	15,068	22%
9,383	Personal Loans	14,666	16,917	80%
20,199	Home Loans	22,021	23,008	14%
6,265	LAP	7,989	8,622	38%
6,964	SME FINANCE	8,507	8,884	28%
1,360	GOLD FINANCE	2,845	3,829	182%
942	ACQUIRED PORTFOLIO	1,334	1,201	27%
99,816	RETAIL FINANCE	1,19,508	1,27,535	28%
1,319	Infrastructure Finance	1,274	1,257	(5%)
1,179	Real Estate Finance	946	841	(29%)
2,498	WHOLESALE FINANCE	2,220	2,098	(16%)
1,02,314	TOTAL BOOK	1,21,728	1,29,634	27%

Q1FY26	Particulars (₹ Cr)	Q4FY26	Q1FY27	Y-o-Y (%)
3,690	Interest Income	4,296	4,654	26%
1,636	Interest Expense	1,747	1,970	20%
2,054	NIM	2,549	2,684	31%
493	Fee & Other Income	492	605	23%
2,548	Total Income	3,041	3,289	29%
1,049	Operating Expense	1,201	1,267	21%
1,499	Earnings before credit cost	1,839	2,023	35%
	Credit Cost [-]			
856	<i>(Before utilizing Macro-prudential provisions)</i>	768	800	(7%)
(300)	<i>Macro-prudential provisions utilized [+]</i>	-	-	(100%)
	Credit Cost			
556	<i>(After utilizing Macro-prudential provisions)</i>	768	800	44%
943	PBT	1,072	1,223	30%
701	PAT	807	902	29%

Q1FY26	Particulars (₹ Cr)	Q4FY26	Q1FY27	Y-o-Y (%)
1,02,314	Closing Book	1,21,728	1,29,634	27%
1,00,009	Average Book	1,17,738	1,26,074	26%
25,585	Networth	27,984	28,213	10%
102.4	Book Value per share (₹)	111.7	112.6	10%
2.8	Basic Earning per share (₹)	3.2	3.6	29%

Q1FY26	Particulars (₹ Cr)	Q4FY26	Q1FY27
14.80%	Yield	14.80%	14.81%
8.24%	Net Interest Margin	8.78%	8.54%
1.98%	Fee & Other Income	1.70%	1.93%
10.22%	NIM + Fee & Other Income	10.47%	10.47%
4.21%	Operating Expenses	4.14%	4.03%
6.01%	Earnings before credit cost	6.34%	6.43%
	Credit Cost		
3.43%	(Before utilizing Macro-prudential provisions)	2.64%	2.54%
	Credit Cost		
2.23%	(After utilizing Macro-prudential provisions)	2.64%	2.54%
2.37%	Return on Assets	2.40%	2.48%
3.66	Debt / Equity (Closing)	3.93	4.09
3.48	Debt / Equity (Average)	3.73	3.97
10.86%	Return on Equity	11.71%	12.71%

Particulars	Tier I	Tier II	CRAR
Consolidated CRAR ratio	17.14%	0.75%	17.89%

- I Pan India Branch Network**
- II Financials**
- III Other Annexures**

Rural Business Finance Update

Digital Update

Sustainability (ESG & CSR)

Board and Senior Management

Rural Business Finance

Stringent Portfolio Policy & Sourcing Norms through time reflect enhanced portfolio performance



Rural Group Loans (JLG) & Micro Finance (JLG)

1

Applicant to be 0 DPD



LTF only onboards if the customer is a 0 DPD JLG customer

2

Strict Association Norms

(continued even after regulatory relaxation in Apr'20)



Maximum of 3 lenders including LTF (both for fresh & repeat customers)

3

JLG Indebtedness Norms

(continued even after regulatory relaxation in Apr'20)



Total JLG Indebtedness for 3 lenders incl LTF restricted upto ₹ 2 lacs

4

Income estimation & total indebtedness norms

(post Apr'22)



Household income estimation & details of total indebtedness as obtained from credit bureau

5

Maker-checker mechanism for sourcing



Independent unbiased assessment of borrower

Maker

Business Field Level Officer (part of Business Function)

Checker

Branch Process Manager (separate appraisal vertical)

Ensures the following:

- Estimation of standard of living & repayment capacity
- KYC verification
- On-ground sensing

If the applicant doesn't satisfy **any** of 1, 2 and 3 conditions then the loan application will not be processed



Rural Group Loans (JLG) & Micro Finance (JLG)

Monthly customer leverage tracker



Strong Early Warning Signals



Exclusive Risk Control Unit



Comprehensive customer leverage tracker dashboard deployed

- Dashboard collates data of customer leverage with LTF and other peers
- Customers categorized basis their overall leverage and repayment history
- Provides 360° view of customer leverage & output matrix for LTF decisioning on customer retention and geo strategy



Customer profiling to predict repayment behaviour and propensity to default

- Paying LTF's EMI but not paying external liabilities
- Off-us customer profiling on monthly basis to monitor repayment behaviour

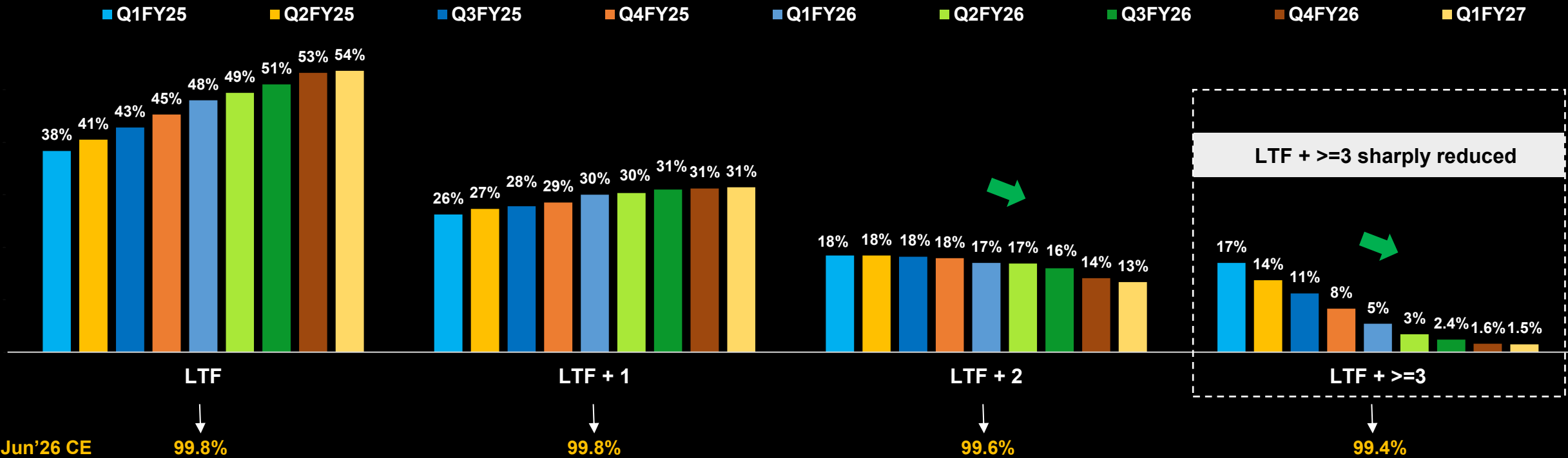


- ~700 member strong team with pan India presence which acts as a strong line of defense for fraud prevention and control
- Independent reporting to Chief Risk Officer
- Scope of work involves:
 - Sourcing audit
 - Disbursement audit
 - Collection audit



Customer Association on Rural Group Loans & Microfinance loan book (%)

LTF exclusive, LTF+1 & LTF + 2 stands at 98.5% of book



I Pan India Branch Network

II Financials

III Other Annexures

Rural Business Finance Update

Digital Update

Sustainability (ESG & CSR)

Board and Senior Management

App as a powerful digital channel for customer

PLANET App

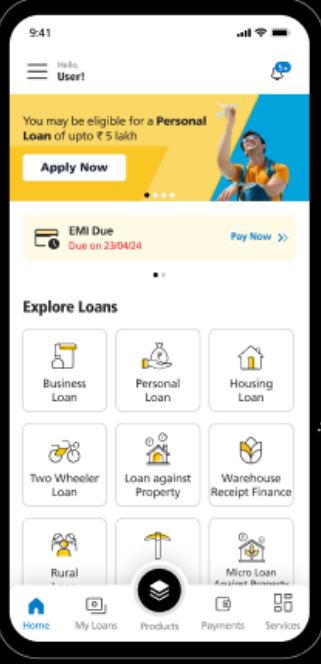


PLANET

Launched March 2022

Servicing Features

- View Loan Details & Update Profile
- Download Interest Certificate
- Download NOC & Foreclosure Report
- Make Foreclosure & Part Payments
- Download SOA & Repayment Schedule
- Download Welcome Kit
- Update Mandate Details



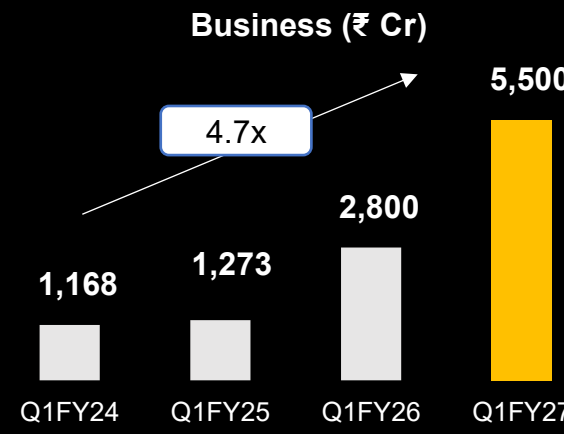
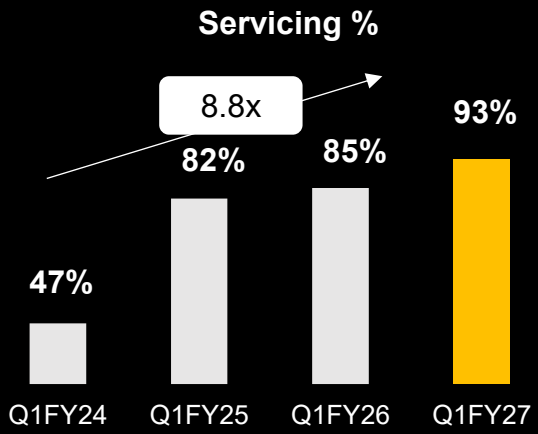
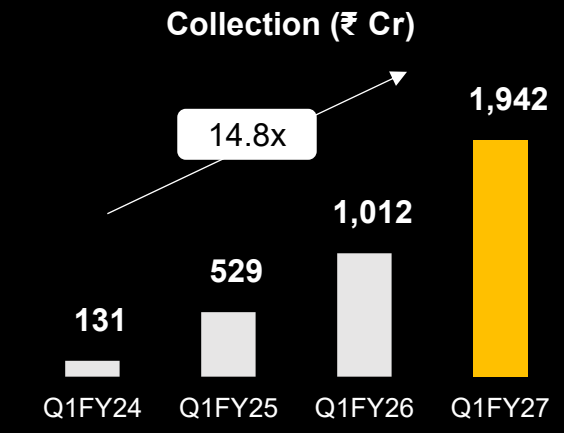
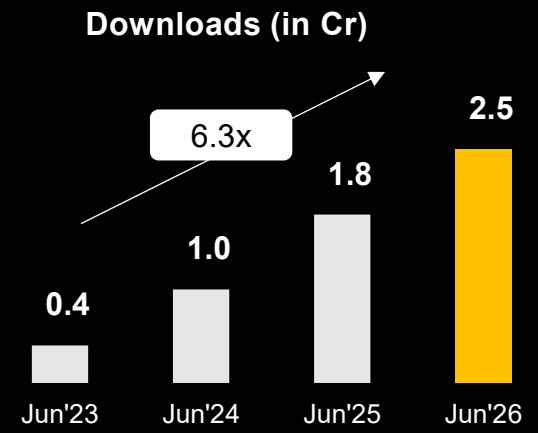
Engagement Features

- Auction Portal
- ITR Filing
- Multi Bureau Credit Score
- TW Marketplace
- EMI Calculator
- Farm Marketplace

D2C Journey's

- Personal Loan
- Home Loan & LAP (OD)
- Two wheeler
- Farm Equipment & Agri
- Rural Group & Micro Finance
- SME

★★★★★ **4.8**  Rating



App as a powerful digital channel for customer

Partner PLANET – Building a smarter Dealer ecosystem



**Partner PLANET**
LAUNCHED OCTOBER 2025

Real Time Retail Dashboard

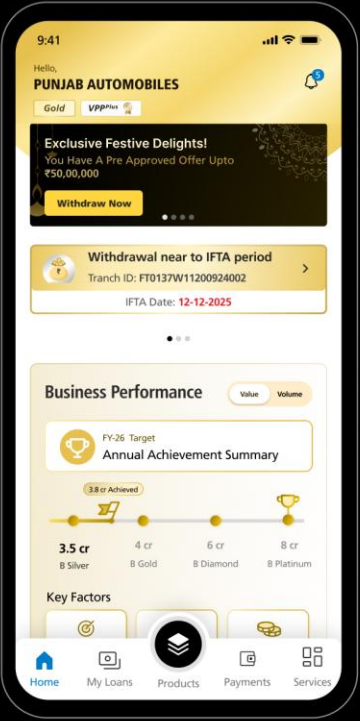
RC Pendency Status

Personalized Dashboard

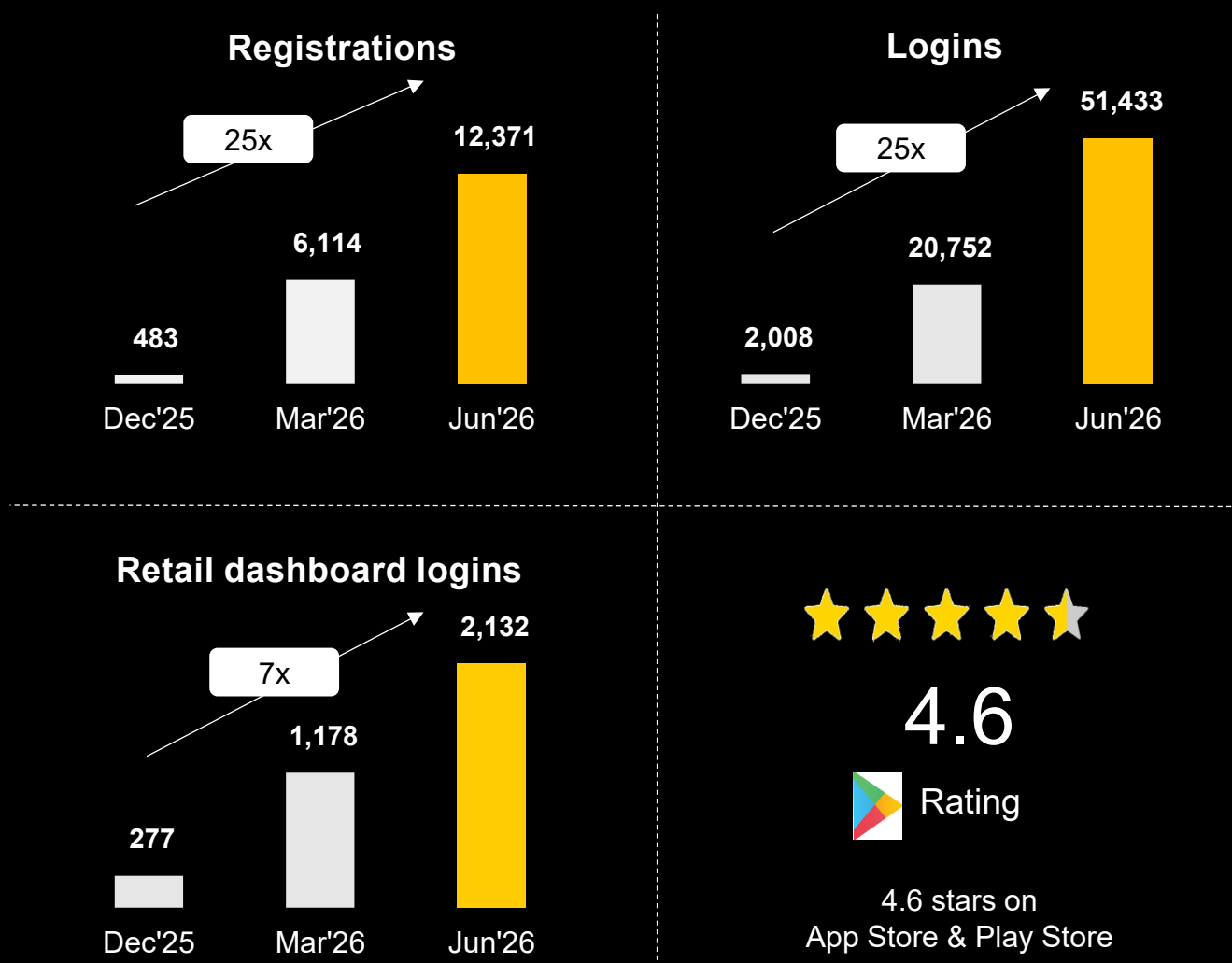
Download SOA

Complete Portfolio Summary

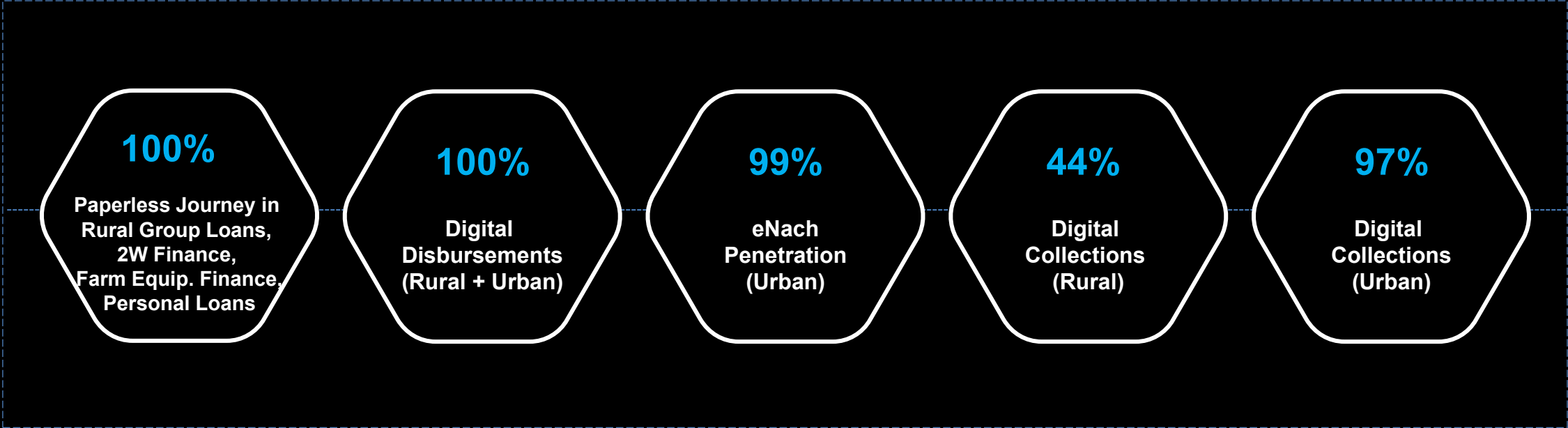
One Step TA Withdrawal



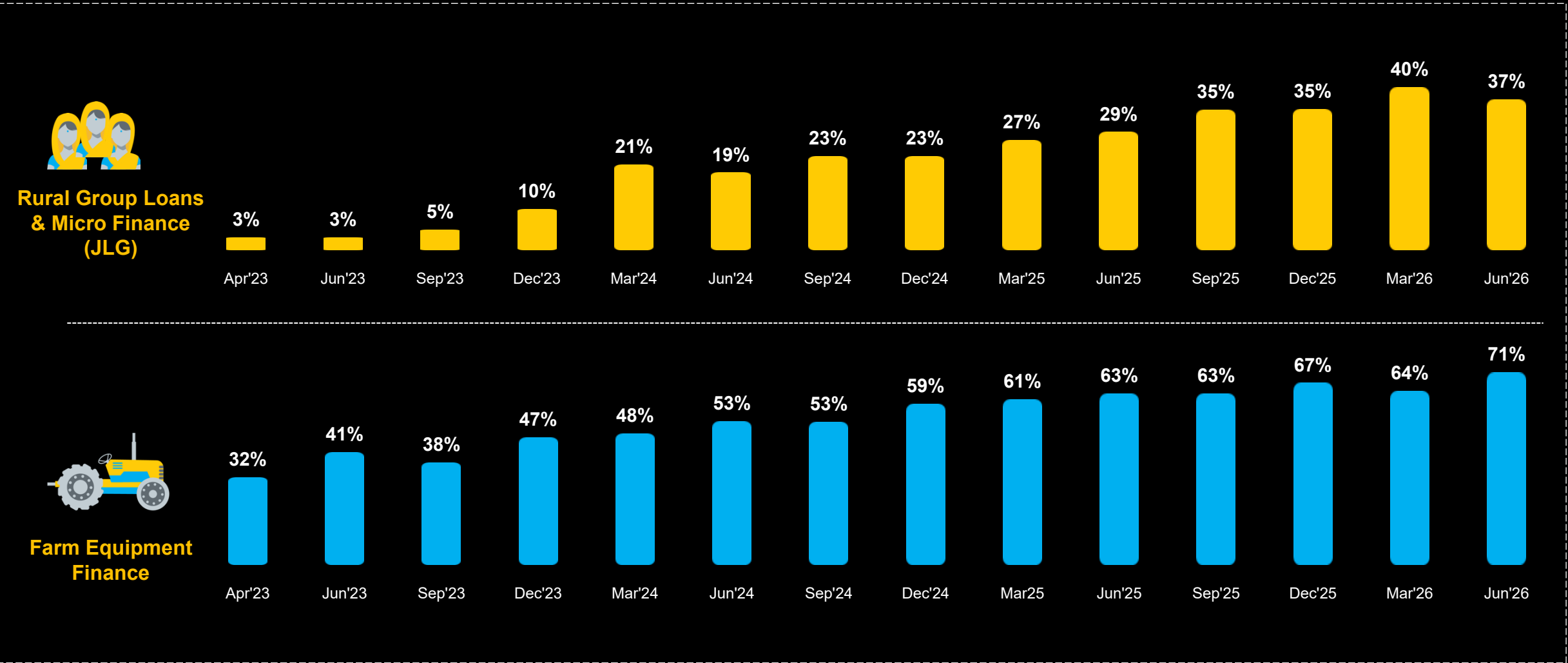
Live for Farm and TW dealers



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



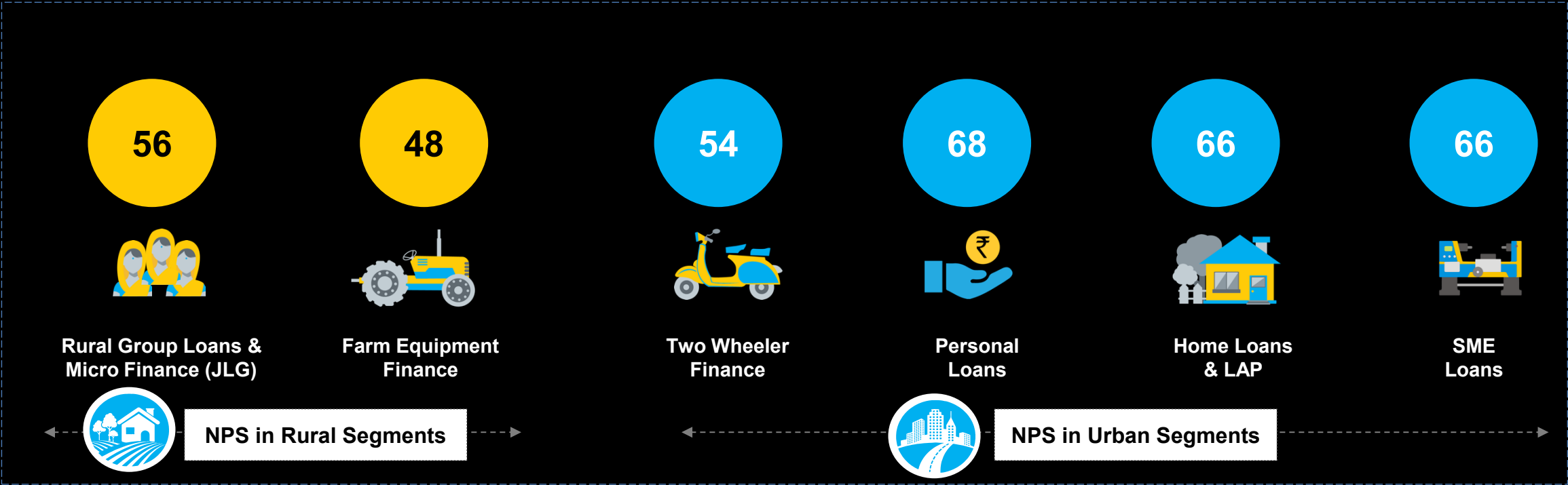
Marked improvement in Rural Digital collections



Net Promoter Score

Investing in enriching customer experience to build brand loyalty

LTF achieved an overall Net Promoter Score (NPS) of **57**



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 April - June 2026

I Pan India Branch Network

II Financials

III Other Annexures

Rural Business Finance Update

Digital Update

Sustainability (ESG & CSR)

Board and Senior Management



RURAL : ₹ 50,000 CR+ BOOK

**PAN-INDIA
GEO PRESENCE**

2,200 + Branches

Active customers across ~2,00,000 Villages

FIELD FORCE

27,000 + employees hired from Rural India

CHANNELS

**Rural Group Loans &
Micro Finance (JLG)**

**Micro
LAP**

**Farm
Equipment**

Agri Allied

Direct

Direct

**2,700+
Dealer
Partnerships**

**500+
Accredited
Warehouses**

CUSTOMERS

**WOMEN
ENTREPRENEURS**

FARMERS

1.8 Cr Customers

DIGITAL

100% Paperless journey

100% Digital disbursements

BUSINESS DEEPLY INTERTWINED WITH ESG

SDG Linkage

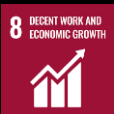
Reach

**Penetrating underserved
geographies**



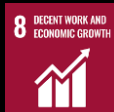
**Employment
Generation**

Generating sustainable livelihood



**Stakeholder
Ecosystem**

Promoting rural entrepreneurship



**Financing the
underbanked &
underserved**

**Moving communities from
unorganized to organized**

Enabling financial inclusion



**Seamless
Paperless journey**

Promoting doorstep banking



39% of the loan book franchise is towards financing sustainable livelihoods; 65% of workforce is employed from Rural

ESG : Building a Sustainable Future – Key Highlights

Secured Crisil ESG Rating of 73, categorised as “Leadership”*

Recognised as **Best ESG Performer** by Business Today for **Leadership in Sustainable Business Practices**

Climate Engagement

Amplifying renewable energy transition:

66 branches now draw their power from renewable energy sources, reducing our carbon emissions in alignment with our carbon neutral plan

Solar Rooftop Solution:

Commissioned 18 KW rooftop solar solutions across 6 leased branches in Karnataka, strengthening business continuity through self generation of clean energy

Waste Management:

Advancing our initiatives by successfully recycling 693 kg of e-waste, reducing environmental impact

Energy Assessment:

Implemented AI+OCR automated energy assessment tool across 350+ PAN India branches, improving energy efficiency, minimizing penalties and late fees

Social Engagement

Workplace Culture Milestones:

Certified as a Great Place to Work®, supported by 93% employee participation rate

Fostering ESG Culture:

Launched the “Switch On, Switch Off” campaign to promote sustainable workplace behaviours and strengthen employee accountability towards environmental stewardship.

DEI Capability Building:

Rolled out a targeted Diversity, Equity & Inclusion (DEI) learning module for frontline employees

Combating Cyberfraud

3,000+ customers outreached for cyberfraud in 21 branches

Enhancing Digital & Financial Literacy

Provided financial-inclusion training to 1.50 lakh+ women beneficiaries

Stakeholder Engagement

Robust Governance:

Obtained Reasonable Assurance for BRSR Core disclosures and Limited Assurance for the FY26 Integrated Report, reinforcing reporting credibility

Pioneering Transparency:

Completed supplier assessments aligned with BRSR Core requirements, independently validated by a third party

E&S Governance:

Operationalised Environmental and Social Management System (ESMS) Policy to strengthen and govern sustainable lending practices

Thought Leadership

Demonstrated thought leadership through industry forums (Business Today) on bridging climate finance gaps and advancing sustainable finance solutions

Sustainable Company in Financial Sector

Recognised as the Most Sustainable NBFC in the Financial Services Sector by Business Today

ENVIRONMENT

Green Power
Emissions Avoided:
1,109 tCO₂e

Total EVs Financed:
19,844

Emissions Avoided
by Financing 2W EVs:
~3,884 tCO₂e

Total Waste Recycled:
12,092 kgs

Recycled Paper in Operations:
6,271 kgs

SOCIAL

Diversity at Workplace:
7.66% female participation

Convergence of Social Schemes:
Rs. 40 Cr +

Financial Inclusion of
Rural Communities:
3 lakh+

Sensitization of Rural Communities:
on Cyberfraud:
7,000+

ESG Training module:
4,506 hrs.

GOVERNANCE

Customer Data Breaches:
0

Customer Satisfaction:
57 NPS Score

Community Stakeholder Workshops:
12

Govt. Stakeholder Consultations:
7

Conducted Hazard Identification &
Risk Assessment (HIRA):
17 locations

NSE
Sustainability Ratings &
Analytics

75 (December 2025)

CRISIL
ESG Ratings
& Analytics

73 categorised as ‘Leadership’ (June 2026)



Performed in top decile in the FBN Diversified Financial Services & Capital Markets Industry in the S&P Global Corporate Sustainability Assessment (Score as of January 2025)



82.9 - ‘High footprint’ ‘Low Risk’(July 2025)

Corporate Social Responsibility

Social Good, Uplifting the lives of Communities @ Scale



Digital & Financial Inclusion



3.10 lakh+
Community members
outreached across
6 states,
10 districts
1,800+ villages

5,900+
Women entrepreneurs trained in
Entrepreneurship Development
Programme

₹40 Cr
Worth of social entitlement schemes
leveraged benefitting **23,500+**
community members

7,000+
Community members in **1,000+**
villages sensitized as part of
special campaigns on
cyber frauds

10 Lakh+
Convergence sought in
partnership with RUDSETI for
skill trainings of **50+** women
entrepreneurs

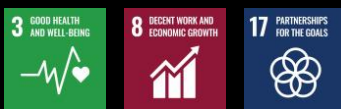
660+
Villages covered under
campaign on #CleanIndia as
part of World Environment Day

Climate Impact Management



500+
Farmers from water user groups (WUGs)
have been trained in effective agricultural
practice and efficient water utilization

Social Inclusion



20
Traffic Wardens deployed in Mumbai for
effective traffic management leading to
road safety



States	Districts	Villages	Overall Outreach
15	29	4,950+	81 Lakh+



Leading the way!

ISO 26000:2010 Social Responsibility



Digital and Financial Inclusion

Digital Sakhi

72 Lakh+ community outreach through 2,000+ Digital Sakhi(s)	17,500+ rural women micro entrepreneurs trained
230+ Digital Seva Kendra(s) extending community services	Rs. 630 Crore+ social schemes provided to over 6.33 Lakh+ community members
95% Digital Sakhi(s) are self-reliant from completed projects	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	60,000+ Farmers benefitted from water conservation and management activities
>94% survival rate of horticulture & miyawaki plantation	200+ Water structures created benefitting 122 villages in drought-prone areas
265 Lakh KL water harvesting capacity (water positivity ensured)	> 500 Water User Groups (WUGs) trained

Disaster Management

Disaster Relief

6.5 Lakh beneficiaries provided relief during natural catastrophes

1.60 Lakh+ relief kits distributed amongst the community for disaster relief

11 states covered during disaster relief

Social Inclusion

Skill Training | Health Camps | Road safety

82,000+ students from govt. schools sensitized on road safety behaviour

1.50 lakh+ youth sensitized on two-wheeler road safety

250+ health camps provided primary healthcare services to the underprivileged

Communication

Recognition



1

Business Today – Best ESG Performer



2

Business Today – Most Sustainable NBFC



3

CII Foundation Woman Exemplar Program 2026
Digital Sakhi – Ms. Kanchan Jha recognised for her contribution for women empowerment and community development



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BOARD OF DIRECTORS



S.N. Subrahmanyam, *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.



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.



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



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.



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



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.



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



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
CFO
36 yrs exp, Aditya Birla Financial Services, Angel Broking, IL&FS



Raju Dodti
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