

July 07, 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: Allotment of Non-Convertible Debentures on private placement basis

Dear Sir / Madam,

Pursuant to Regulation 30 and other applicable provisions of Securities and Exchange Board of India (“SEBI”) (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”), read with SEBI master circular dated January 30, 2026, SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, the General Information Document dated March 13, 2026 and Key Information Document dated July 02, 2026, we wish to inform that the Company has allotted 1,00,000 (One Lakh) senior, secured, rated, listed, redeemable, non-convertible debentures of the face value of Rs. 1,00,000 (Rupees One Lakh only) on a private placement basis, in dematerialised form for cash for an aggregate nominal value of Rs. 10,00,00,00,000 (Rupees One Thousand Crores Only), to the identified investors on July 07, 2026.

The required details in relation to the issue are annexed below.

We request you to take the aforesaid on records.

Thanking you,

Yours faithfully,

For **L&T Finance Limited**

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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Annexure

Particulars	Terms of Debentures					
Issuer	L&T Finance Limited					
Instrument/Type of securities issued	senior, secured, rated, listed, redeemable, non-convertible debentures ("NCDs") or ("Debentures")					
Type of Issuance	Private placement					
Total number of securities offered	<p>Option I Debentures:</p> <p>50,000 (Fifty Thousand) senior, secured, rated, listed, redeemable, NCDs having face value of Rs. 1,00,000 (Rupees One Lakh only) each, having a base issue size of Rs. 500,00,00,000 (Rupees Five Hundred Crores Only)</p> <p>Option II Debentures:</p> <p>50,000 (Fifty Thousand) senior, secured, rated, listed, redeemable, NCDs having face value of Rs. 1,00,000 (Rupees One Lakh only) each, having a base issue size of Rs. 500,00,00,000 (Rupees Five Hundred Crores Only)</p>					
Allotment	<p>Option I Debentures:</p> <p>50,000 (Fifty Thousand) senior, secured, rated, listed, redeemable, NCDs having face value of Rs. 1,00,000 (Rupees One Lakh only) each, having a base issue size of Rs. 500,00,00,000 (Rupees Five Hundred Crores Only)</p> <p>Option II Debentures:</p> <p>50,000 (Fifty Thousand) senior, secured, rated, listed, redeemable, NCDs having face value of Rs. 1,00,000 (Rupees One Lakh only) each, having a base issue size of Rs. 500,00,00,000 (Rupees Five Hundred Crores Only)</p>					
Listing	The Debentures are proposed to be listed on the NTRP under New Debt Market of the National Stock Exchange					
Original Tenor	<p>Option I Debentures: 1893 days</p> <p>Option II Debentures: 1179 days</p>					
Residual Tenor	<p>Option I Debentures: 1816 days</p> <p>Option II Debentures: N.A.</p>					
Date of Allotment	July 07, 2026					
Date of Maturity/ Redemption	<p>Option I Debentures: June 27, 2031</p> <p>Option II Debentures: September 28, 2029</p>					
Coupon Rate	<p>Option I Debentures: 7.7942% p.a. first coupon payable on June 27, 2027 and annually thereafter</p> <p>Option II Debentures: 7.8384% p.a. first coupon payable on September 28, 2026 and annually thereafter</p>					
Schedule of payment of coupon (Option I Debentures)	Cash Flows	Coupon Payment Date*	No. of Days in Coupon Period	Coupon Payout Date*	Amount (in Rupees)	
	Coupon	Sunday, June 27, 2027	365	Monday, June 28, 2027	7,794.2000	

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Particulars	Terms of Debentures				
	Coupon	Tuesday, June 27, 2028	366	Tuesday, June 27, 2028	7,794.2000
Coupon	Wednesday, June 27, 2029	365	Wednesday, June 27, 2029	7,794.2000	
Coupon	Thursday, June 27, 2030	365	Thursday, June 27, 2030	7,794.2000	
Coupon	Friday, June 27, 2031	365	Friday, June 27, 2031	7,794.2000	
<p>*The above table is in accordance with the SEBI Master Circular and as amended from time to time.</p> <p>Note: Interest payments would be rounded off to the nearest rupee.</p> <p>(In the event any due date is a holiday, payments will be made in accordance with the Business Day Convention as set under Section 3 of the Key Information Document)</p>					
Schedule of payment of principal (Option I Debentures)	Cash Flows	Principal due for Payment	No. of Days from Original Issue Date[^]	Principal Payout Date[*]	Amount (in Rupees)
	Principal	Friday, June 27, 2031	1,893	Friday, June 27, 2031	1,00,000.0000
<p>*The above table is in accordance with the SEBI Master Circular and as amended from time to time.</p> <p>[^] "Original Issue Date" means Deemed Date of Allotment for the first issue under this ISIN, i.e. 21st April, 2026</p> <p>(In the event any due date is a holiday, payments will be made in accordance with the Business Day Convention as set under Section 3 of the Key Information Document)</p>					
Schedule of payment of coupon (Option II Debentures)	Cash Flows	Coupon Payment Date[*]	No. of Days in Coupon Period	Coupon Payout Date[*]	Amount (in Rupees)
	Coupon	Monday, September 28, 2026	83	Monday, September 28, 2026	1,782.4307
	Coupon	Tuesday, September 28, 2027	365	Tuesday, September 28, 2027	7,838.4000
	Coupon	Thursday, September 28, 2028	366	Thursday, September 28, 2028	7,838.4000
	Coupon	Friday, September 28, 2029	365	Friday, September 28, 2029	7,838.4000
<p>*The above table is in accordance with the SEBI Master Circular and as amended from time to time.</p> <p>Note: Interest payments would be rounded off to the nearest rupee.</p> <p>(In the event any due date is a holiday, payments will be made in accordance with the Business Day Convention as set under Section 3 of the Key Information Document)</p>					
Schedule of payment of principal (Option II Debentures)	Cash Flows	Principal due for Payment	No. of Days from Original Issue Date[^]	Principal Payout Date[*]	Amount (in Rupees)
	Principal	Friday, September 28, 2029	1,179	Friday, September 28, 2029	1,00,000.0000
<p>*The above table is in accordance with the SEBI Master Circular and as amended from time to time.</p> <p>(In the event any due date is a holiday, payments will be made in accordance with the Business Day Convention as set under Section 3 of the Key Information Document)</p>					

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Particulars	Terms of Debentures
Charge / Security, if any created over the assets	The debentures shall be secured by an exclusive and first ranking charge by way of hypothecation over identified fixed deposits of the Issuer and/or an exclusive and first ranking charge by way of hypothecation on identified standard receivables (“Hypothecated Assets”) of the Issuer, to the extent that the principal amount of such Hypothecated Assets (or amount in case of fixed deposits) is equivalent to 1 time of the principal amount and coupon outstanding.
Special right / interest / privileges attached to the instrument and changes thereof	Nil
Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest/ principal	In case of default in payment of coupon rate and/ or principal redemption on the due dates, additional interest of @ 2% p.a. over the coupon rate shall be payable by the Company for the defaulting period.
Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any	Not Applicable
Details of redemption of debentures	NCDs will be redeemed at redemption price of Rs. 1,00,000/- (Rupees One Lakh Only) per NCD on the date of maturity.

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