

## **L&T Finance Launches ‘Spoorthi’ to Empower Women Entrepreneurs with Specialised Home Loan and Loan Against Property Solutions**

- **L&T Finance has launched ‘Spoorthi,’ a specialised program for women Home Loan and Loan Against Property (LAP) borrowers with relaxed eligibility and reduced interest rates**
- **Targeted at key women decision-makers in major metropolitan hubs**

**Mumbai, March 5, 2026:** On the occasion of Women’s Day, L&T Finance Ltd. (LTF), (formerly known as L&T Finance Holdings Ltd.), one of the leading Non-Banking Financial Companies (NBFCs) in the country, is proud to announce the launch of Spoorthi, a specialised program designed to empower women entrepreneurs by facilitating finance for the purchase of house property or providing Loan Against Property (LAP) for business expansion and working capital.

This initiative recognises the critical role women play in the economy and aims to support those who are solely or jointly running a business or profession. Under the Spoorthi program, LTF offers a range of specific relaxations and benefits, including extended loan tenors of up to 25 years for Home Loans and LAP for specific profiles. Furthermore, Industrial LAP tenors are offered for up to 12 years, and the program introduces enhanced eligibility norms such as higher debt-to-income ratios to provide greater financial flexibility.

Commenting on the launch, **Mr. Sudipta Roy, Managing Director & CEO, LTF**, said, “Our Company is deeply committed to supporting women borrowers because they consistently demonstrate a disciplined and strong repayment history, which makes them ideal borrowers. By launching Spoorthi, the firm aims to harness this reliability while providing women with the necessary capital to scale their enterprises and secure their personal assets, ultimately contributing to a more inclusive and robust financial ecosystem.”

The program is initially rolling out in major metropolitan hubs, including Mumbai MMR, Delhi NCR, Bengaluru, Chennai, Pune, Ahmedabad, Kolkata, and Hyderabad. To be eligible, the woman borrower must be a key person managing the business with at least a 50% stake in non-individual entities, and her income must constitute at least 50% of the total appraised income when clubbing with other borrowers. Additionally, the business must show an annual cash profit of at least Rs. 5 Lakhs as per the latest Income Tax Return (ITR) and must not have incurred a net loss in the last two years.

**Mr. Jinesh Shah, Chief Executive – Urban Secured Assets & Third-Party Products, LTF**, said, “Spoorthi is built upon a foundation of relaxed eligibility criteria and better pricing specifically tailored for women. The program offers lower interest rates to ensure that financial barriers are

minimised. By reducing the business vintage (i.e., age of a company) requirement to just two years for loans up to Rs. 75 Lakhs, LTF is making it easier for emerging women-led businesses to access the high-value credit they need to thrive.”

In the third quarter ended December 31, 2025 (Q3FY26), LTF's Home Loan and LAP segment recorded disbursements of Rs. 2,879 Crore, reflecting a 16% Year-on-Year and 6% Quarter-on-Quarter increase. The total book size grew to Rs. 28,682 Crore, a rise of 22% Year-on-Year and 5% Quarter-on-Quarter, driven by robust distribution networks and new partnerships.

#### **About L&T Finance Ltd. (LTF):**

L&T Finance Ltd. (LTF) ([www.LTFINANCE.com](http://www.LTFINANCE.com)), formerly known as L&T Finance Holdings Ltd. (LTFH), is a leading Non-Banking Financial Company (NBFC), offering a range of financial products and services. Headquartered in Mumbai, the Company has been rated ‘AAA’—the highest credit rating—by four leading domestic rating agencies. In August 2025, S&P Global Ratings upgraded LTF’s long-term Issuer Credit Rating to “BBB/Stable” from “BBB-/Positive” and short-term issuer credit rating to “A-2” from “A-3.” Fitch Ratings has assigned LTF Long-Term Foreign and Local-Currency Issuer Default Ratings of “BBB-” with a Stable outlook. It has also received leadership scores and ratings by global and national Environmental, Social, and Governance (ESG) rating providers for its sustainability performance. The Company has been certified as a Great Place To Work® and has also won many prestigious awards for its flagship CSR project—Digital Sakhi—which focuses on women’s empowerment and digital and financial inclusion. Under Right to Win, being in the ‘right businesses’ has helped the Company become one of the leading financiers in key Retail products. The Company is focused on creating a top-class, digitally enabled, Retail finance company as part of the Lakshya 2026 plan. The goal is to move the emphasis from product focus to customer focus and establish a robust Retail portfolio with quality assets, thus creating a Fintech@Scale while keeping ESG at the core. Fintech@Scale is one of the pillars of the Company’s strategic roadmap—Lakshya 2026. The Company has over a 2.8 Crore customer database, which is being leveraged to cross-sell, up-sell, and identify new customers.

