

## **L&T Finance's 'Pillion Rider to Rider' initiative empowers over 100 women in Hubballi**

- **LTF partnered with Aatm Nirbhar and provided professional training on two-wheeler riding at K.L.E. Society's Jagadguru Gangadhar College of Commerce, Hubballi**
- **Beyond two-wheeler riding skills, the initiative integrated road safety modules and learner's licensing support**

**Hubballi, Karnataka, March 17, 2026** – 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, successfully concluded its '**Pillion Rider to Rider**' program at the **K.L.E. Society's Jagadguru Gangadhar College of Commerce, Hubballi**. In a partnership with Aatm Nirbhar, a social enterprise and women's mobility training organisation, LTF empowered over 100 women to achieve true independence and mobility.

The initiative serves as a strategic touchpoint for LTF, reinforcing its commitment as a trusted enabler for the next generation. By facilitating the shift from public transit to personal two-wheeler mobility, the program instilled lasting independence and self-reliance among young commuters.

The program saw its women participants transform into confident and independent riders. Beyond the mechanical skill of riding, LTF assisted every participant in securing their official learner's licenses.

To ensure a safe, sustainable, and modern learning experience, the program utilised popular, beginner-friendly models for hands-on training. Beyond physical riding skills, the curriculum prioritised responsible citizenship; the felicitation ceremony was preceded by an intensive Road Safety & Driving module. This session educated women on traffic regulations and the ethics of the road, ensuring they are not just mobile but also safety-conscious. Upon completion, participation certificates were presented to the learners.

**Mr. Jinesh Shah, Chief Executive – Urban Secured Assets & Third-Party Products at LTF**, shared, "At LTF, our role extends far beyond traditional lending; we are the architects of enablement. The 'Pillion Rider to Rider' initiative serves as a powerful testament to our commitment to driving mobility and empowering the next generation to take control of their own journeys. By training over 100 women for two-wheelers, we are ensuring they hit the road as disciplined, safety-conscious drivers.

This commitment to responsible mobility is mirrored in our business excellence. Our Two-Wheeler Finance business is one of our top three fulcrum products, and as a leading financier in this segment, we take pride in maintaining a prime-dominant portfolio with a superior zero DPD (Days Past Due) record compared with the industry. We extend this same level of empowerment to all our customers through our broader Two-Wheeler Finance offerings, featuring instant approvals, maximum loan eligibility, and competitive EMIs starting at Rs. 2,199 per lakh. This industry-leading underwriting speed is driven by 'Project Cyclops,' our proprietary Artificial Intelligence/Machine Learning three-dimensional credit risk assessment engine that evaluates creditworthiness in real-time."





In the third quarter ended December 31, 2025 (Q3FY26), LTF's Two-Wheeler Finance business achieved all-time high quarterly disbursements of Rs. 3,217 Crore, representing a significant 33% Year-on-Year (YoY) growth. Consequently, the total book size reached Rs. 13,913 Crore, marking a 10% YoY increase.

K.L.E. Society's Jagadguru Gangadhar College of Commerce, Hubballi is a premier, NAAC A++ accredited institution established in 1947. Affiliated with Karnataka University, the college offers B.Com. and M.Com. programs, with a focus on comprehensive education in commerce, including specialised training in taxation

and computer applications. The college is known for a strong, experienced faculty and active placement support for students.

#### **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.

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