

L&T Finance Ltd. wins 'Best Digital Experience in Finance' Award at the Global Fintech Fest 2025

Mumbai, October 23, 2025: L&T Finance Ltd. (LTF), formerly known as L&T Finance Holdings Limited, one of the leading Non-Banking Financial Companies (NBFCs) in the country, is delighted to announce that it has been conferred with the 'Best Digital Experience in Finance' Award at the fourth edition of the Global Fintech Awards held at the Global Fintech Fest (GFF) 2025. GFF is the world's largest fintech festival, jointly organised by the Payments Council of India (PCI), the National Payments Corporation of India (NPCI), and the Fintech Convergence Council (FCC).

LTF has been recognised for its exemplary efforts in redefining customer engagement and setting new benchmarks in digital financial experiences through the PLANET App. The PLANET 3.0 version, introduced in June 2025, is significantly enhancing the customer experience through its intuitive design, advanced features, and seamless servicing. The upgraded version integrates multiple lifestyle and utility services such as BikeDekho, DeHaat, MagicBricks, ClearTax, and CIBIL Score check, making it a comprehensive one-stop platform for customers' financial and value-added needs.

Mr. Sudipta Roy, Managing Director & CEO at LTF, said, "The recognition at a global platform like GFF for our PLANET App is a powerful testament to our focus on innovation, technology, and customer-first approach. The App reflects the core of L&T Finance's vision to offer digital finance delivery as a customer value proposition. We are dedicated to building a robust tech infrastructure that is designed to effectively manage the variety, volume, velocity, and veracity of data, further enabling our vision."

The award was shortlisted after a rigorous multi-stage evaluation process by GFF's expert jury, assessing parameters such as user experience, innovation, scalability, customer satisfaction, and business impact. The Company's PLANET App stood out for its human-centric design, robust technology stack, and ability to deliver personalised digital journeys to millions of customers across urban and rural India.

Launched in 2022, the PLANET App has rapidly become one of India's most trusted and widely used financial platforms, with over 2 Crore downloads, a ~4.5-star rating, and servicing 87% of LTF's customers.

About L&T Finance Ltd. (LTF):

L&T Finance Ltd. (LTF) (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. S&P Global Ratings has recently upgraded LTF 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 2.6 Crore customer database, which is being leveraged to cross-sell, up-sell, and identify new customers.

