

L&T Finance Ltd. launches attractive Two-wheeler Finance schemes for the festive season

Mumbai, September 17, 2025: L&T Finance Ltd. (LTF), one of the leading Non-Banking Financial Companies (NBFCs) in the country, has announced attractive loan offers for its Two-wheeler Finance customers. The Company has introduced three new offerings, namely, No Cost EMI, Prompt Payment Rebate, and the EMI Lite Festive (buy in 2025, pay in 2026) scheme aiming to provide a fillip to the festive buying spirit.

Under the No Cost EMI scheme, customers can finance their purchase without incurring interest charges on the loan amount; the only associated fee is a nominal documentation charge. The Prompt Payment Rebate scheme is available to customers who select a minimum repayment tenure of 36 months, offering a waiver of the final EMI upon successfully repaying the EMIs for 35 months through central clearance. Finally, the EMI Lite Festive scheme allows customers to pay only the interest portion of their EMI for the first two months of the loan term, with no principal amount included in their monthly payment during this initial period, thus making it a buy in 2025 and pay in 2026, making festivals more affordable.

Speaking about the new launches, **Mr. Sudipta Roy, Managing Director and CEO at LTF**, said, "With an advanced version of 'Project Cyclops' now live in our Two-wheeler Finance business and the revised GST slabs for bikes and scooters effective this month, we believe this is an opportune time to launch attractive schemes for our customers. Our Two-wheeler Finance business is one of the top three fulcrum products. As one of the leading financiers in this segment, having a prime-dominant portfolio and a best-in-class zero DPD (Days Past Due) record vis-à-vis the industry, we foresee that these offers will drive a substantial surge in demand and strengthen our leadership position."

Mr. Jinesh Shah, Chief Executive – Urban Secured Assets & Third-Party Products at LTF, said, "With over 75 lakh customers served in urban India, we have a profound understanding of the market's needs. This allowed us to craft a spectacular array of enticing two-wheeler loan offerings that truly benefit our potential customers. Supported by our well-diversified footprint and a network of over 10,000 sourcing points, we are confident that customers will seize this exceptional opportunity to own a two-wheeler and fulfill their aspirations with us as their preferred financier."

We anticipate a surge in demand for Two-wheelers given the strong support of lower GST by the government and we are ready for the increased customer inflow at our partner dealer outlets to help fulfill their dreams."

The festive schemes will be valid for customers availing loans until November 30, 2025. In addition, LTF has been offering the best interest rates to deserving customers and offers customers a quick turnaround time of 5 minutes to decide on a loan, aided by a best-in-class digital process wherein no documents are required physically from customers.

The Company has also launched its latest TV commercial (TVC), 'Just Zoom Two-wheeler Loans', with the tagline 'Bumrah Ki Speed Par,' featuring its brand ambassador, Jasprit Bumrah. An Integrated Marketing Campaign (IMC) leveraging a mix of media buyouts will be launched across 13 markets in the country.

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.

