

L&T FINANCE

Investor Digital Day

Tech Vision & Execution Roadmap



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With L&T Finance since : July, 2023

Total years of experience : 29 years

Past Experience : ICICI Bank, Deutsche Bank, Citibank N.A.

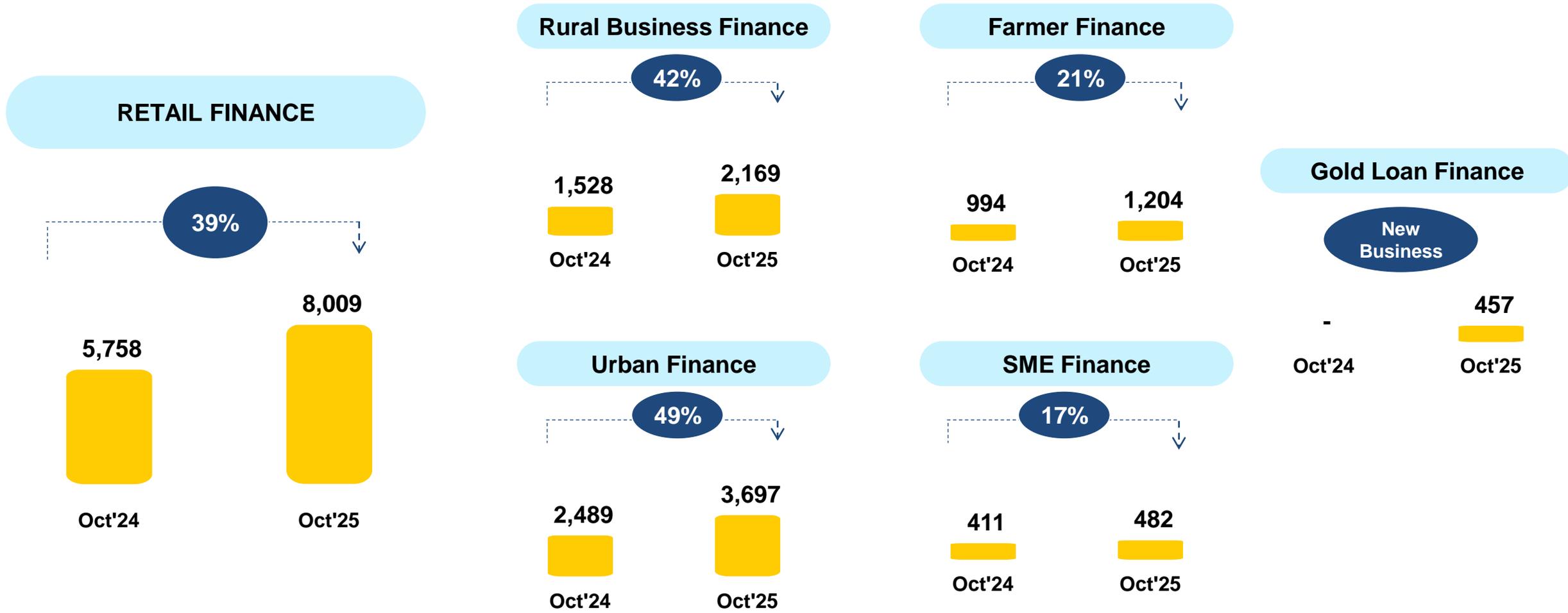
Educational Qualification : MBA - XLRI Jamshedpur
B.Tech. (Hons.) - IIT Kharagpur



What did we achieve since we last met?



1. We accelerated our core businesses & added new growth engines

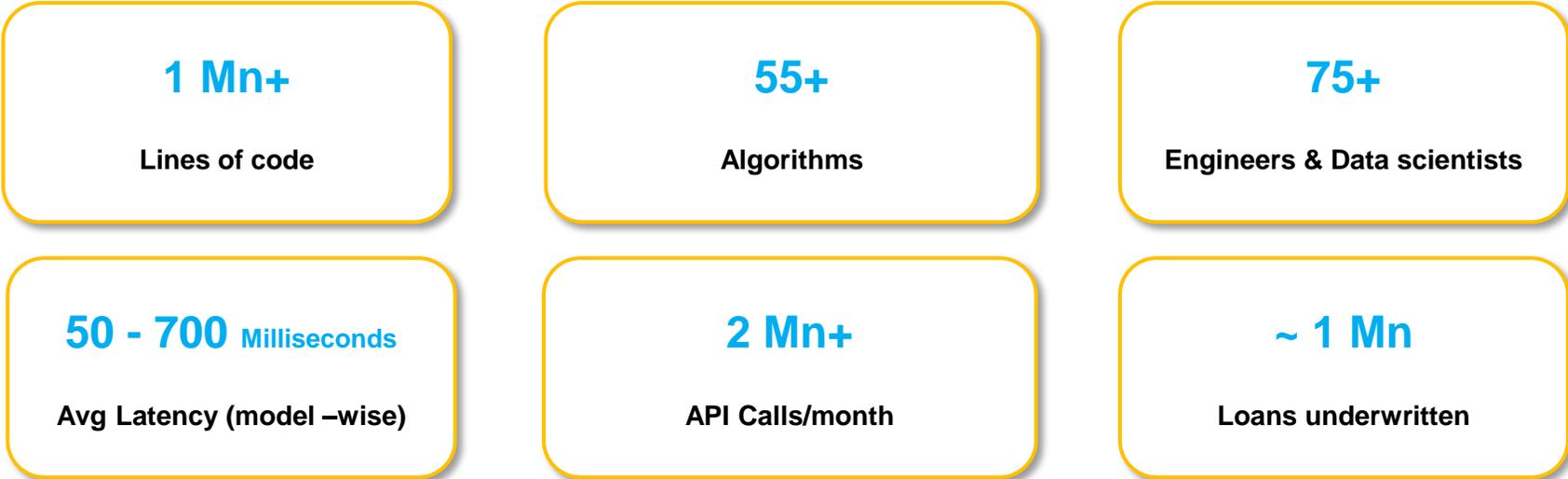


Highest ever monthly retail disbursement by LTF in Oct'25

2. We scaled our proprietary AI powered risk administration stack



Project Cyclops



Project Nostradamus (Beta)



- ◆ Launched Beta version of Cyclops in TW. Conceptualization of Nostradamus

Q1
FY25

- ◆ Cyclops extended to select dealerships in TW .

Q2
FY25

- ◆ 100% dealer coverage in TW Finance. Launched cyclops in Farm

Q3
FY25

- ◆ Scaleup in Farm &TW finance. Launched in SME business,. Initiated build of Nostradamus

Q4
FY25

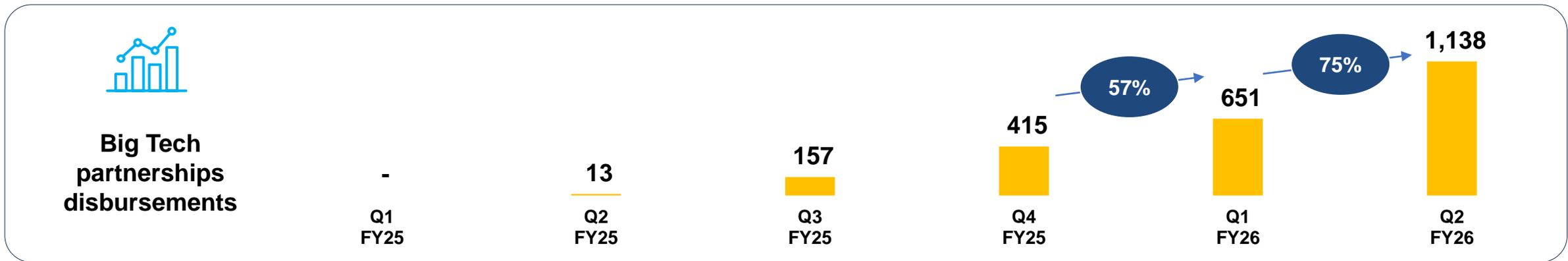
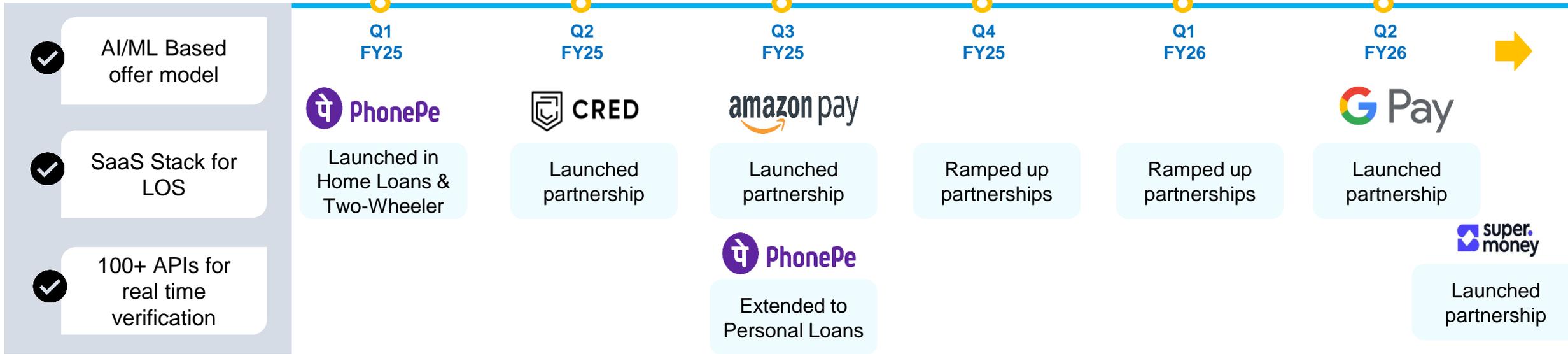
- ◆ Fully operationalized “Cyclops 2.0” & extended to 100% dealers in Farm

Q1
FY26

- ◆ Project Cyclops 100% live in SME Finance. Launched beta version of Nostradamus for TW

Q2
FY26

3. We scaled up digital partnership disbursements to meaningful volumes



Long runway of untapped growth potential available through our large partnerships

4. We started gold loans to introduce a high yield low risk product

Rationale for acquisition of Gold Loan Business

- LTF's strategy to expand into high yield secured gold loans, market growing at CAGR of 20%+
- ₹ ~17K crores of gold loans borrowed by existing micro loans customer, potential to enable cross sell
- Inorganic acquisition resulting in quick go-to-market with ~700 employees & 130 branches
- **End-to-end tech & business integration completed in 3 months**
- Opportunity to scaleup organically through new branches; **200+ new branches to be opened by Mar'26**

Launched the first new Sampoorna Gold Loan branch in Ujjain on 30th Oct'25



Rapid scale up of gold loan business to create meaningful share of AUM in long term

Planning & execution rigour have been the cornerstone of our delivery



19% YoY growth in Oct'25 with Retail book over 1 lac Cr* | Retailisation @98%



Sustained RoA @ 2.4%* despite headwinds across sectors



Disbursement growth of 39% YoY from Oct'24 to Oct'25



Improved Oct'25 CE to 99.57% in RBF in a holiday dense festive month



Gold Loan acquisition completed & fully integrated, AUM of ~ ₹ 1500 Crs



Customer Franchise of 27 Mn, with 2 Mn addition over last 12 months



Stronger and Visible Brand - 32%** brand association with Retail, Digital & Sustainable



A day in LTF



Credit Culture

Focus on **right customer selection** across distribution & support teams followed by rigorous portfolio review processes

Collaboration Culture

Silo to Matrix structure implemented through zonal retail business heads has ensured faster time-to-market implementation of initiatives & policies. Focus on implementing non-political & non-hierarchical implementation mindset

Innovation Mindset

Focus on technology **experimentation & tolerance to failure** has led to innovative solutioning of high impact problems in a short time frame



Growth Orientation

Rigorous **Long Range Planning** exercise along with granular review mechanisms instituted to ensure acceleration of sustainable growth momentum

Tech Mindset

Huge push to lift the “**Tech DNA**” of the organization including **democratization of AI tools** down to field force & **up-skilling of non-tech professionals** through customized technology training programs

Learning & Caring Organization

20+ offices upgraded, special focus on health & safety of women employees .Company subsidised MBA programs started for employees. Introduction of emergency care & response system for employees

Can Do, Will Do, Will Get It Done



Let us hear what our employees & partners have to say about us



Accelerated culture change to speed up organisation transformation



**Faster rollout of product variants
cutting time to market**



**Focus on AI & tech to allow us to
leapfrog market share gain resistance**



**Continuously improving risk-cost
trajectory, while eliminating cyclicality**



**Lower attrition rates leading to
stability of talent density & longevity**



**Kick-start the flywheel for further
profitability improvement**



Planning for the road ahead

Strong macro-economic fundamentals to drive industry credit growth



Demographic dividend & urbanization accelerating credit growth

Key Growth Drivers

- ✓ Expansion beyond metros
- ✓ Emerging informal segments
- ✓ Evolving aspirational spending
- ✓ Digital borrowing behaviour

Young and Gen Z borrower will drive credit growth



Fast emergence of Semi Urban and Rural geographies

Key Growth Drivers

- ✓ Rising income & consumption
- ✓ Govt led Infrastructure push
- ✓ Govt Schemes catalysing growth
- ✓ Digitalization & Financial inclusion

Semi-Urban and Rural credit demand expected to grow and outpace Urban Metro



Large unmet MSME credit growth demand offers substantial growth opportunity

Key Growth Drivers

- ✓ Manufacturing & Export push
- ✓ Rapid MSME formalisation
- ✓ Cashflow based lending
- ✓ Digital platforms

Government's Manufacturing and Exports push to drive MSME contribution to overall GDP

LTF uniquely placed to take advantage of strong rural & urban footprint

Fully implemented India stack will turbo charge credit growth

Functionality	Core	Impact
Aadhaar Biometric Authentication 	Digital ID enabling verified access to public and private services	1.4Bn people enrolled
		1.1Bn+ linked bank accounts
ULI (Unified Lending Interface) 	Digital-first access to credit by facilitating credit delivery	56 Lenders Onboarded to ULI
Account Aggregator 	AA framework enabling seamless consent-based financial account access	220 Mn Linked accounts
e-KYC 	Instant, verifiable digital KYC for frictionless onboarding	23.9Bn e-KYC done
e-Sign 	Legally valid digital authentication	310Mn e-signs issued
Digilocker - store, retrieve, digital docs 	Digital document wallet to store authentic documents	9.25Bn+ documents stored
UPI - pay/ make transfer using standard user ID 	Instant real time payment system developed by NPCI	172Bn Transactions in 2024
ONDC (Open Network for Digital Commerce) 	Open, interoperable network for digital commerce	0.7Mn sellers Registered on ONDC
OCEN (Open Credit Enablement Network)	Framework of APIs for interaction between lenders, loan agents and etc.	0.7Mn sellers Onboarded on OCEN pilot project

FREE AI – Regulatory principles for AI in the BFSI industry in India



Depth of distribution

Our presence across rural & urban India will drive business growth in emerging markets & geographies



Technology Platforms

Modular neo tech stack with microservices API

FY27 focus on **service intelligence, system resilience & performance**



Data & AI

Cyclops & Nostradamus offers a competitive edge by strengthening credit underwriting & portfolio monitoring



Risk & Controls

Seasoned risk, policy & compliance team for **risk calibrated scaleup**

Strengthen **Model Risk Management** team in line with increase in AI/ML models



People

Right mix of vintage & fresh talent for symbiotic growth

Event like **RAISE** has converted us into a magnet for technology talent

Focused objectives for us in next 12 to 18 months



Announcement of Lakshya 31 goals in Q1FY27



Drive 20 – 25% risk calibrated AUM growth



Achieve an RoA in the corridor of 2.8 – 3.0% by Q4FY27



Initiate & complete build of Service Intelligence layer



Build an AI based next generation collection stack to improve collection yields & optimize collection costs



Drive credit cost down towards a 2% threshold

To become India's pre-eminent Risk first, Technology first, multi-product retail financier of choice





- With L&T Finance since : February, 2024
- Total years of experience : 28 years
- Past Experience : Elastic Search BV, Zenefits, Goldman Sachs, Ness Technologies, Citibank N.A.
- Educational Qualification : B.E. - NIT Surathkal



Agentic AI

AI system that can accomplish a specific goal with limited supervision

MULTI-STEP WORKFLOWS WITH AI-BASED AUTOMATION

Systems that plan, execute and optimise multi-step workflows rather than only respond

VOICE AND CONVERSATIONAL BANKING

Embedded into voice interfaces so users transact, ask questions, get advice just by speaking

CONTEXTUAL FINANCE

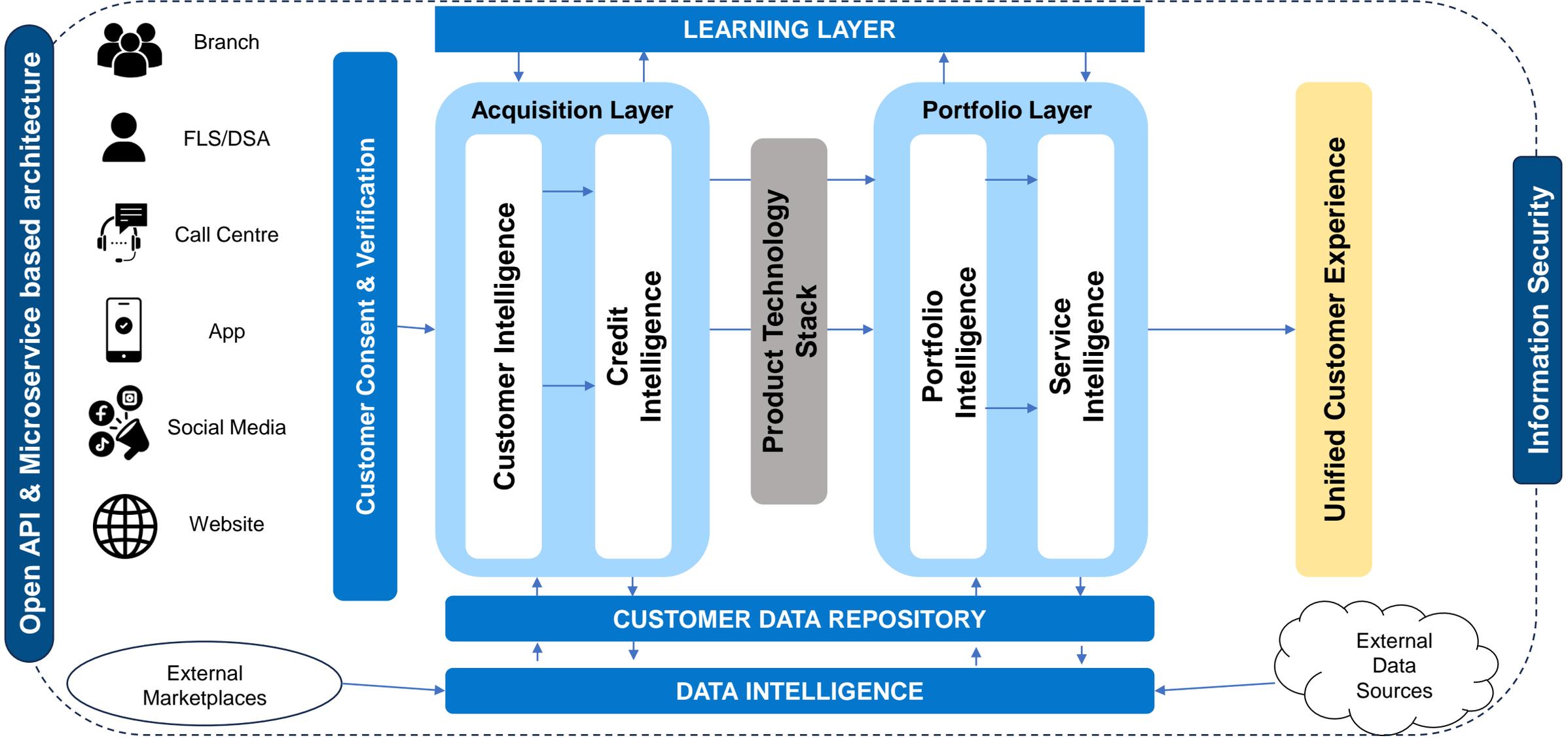
Customise every interaction, product, pricing, recommendation based on customer behaviour, context, life-events, predictive analytics.

MULTIMODAL AUTHENTICATION

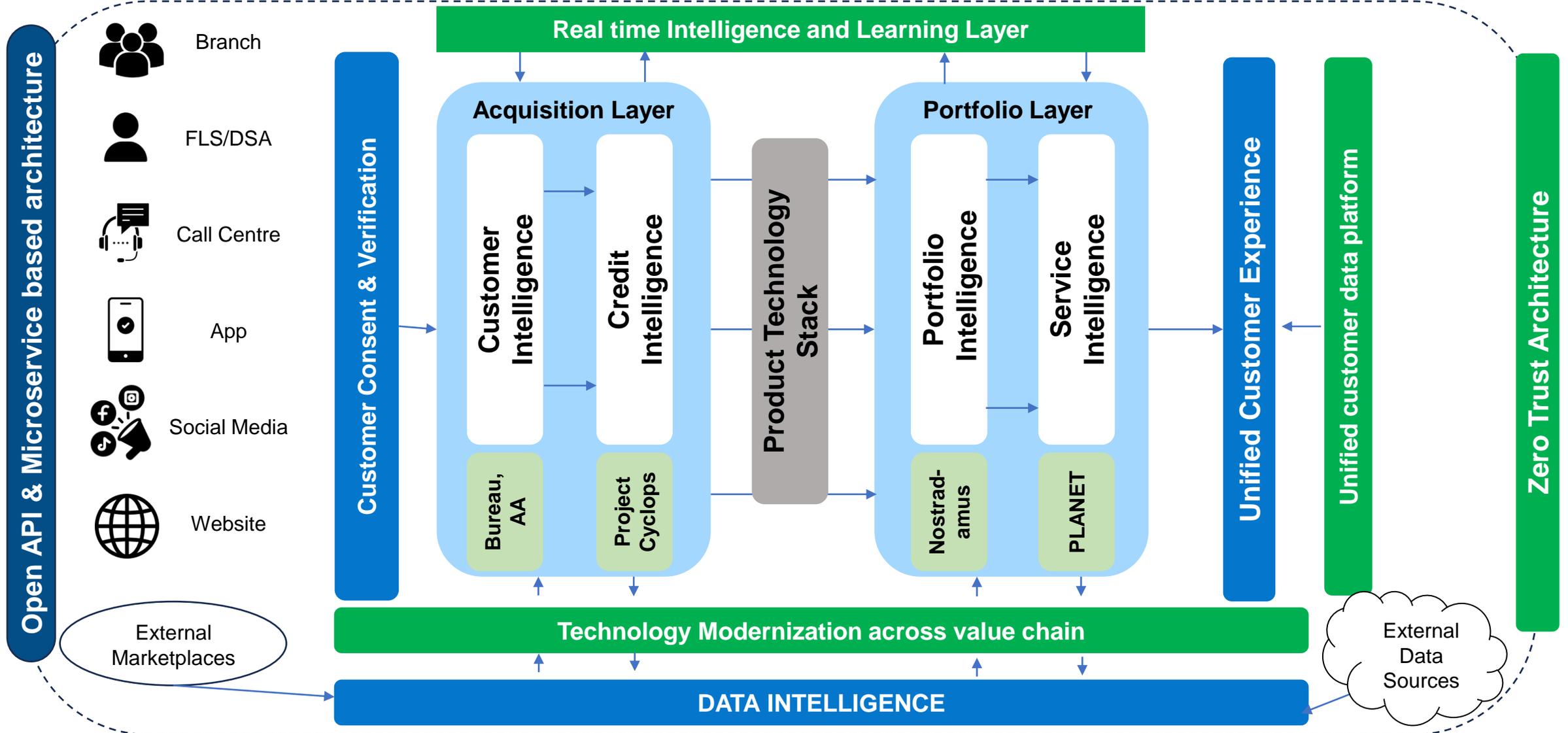
Enhance security by combining multiple verification methods - like biometrics, voice, and behaviour- to ensure seamless and fraud-resistant user access



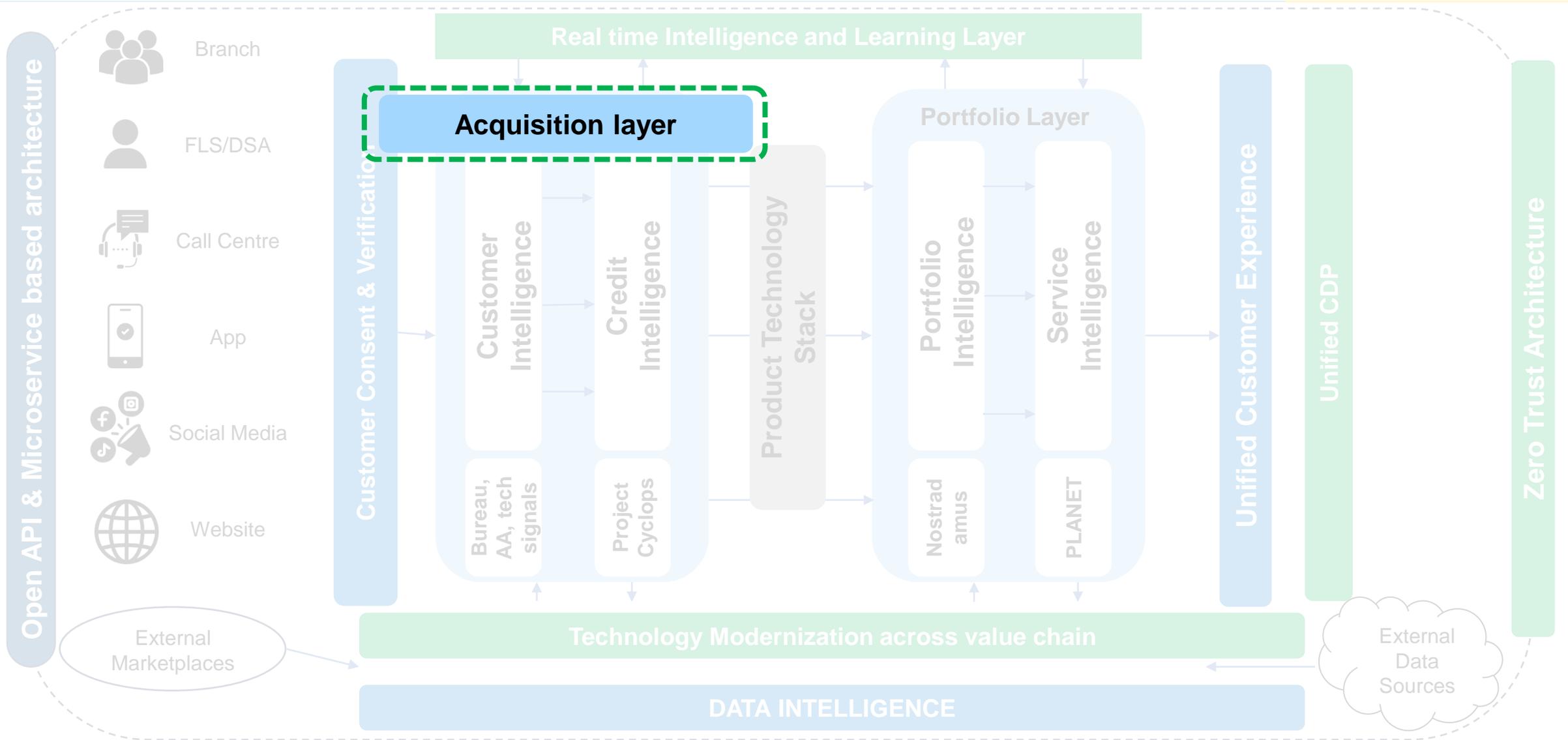
Implementing Futuristic Digital Architecture – Vision 1.0



Implementing Futuristic Digital Architecture – Vision 2.0



Implementing Futuristic Digital Architecture – Vision 2.0





Gold Loans

New business acquisition



Embedded Finance 2.0

A vast ecosystem of partners
increasing the funnel



Micro LAP (RBF)

New product launched for LAP loans
for our rural customer



Supply Chain Finance (SME)

Catering to the working capital
requirements of organizations

Gold loans: Acquired business to LTF

Pre-Go live set up & Day 0 readiness

Loan journey, Collections and D2C set up

100% regulatory and risk compliance

100% Connectivity for all branches

One Time Code (OTC) Vault set up

Employee transition and HRMS set up



*End-to-end tech integration completed
in **9 weeks***



*Multiple live-live Command
Centers*

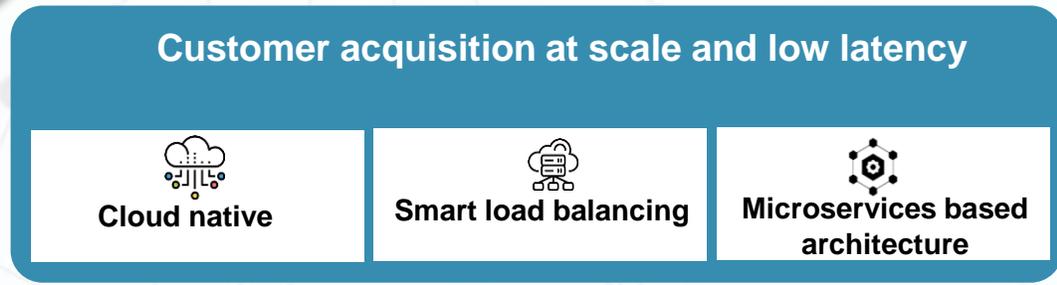
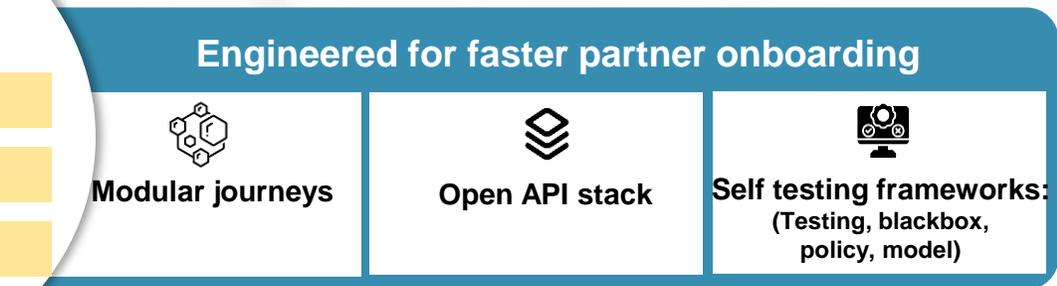
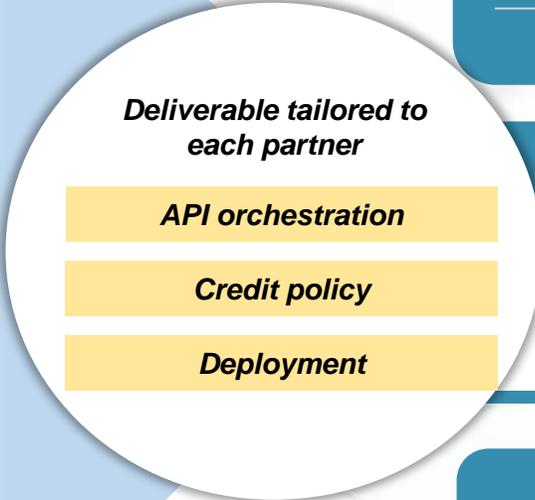
*2000+ CCTVs across
130+ branches*

24x7 Monitoring

*Centrally controlled two-factor
authentication for vaults*

Technology upgraded to match enterprise benchmarks

A transformation built on discipline and speed



And this is how finance becomes invisible, intuitive and truly embedded

*Mentioned list of brands is not an exhaustive list – it has been placed for an indication



Gold Loans

New business acquisition



Embedded Finance 2.0

A vast ecosystem of partners increasing the funnel



AI-based outbound calling

Introduced AI voice agent for outbound calling for pre-qualified leads: Personal loans



Micro LAP (RBF)

New product launched for LAP loans for our rural customer



Supply Chain Finance (SME)

Catering to the working capital requirements of organizations

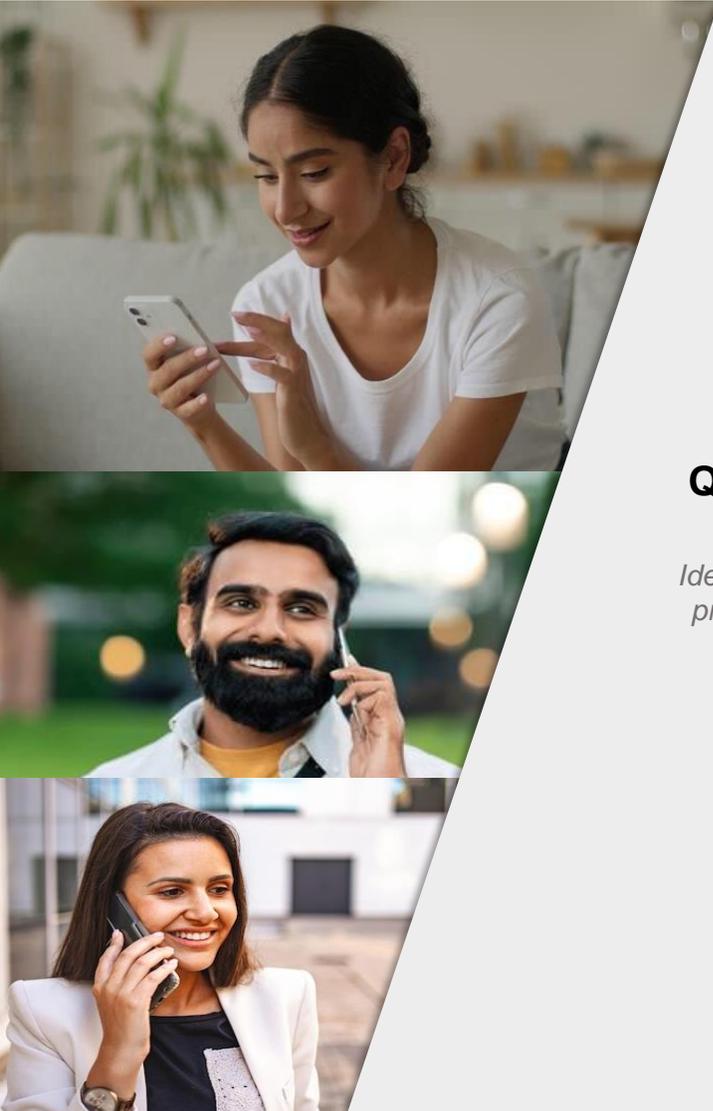


Loan offer pod

A central repository to manage all the loan offers

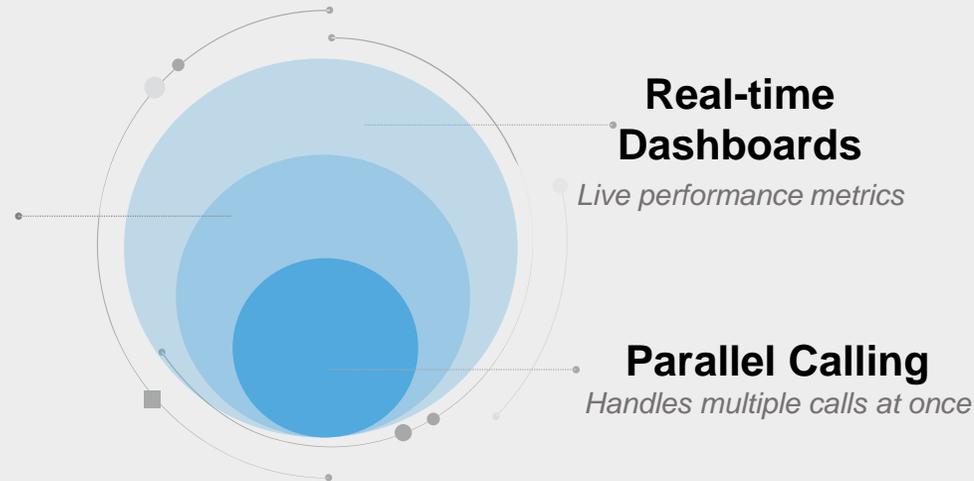
AI-ML based sales augmentation





Introduced AI voice agent for outbound calling for pre-qualified leads: Personal loans

Quick Lead Filtering
Identify high-quality prospects quickly



80%

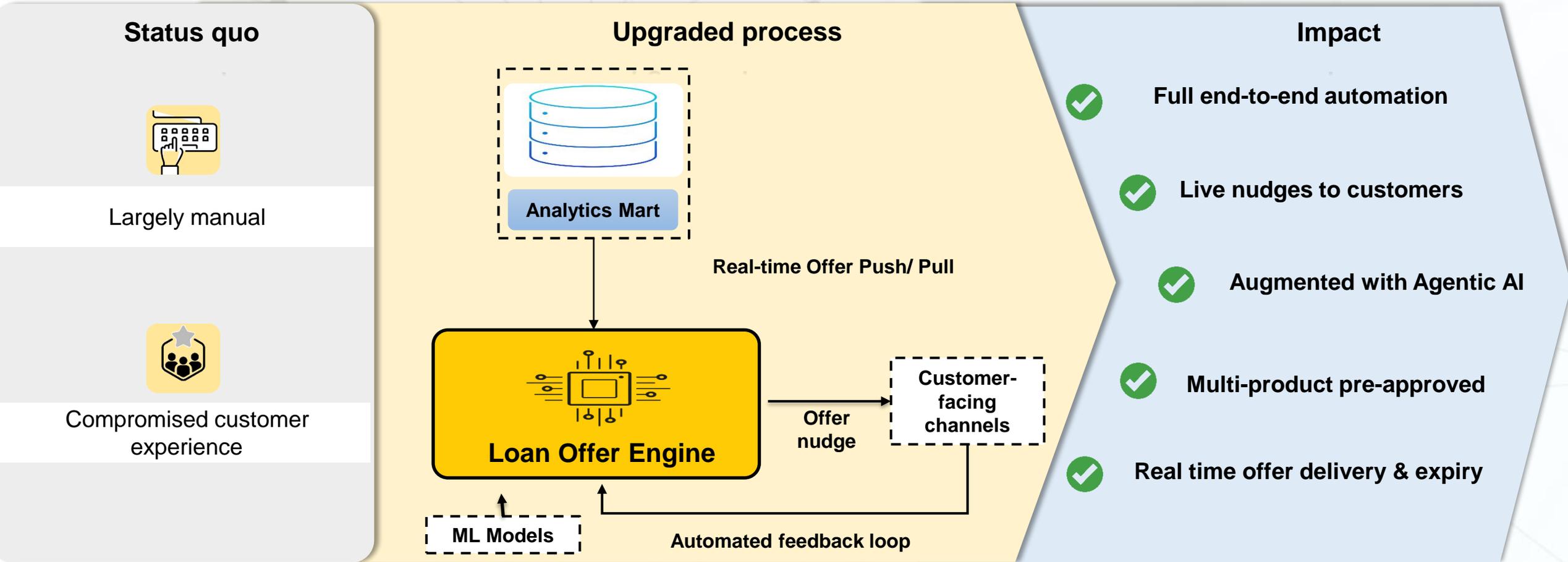
Improved lead engagement TAT

- ✓ **Human-like, dynamic dialogue**
- ✓ **Multi-lingual**
- ✓ **Pitch the offer correctly**

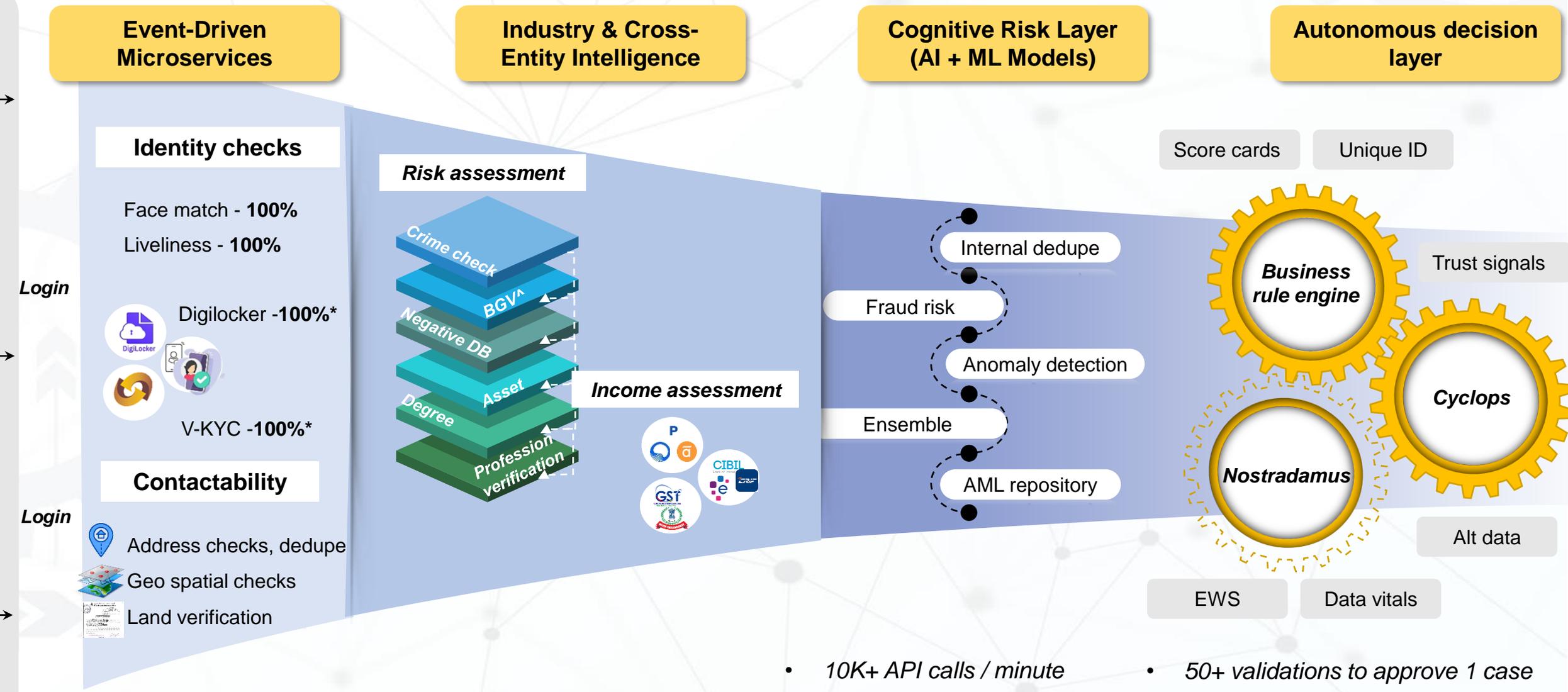
Rapid feedback loops and always-on sales team

Loan offer pod

Maximize customer lifetime value by increasing product per customer

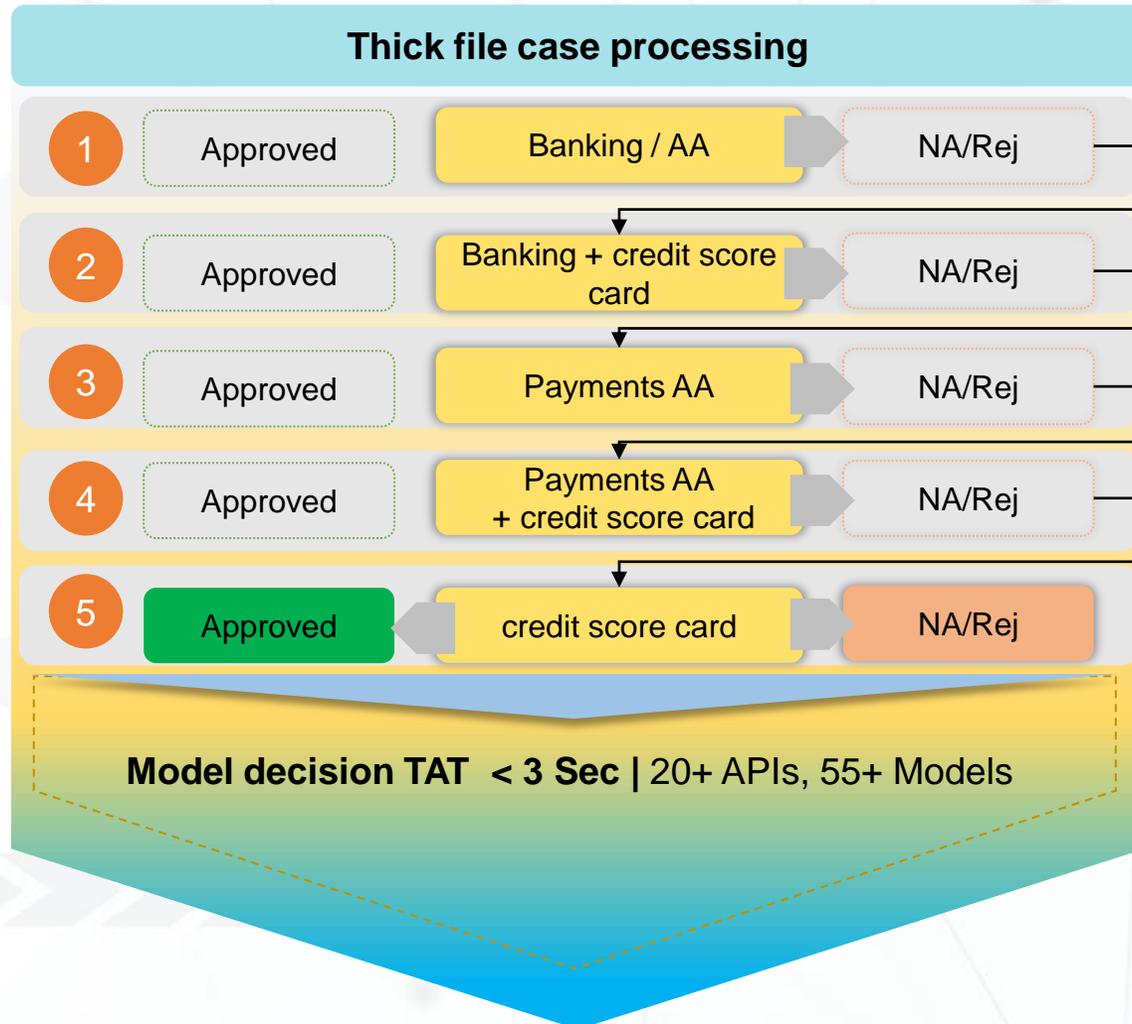


Credit decisioning – a dense ecosystem engineered for scale, complexity and accuracy



- 10K+ API calls / minute
- 50+ validations to approve 1 case

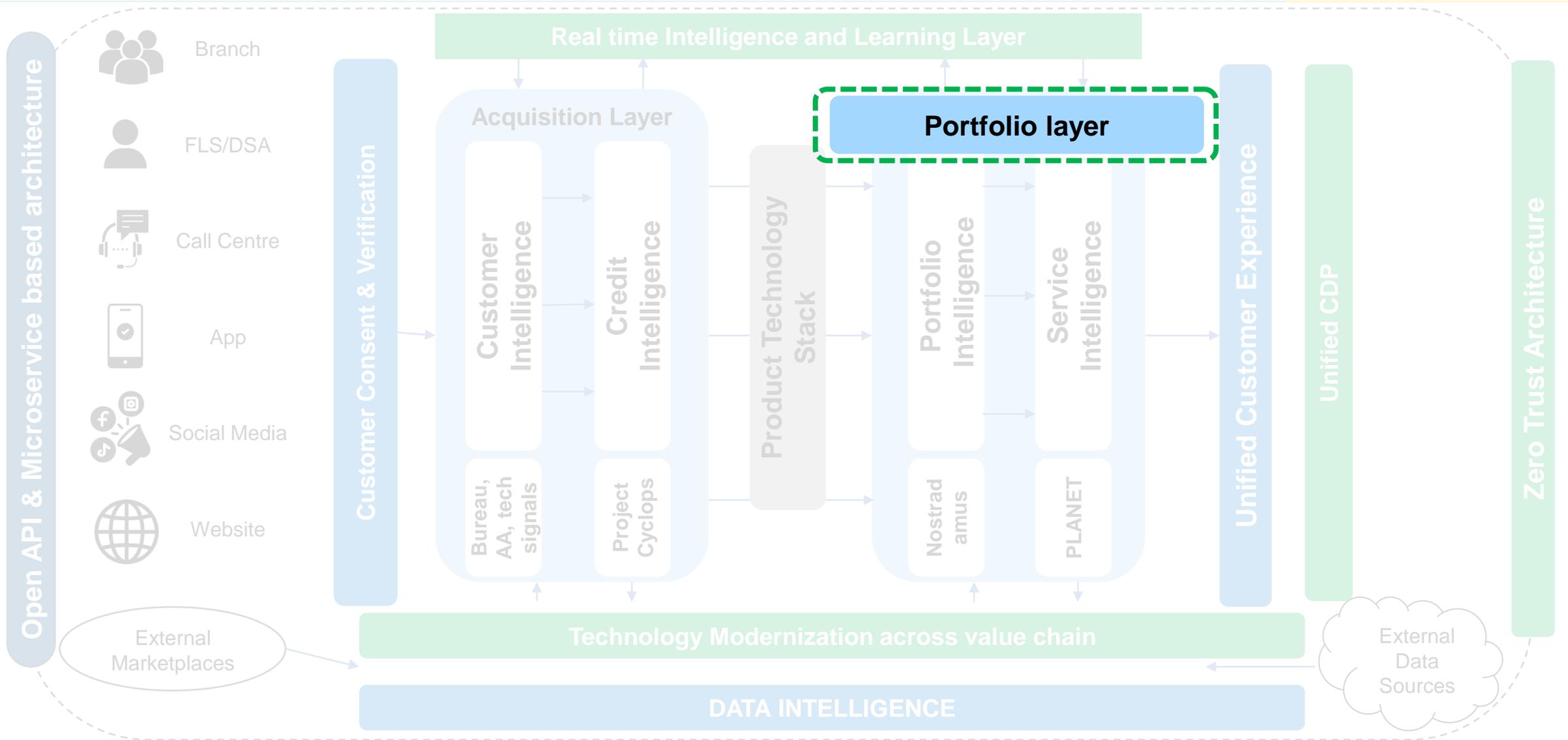
Next gen credit underwriting engine



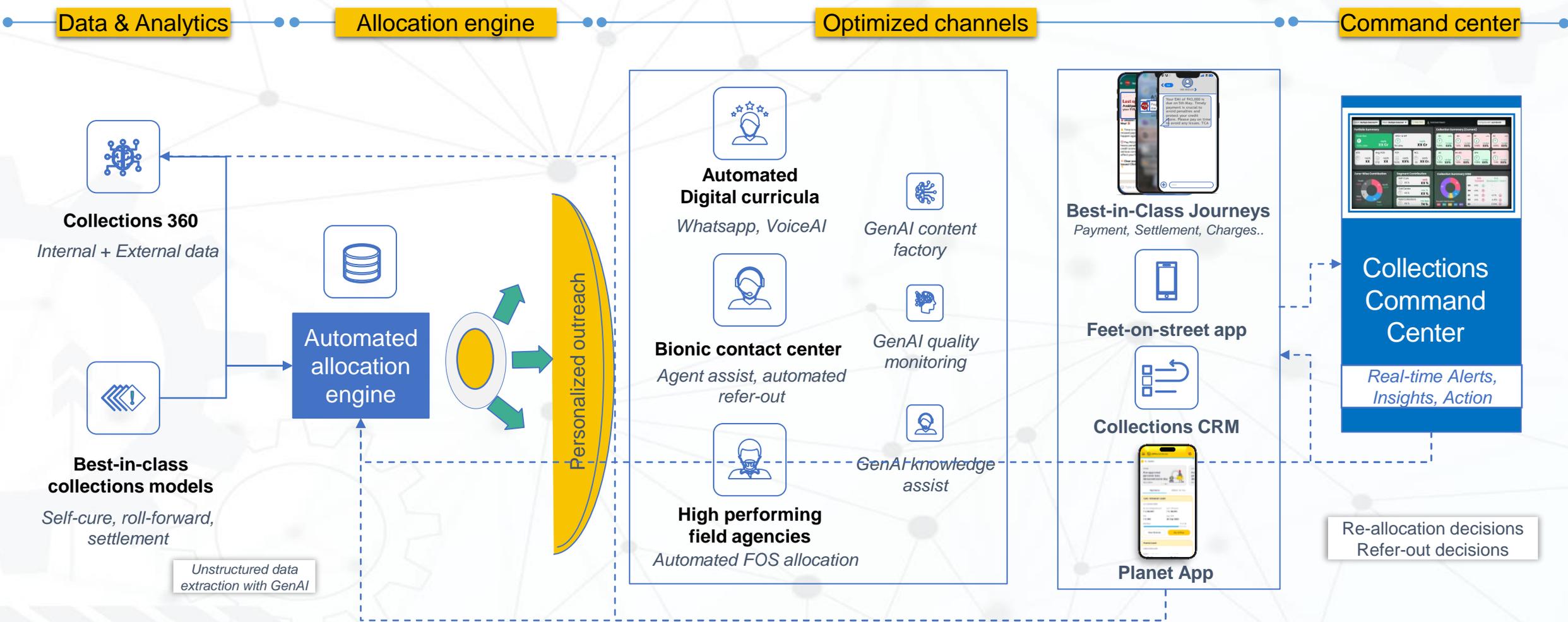
- Cyclops: Built strong, designed for volumes, velocity, variety and veracity**
- End-to-end traceability of Models
 - Model transparency and early anomaly detection
 - Ability to give an output with unstructured data sets
 - Real-time monitoring & performance benchmarking

- Two-Wheeler** (100% Live in Jan'25) ✓
- Farm Finance** (100% Live in Aug'25) ✓
- SME Loan** (100% Live in Sep'25) ✓
- Personal Loan** (Under implementation) WIP
- Rural Business Finance** (Specs formulation) WIP
- Mortgages Loan** (Specs formulation) WIP

Implementing Futuristic Digital Architecture – Vision 2.0



Full stack collection – AI based



Smarter collections, stronger portfolio performance



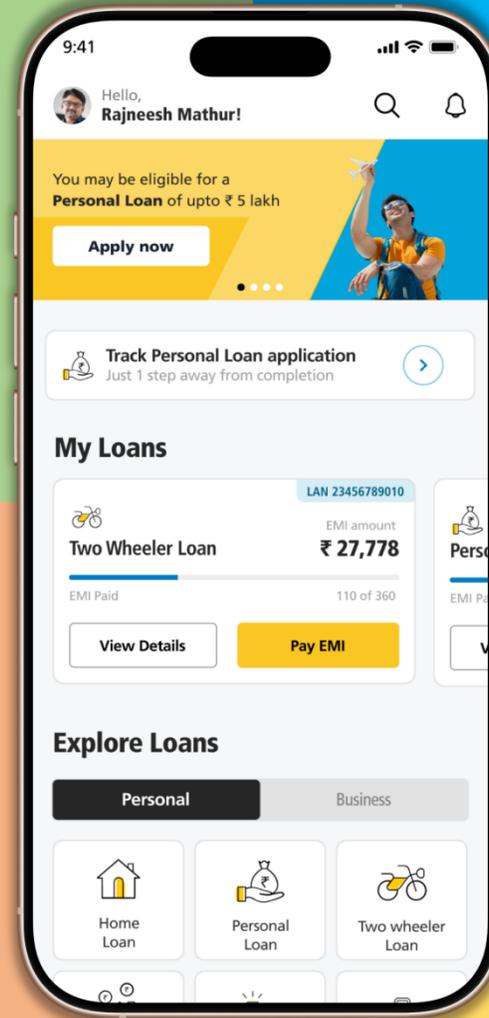
Collections

Smart, automated collection journeys delivering growth through digital nudges, predictive insights, and cost-efficient recovery



360 business enablement

Comprehensive coverage across the complete business landscape, driving multi-segment growth



Servicing

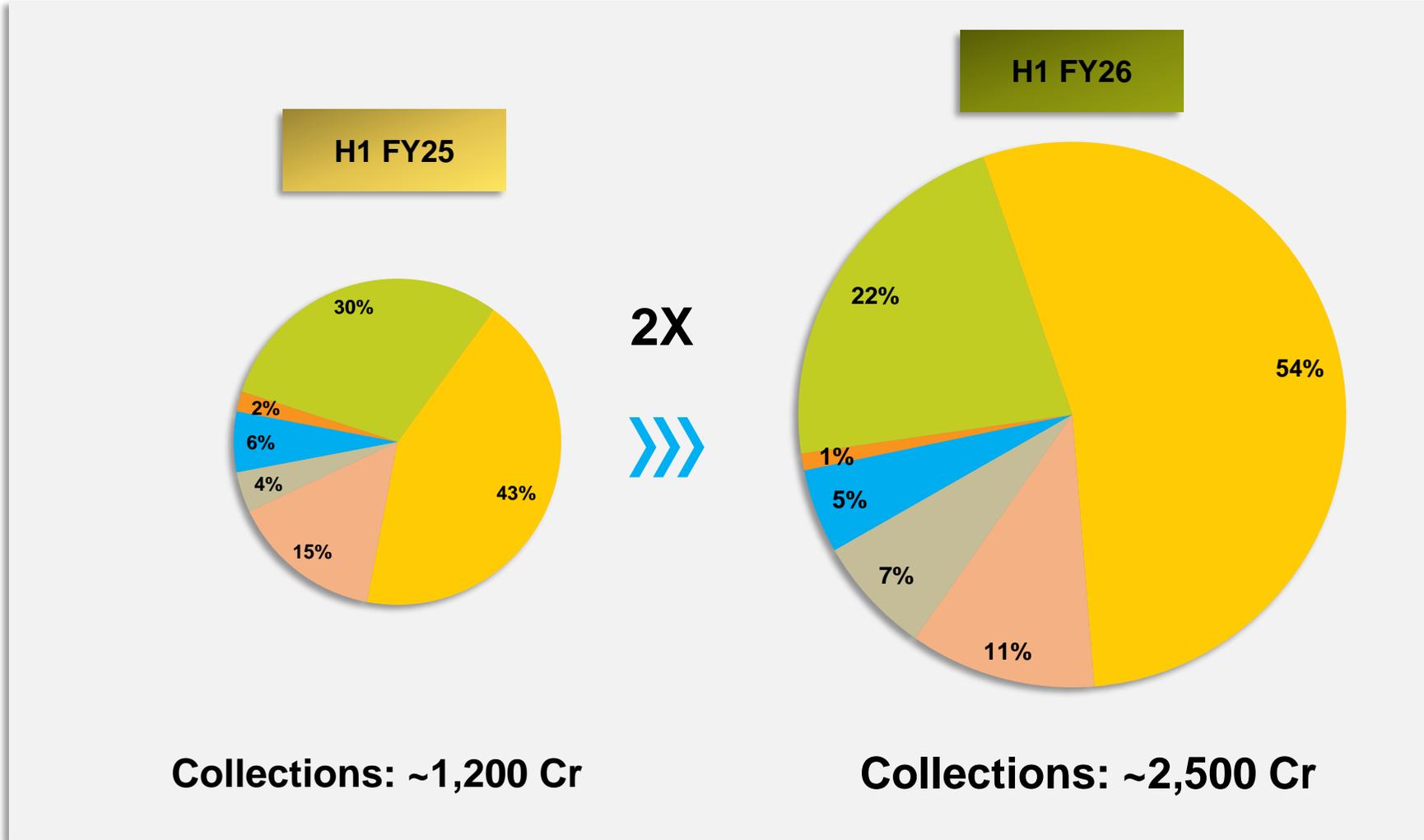
Delivering industry-best digital servicing with 230+ options, enabling instant resolutions and enhancing post-loan experience.



Engagement

Unlocking data-driven engagement at scale, with robust user activity and smart personalization that fosters retention and upsell

PLANET 3.0: Cost-efficient collection engine



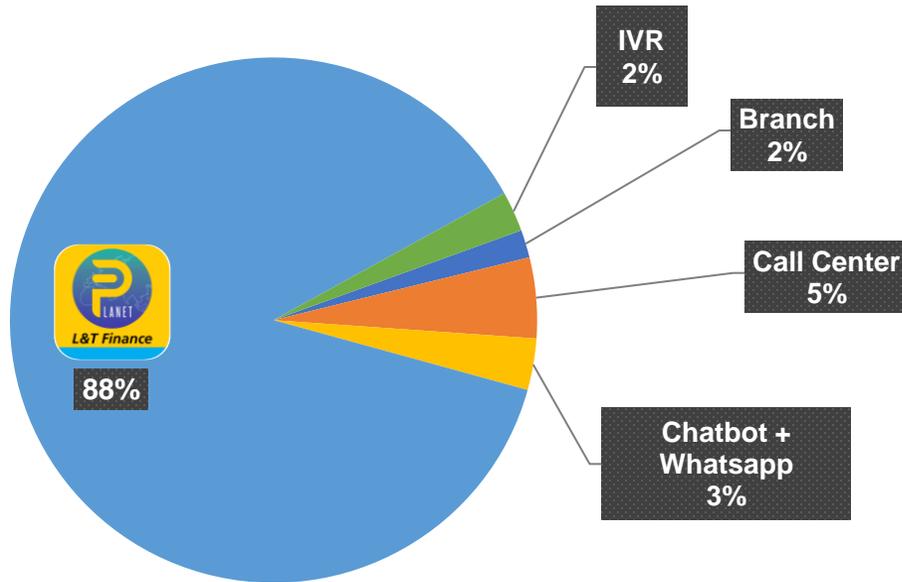
120 Cr+
High DPD
collections

20K+
Mandate swap
resolutions

35 Cr +
Charge
collections

Smart digital nudges and disciplined execution

Servicing channel distribution



Document Servicing

- Welcome Kit
- SOA
- RPS
- Interest certificate
- Foreclosure report
- NOC Kit
- Welcome Letter
- Sanction Letter and more.....

Payments

EMI

Advance EMI

Part payment

Foreclosure

Profile view & update

- Registered number
- Alternate number
- Vehicle details
- Address

Customer feedback

In-app customer feedback

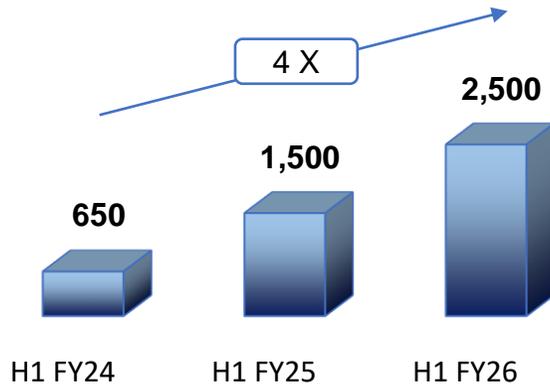
Compliant journey

Refer a friend

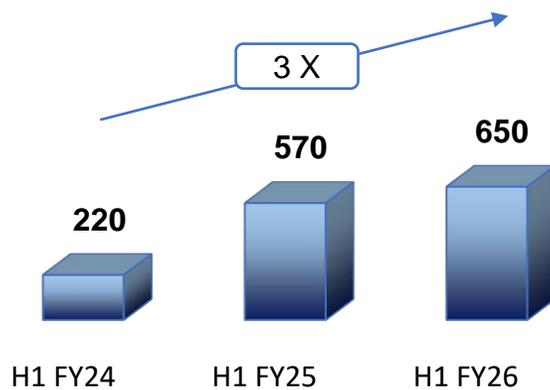
Providing seamless experience with 236 servicing options, ensuring convenience at every step

Accelerated growth

Cross-sell & Up-sell (in Cr)



New to LTF (in Cr)



20 + Digital business journeys

	Disb (₹ in Cr)
Personal Loan	1,400
Business Loan	1,400
HL & LAP	300
Rural Loan	100
Two Wheeler Loan	55

H1 FY26 metrics

Smart Digital Enablers

Integrated Journeys

20+ digital journeys seamlessly connect users across loan, payment, and service touchpoints, ensuring a smooth experience that drives higher engagement and conversions

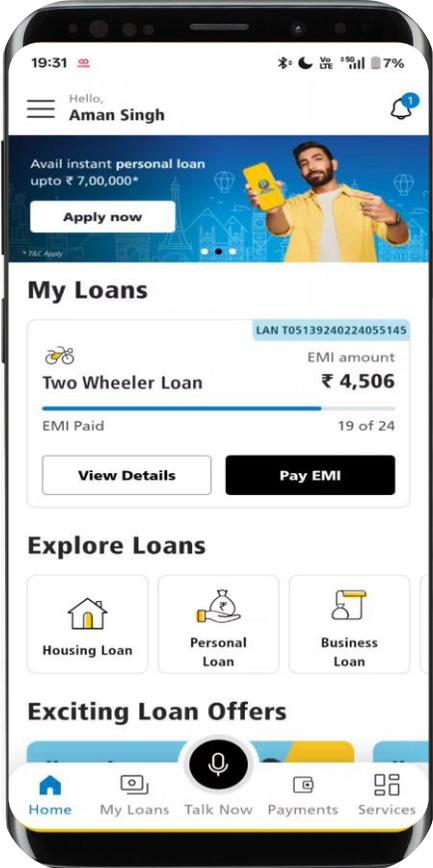
Faster Fulfilment

The app enables customers to express interest for any LTF product with just a few basic details, instantly providing personalized offers and a seamless application experience

Enhanced Cross-sell

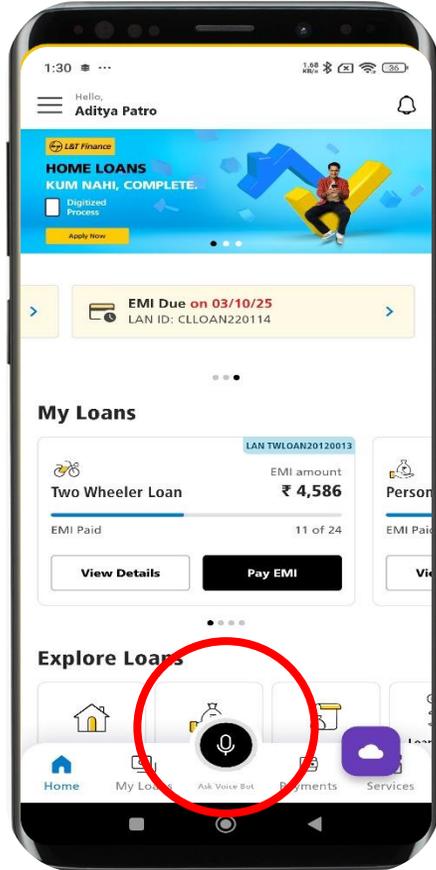
Unified data and contextual journeys allow intelligent product recommendations, helping customers discover relevant offerings and boosting portfolio growth

Introducing 1st in industry conversational agent



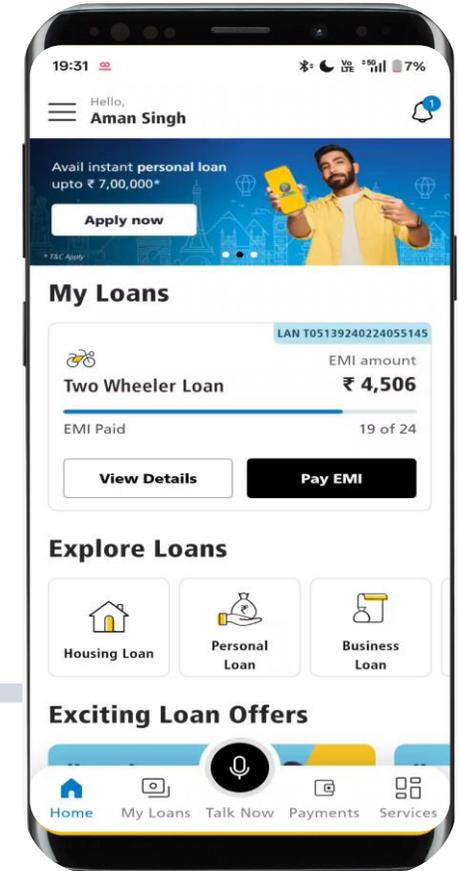
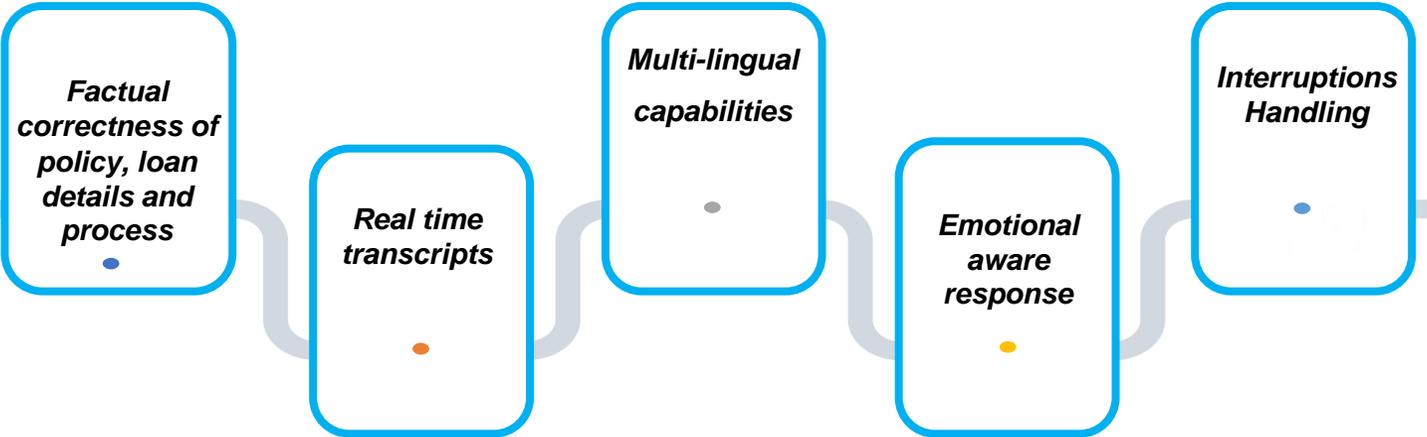
'1st in industry' is basis an internal assessment of peer applications in the BFSI sector available in the public domain

Introducing 1st in industry conversational agent

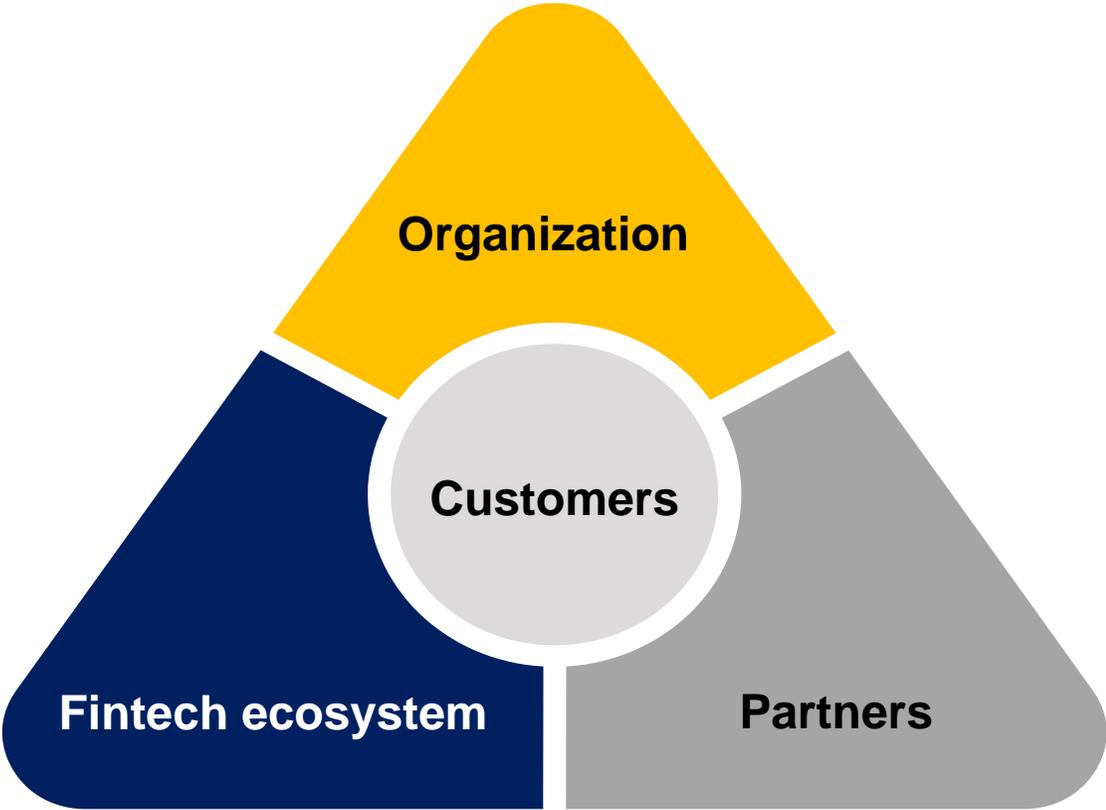


Voice agent capabilities

- Loan servicing and query handling**
Existing & new loans
- User Experience**
Response time, acknowledgements, language switching



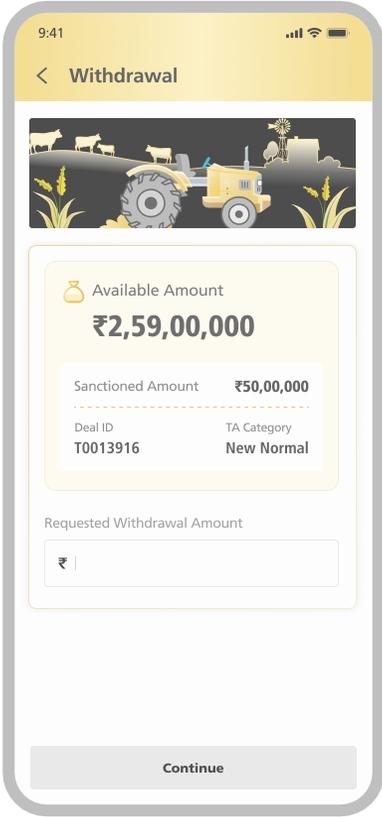
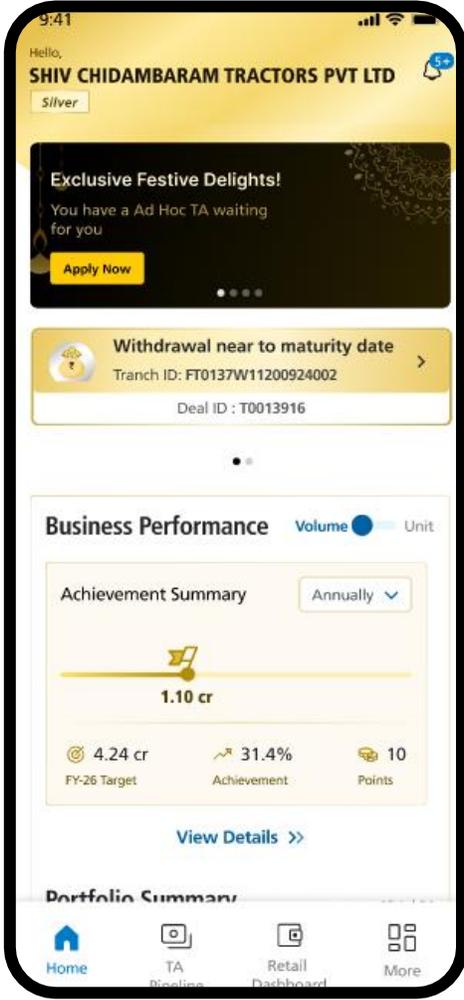
Live – Oct'25 (CUG)



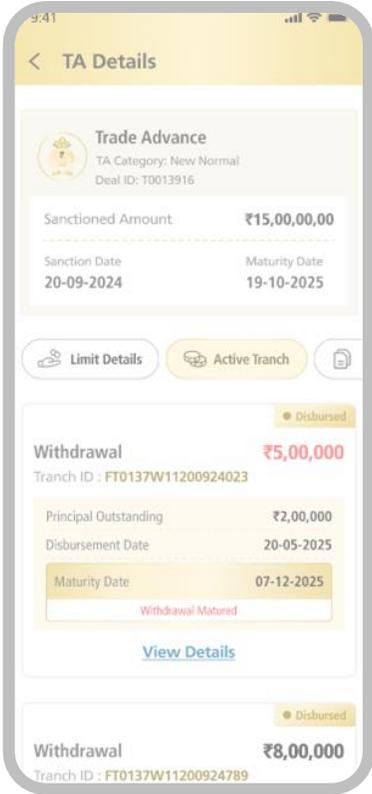
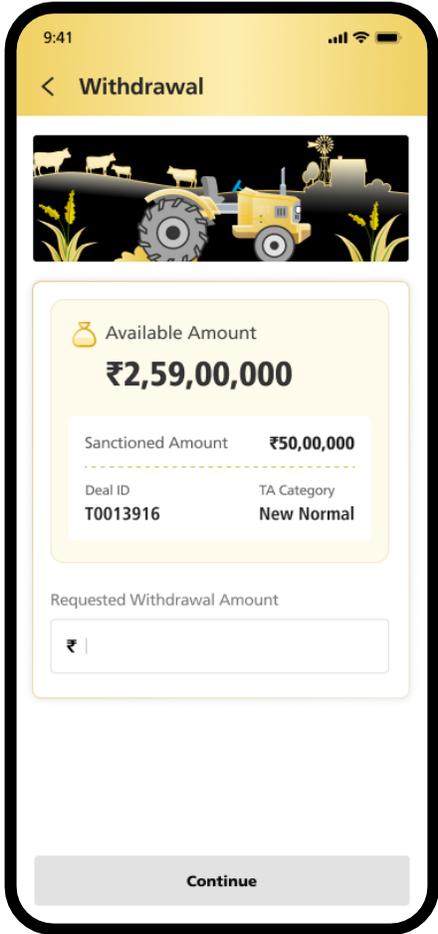
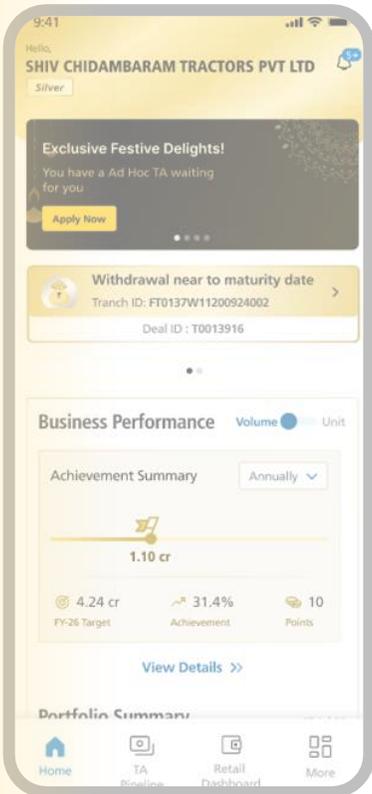
Introducing
The All New
Partner PLANET



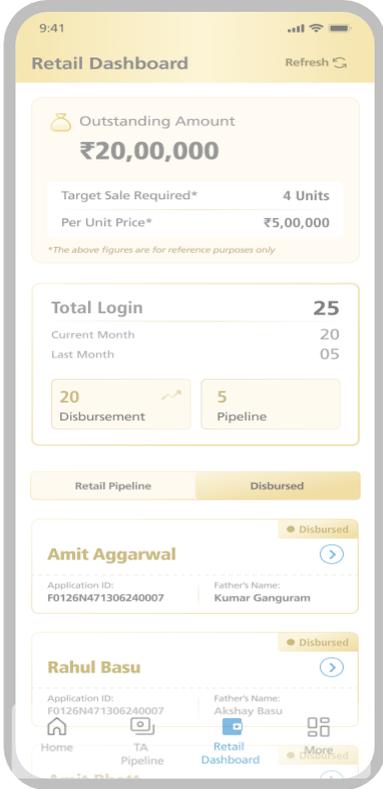
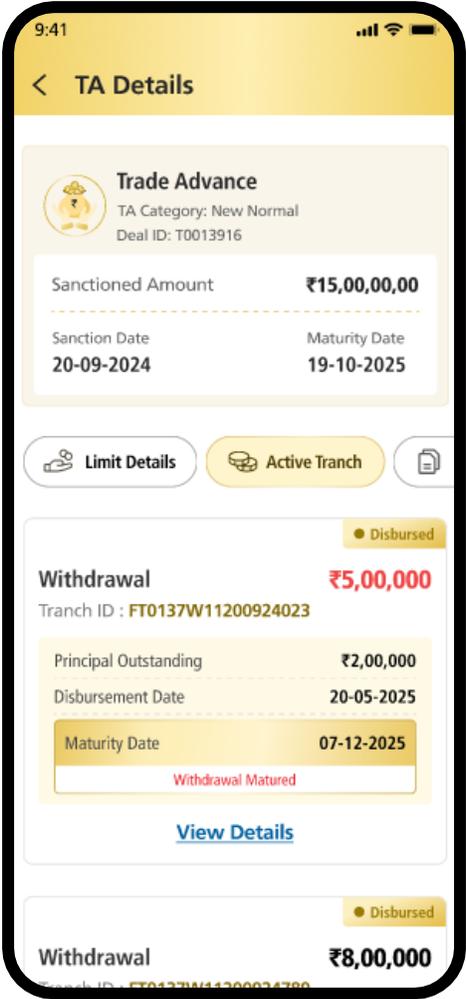
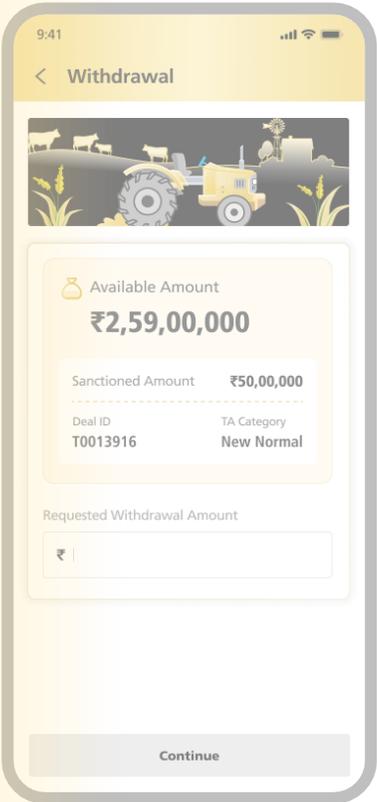
Personalized dashboard



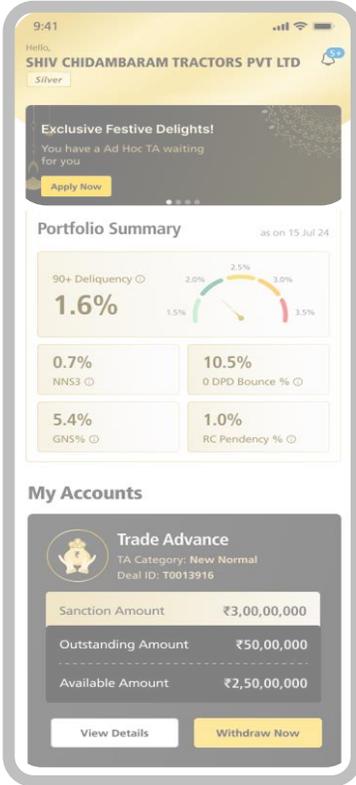
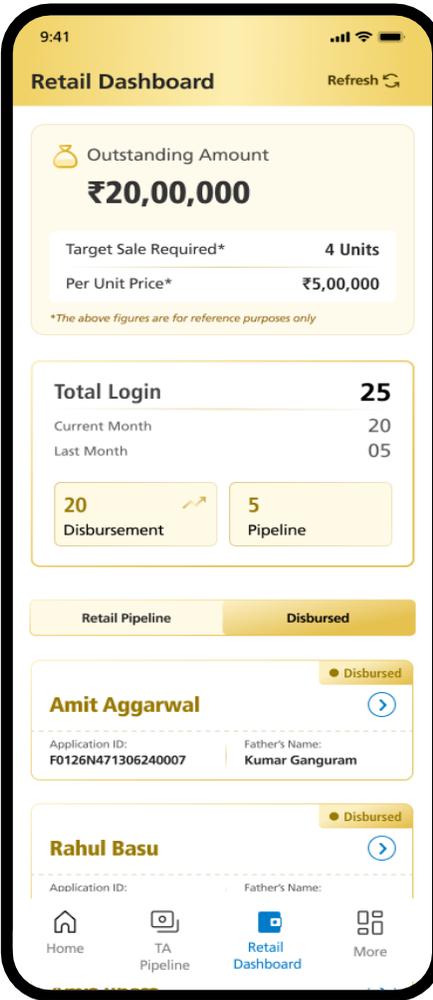
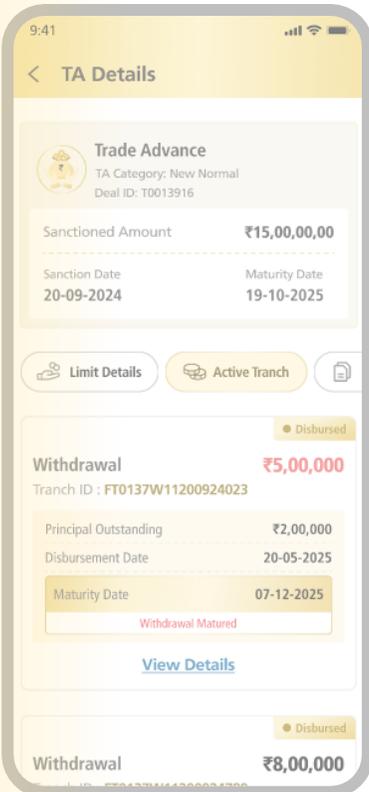
One step TA withdrawal



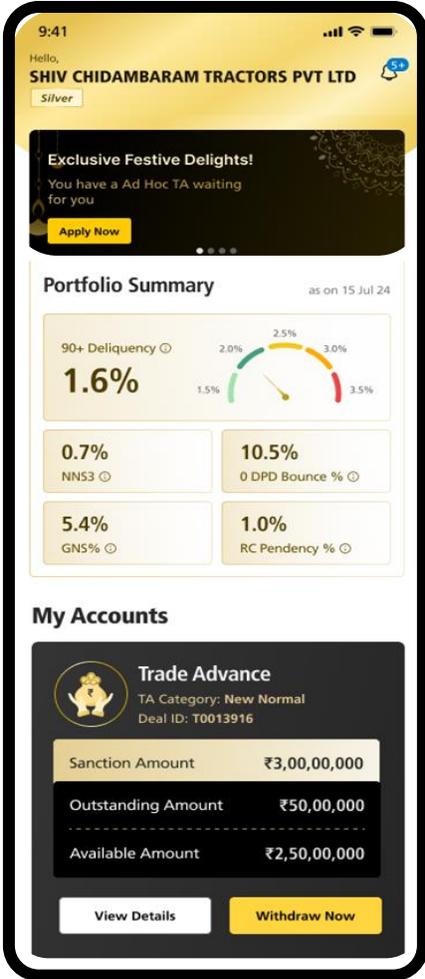
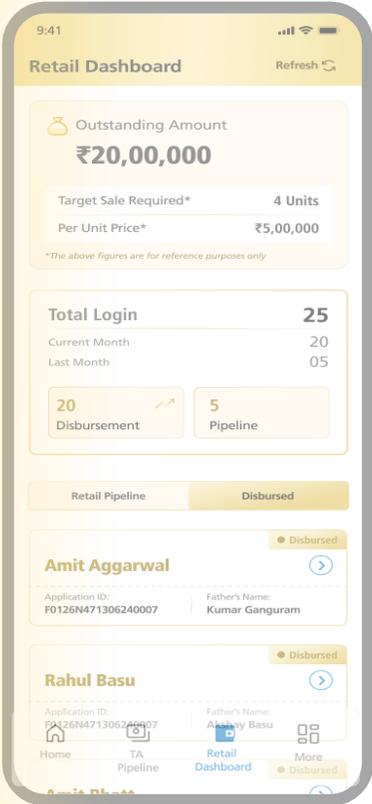
Comprehensive TA details



Real Time Retail dashboard

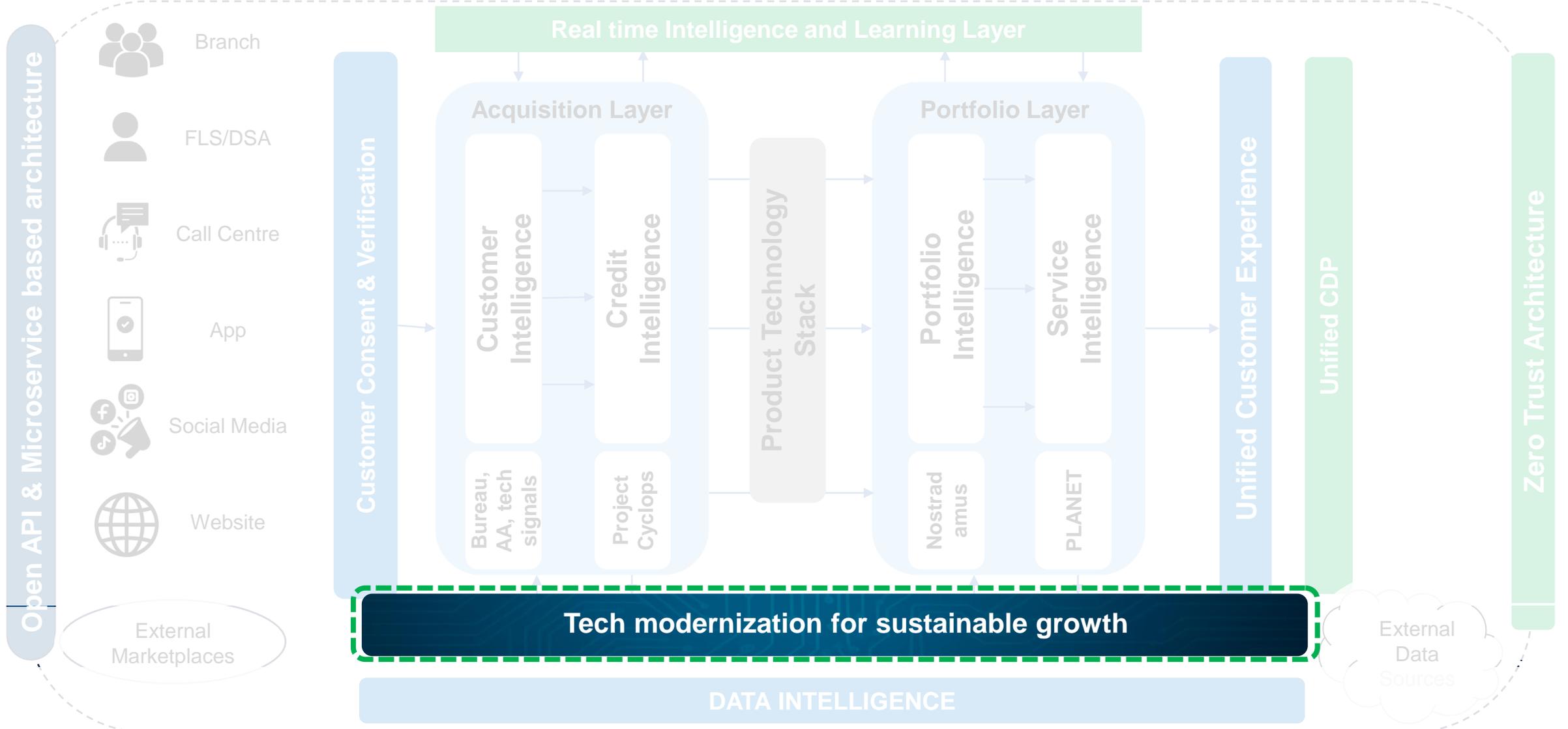


Complete Portfolio summary



When our partners win, we win

Implementing Futuristic Digital Architecture – Vision 2.0





Agentic AI



Product mindset



Engineering Resilience

Tech modernization for sustainable growth



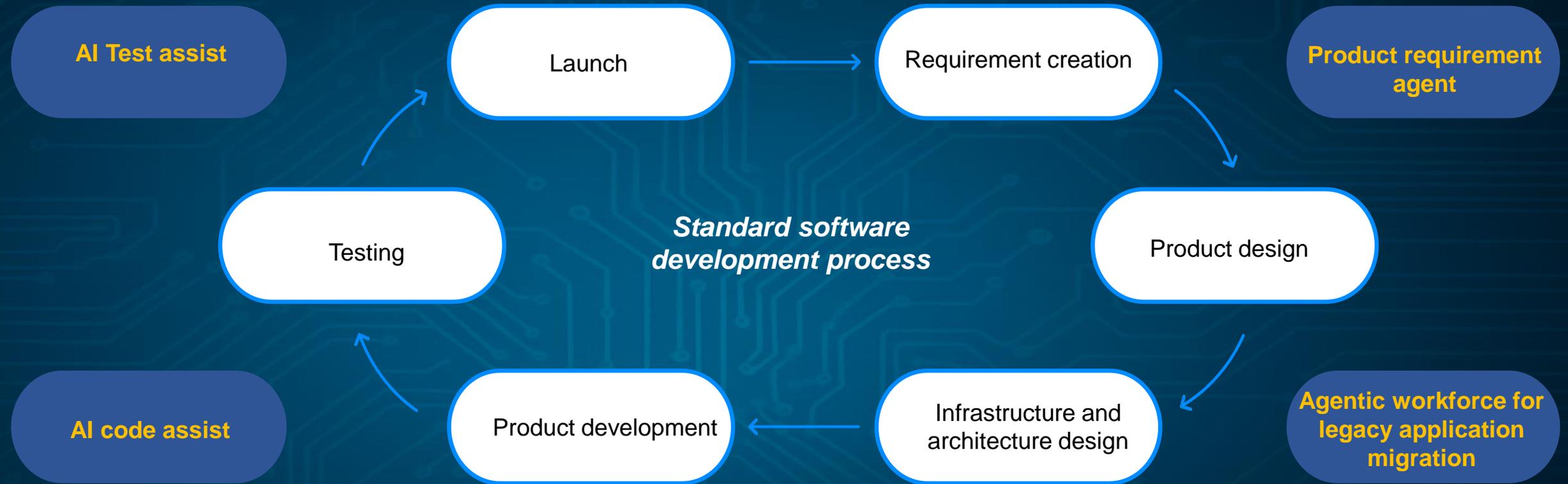
Agentic AI

Product mindset

Engineering Resilience



Leveraging Agentic AI: Product development



Early outcomes of adoption giving positive results

60% Adoption rate

30% code acceptance rate

15% improvement in productivity

Leveraging Agentic AI: Production support

1

Predictive monitoring -

Detecting inconsistencies in performance, latency, or load patterns before impact

2

Intelligent scaling -

AI-driven capacity forecasting and automated infra right-sizing

3

Auto-remediation -

Agentic bots executing predefined recovery playbooks

4

Security intelligence

AI-based threat detection and behavior anomaly spotting

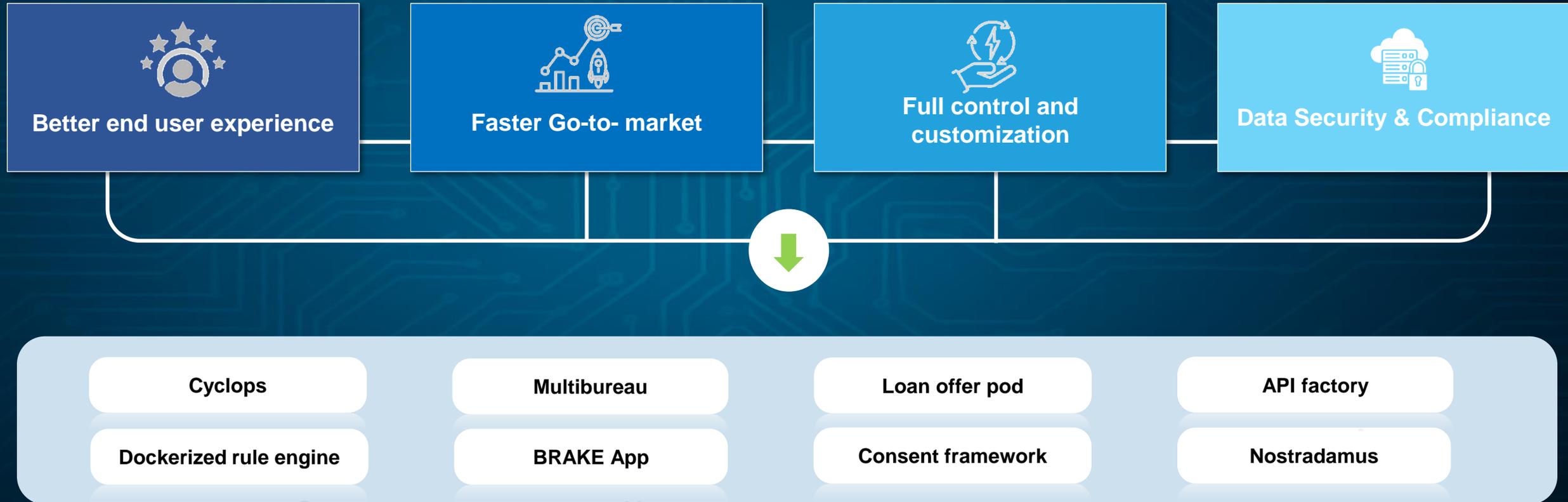
Agentic AI



Product mindset

Engineering Resilience

Build products for strategic competitive advantage



Agentic AI

Product mindset



Engineering Resilience

CNBC MARKETS BUSINESS INVESTING TECH POLITICS VIDEO INVESTING CLUB PRO LIVESTREAM

UPDATED SAT, JUL 20 2024 • 9:50 PM EDT

Microsoft-CrowdStrike issue causes

CNN Business Markets Tech Media Calculators Videos

Business / Tech

AT&T just had another outage.

Business News / Life / Technology / DigiLocker Outage Sparks Calls For Digital Public Infra Backup

DigiLocker outage sparks

TOI Technology Tech News Tech Tips Mobiles & Tabs Hack Of Day AI News

PAC calls for Aadhaar rate of biometric verification

Verification failures lead to wrongful exclusion

AWS outage: Amazon Web Services go down for second time this month

TOI Tech Desk / TIMESOFINDIA.COM / Updated: Oct 29, 2025, 23:17 IST

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India VIX 12.14

Google Cloud outage disrupts popular internet platforms including OpenAI, Spotify, Shopify, and Discord

As a result of the Google outage, online platforms such as Spotify, Discord, OpenAI, Shopify, and various Google offerings reported outages and glitches

UPI down? Some users across India report payment failures and glitches, social media erupts with complaints

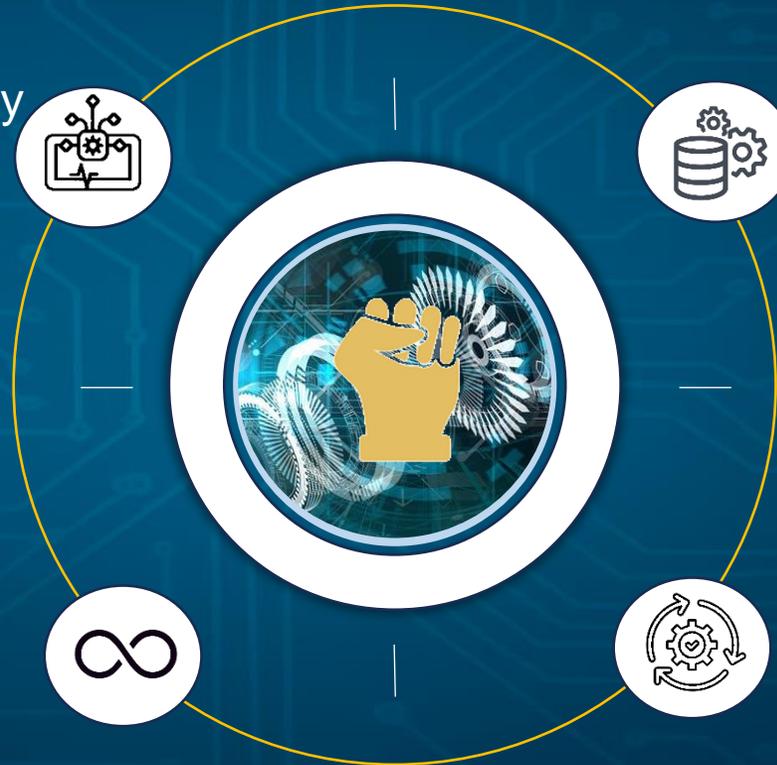
Users in India report UPI service disruptions on social media, with complaints starting around 8:30 pm IST, according to Downdetector.

Observability

- Real-time APM, AI-driven Anomaly Detection for proactive alerting
- 70% incidents prevented before impact

Always 'on' architecture

- 99% System availability
- Fault-Tolerant microservices & planned system redundancies
- Asynchronous communication



Compute & scalability

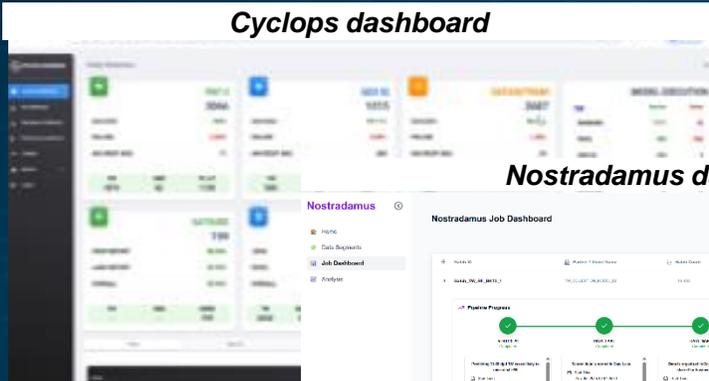
- 100% Customers application on cloud
- On demand resource provisioning
- Auto scaling to handle peak transaction loads

Operational continuity

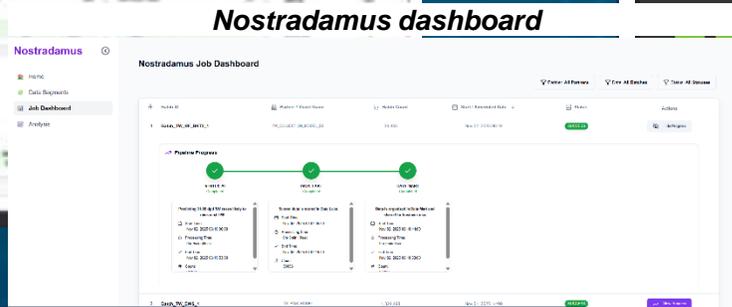
- Third party resilience
- Interdependency mitigation
- Business continuity management

Resilience @Scale

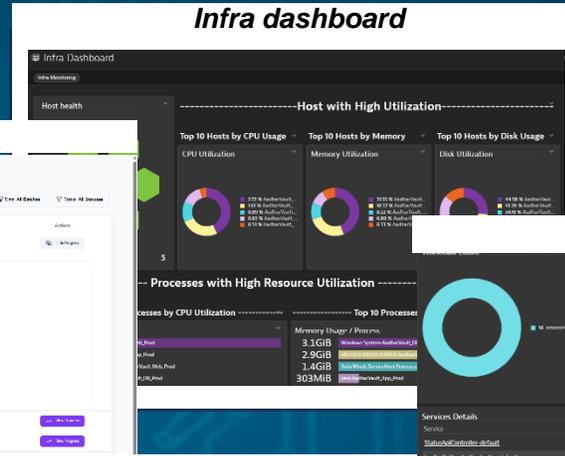
Cyclops dashboard



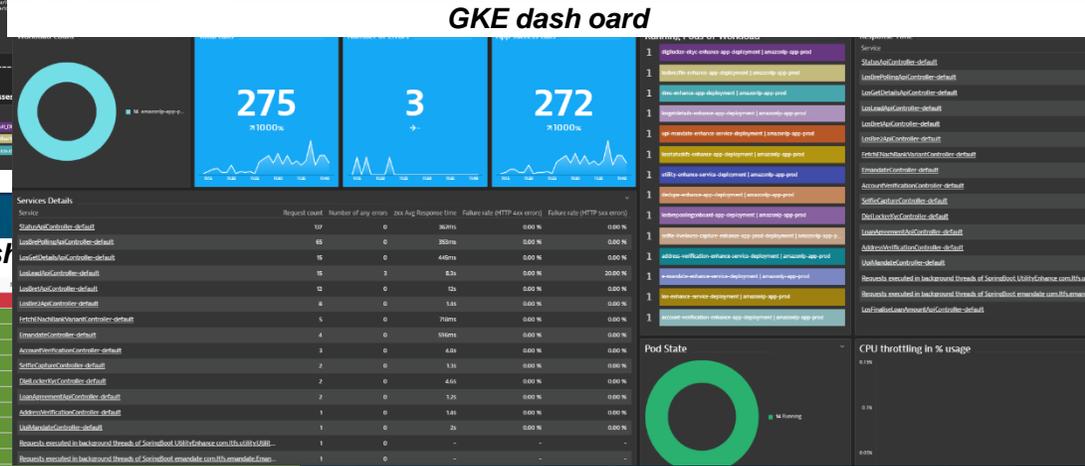
Nostradamus dashboard



Infra dashboard



GKE dashboard



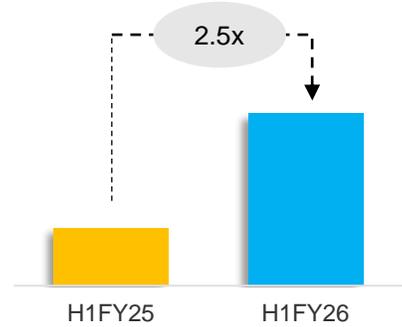
Sourcing stagewise tracking



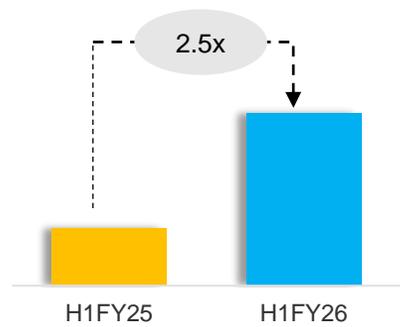
Services dashboard

entity	lastExecution	FailureRate_recent_1m
parfines.com	25/09/2025, 11:38:56	25
larzak.in	25/09/2025, 11:31:56	0
equifax.co.in/crreditreport/mc/creditReportWSInquiryV1.0	25/09/2025, 11:29:26	0
vinayinfo.com	25/09/2025, 11:31:39	0
axsbank.co.in	25/09/2025, 11:38:43	0
payu.in	25/09/2025, 11:31:27	0
signconsonline.com	25/09/2025, 11:31:55	0
satsure.co	25/09/2025, 11:38:54	0
bitwarele.com	25/09/2025, 11:27:48	0
salesforce.com	25/09/2025, 11:38:46	0
idigo.in	25/09/2025, 11:32:39	0
hyperverge.co	25/09/2025, 11:31:51	0
ignissic.ai	25/09/2025, 11:31:21	0
transunionindia.com	25/09/2025, 11:24:58	0
pacosettlers.in	25/09/2025, 11:28:33	0
acslgetway.com	25/09/2025, 11:31:43	0
acshatapp.com	25/09/2025, 11:38:16	0
smegapship.com	25/09/2025, 11:26:83	0
datastream.com	25/09/2025, 11:31:21	0
sc.com	25/09/2025, 11:28:80	0
lotuspay.com	25/09/2025, 11:31:55	0

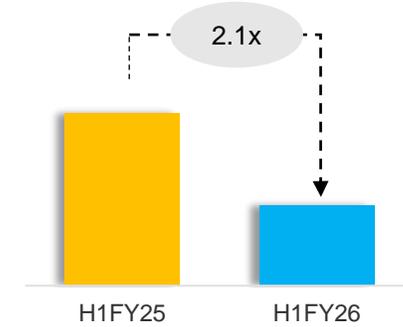
Increased deployment throughput



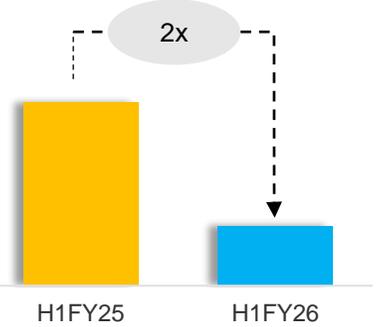
Increased overall API calls



Reduced user support tickets

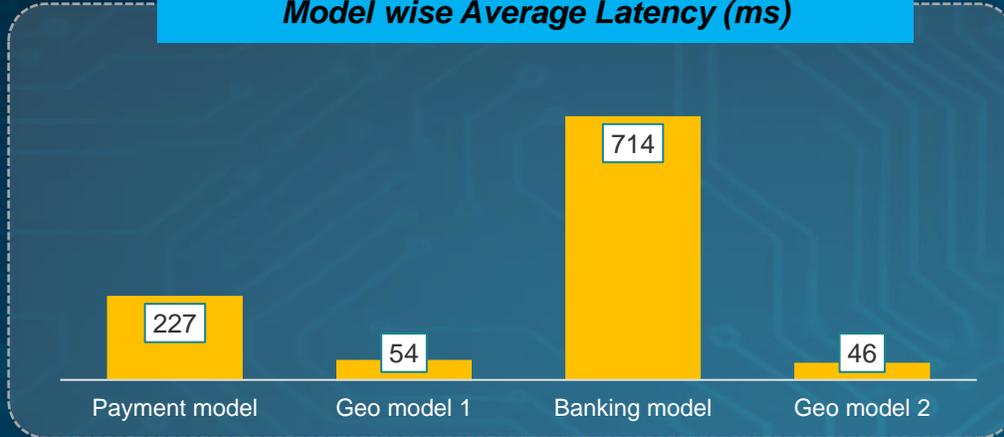


Reduced disaster recovery time



Resilience @Scale - Cyclops

Model wise Average Latency (ms)



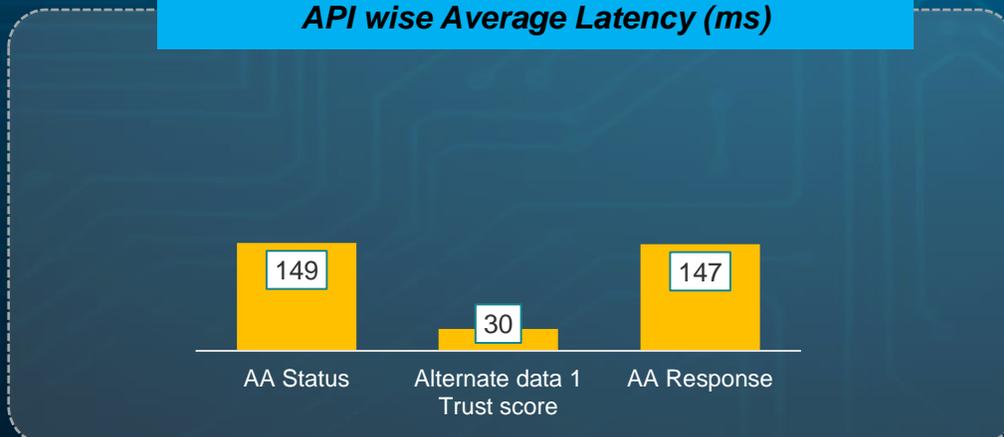
Transactions/ month (#API calls)



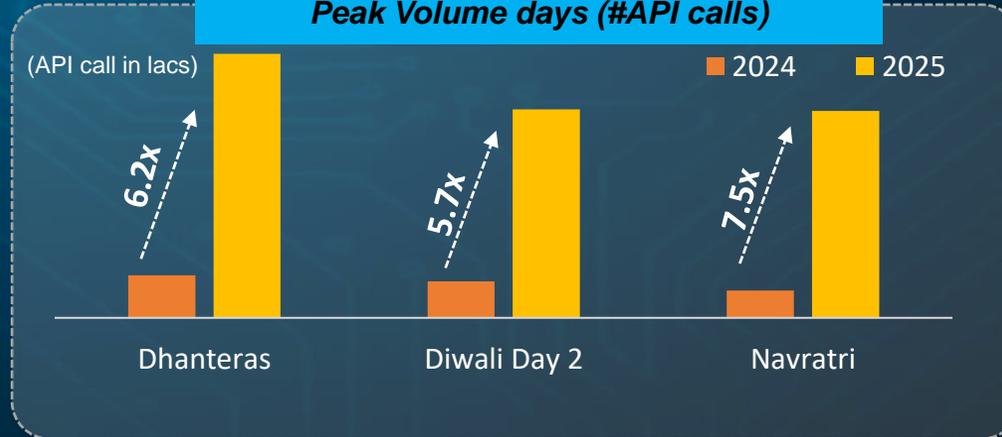
Latency better than industry benchmarks < 200 ms

Horizontal architecture supports massive volume handling

API wise Average Latency (ms)



Peak Volume days (#API calls)



Cyclops doesn't BLINK



Engineered for Zero Downtime

Looking ahead

1 **Re-engineer business workflows for scale** through innovation in architecture, automation, and digital design

2 **Strengthen the AI-driven collections stack** for intelligent, automated, and insight-led recoveries

3 **Advancing toward an AI-led service ecosystem** that anticipates needs, personalizes engagement, and acts proactively

4 **Augment in-house productization** by designing modular, reusable and outcome-oriented platforms that power business growth

5 **Evolve our “always-on” digital backbone** into a self-healing, adaptive, and continuously optimized ecosystem — ensuring reliability at scale



With L&T Finance
since

: April, 2024

Total years of
experience

: 25+ years

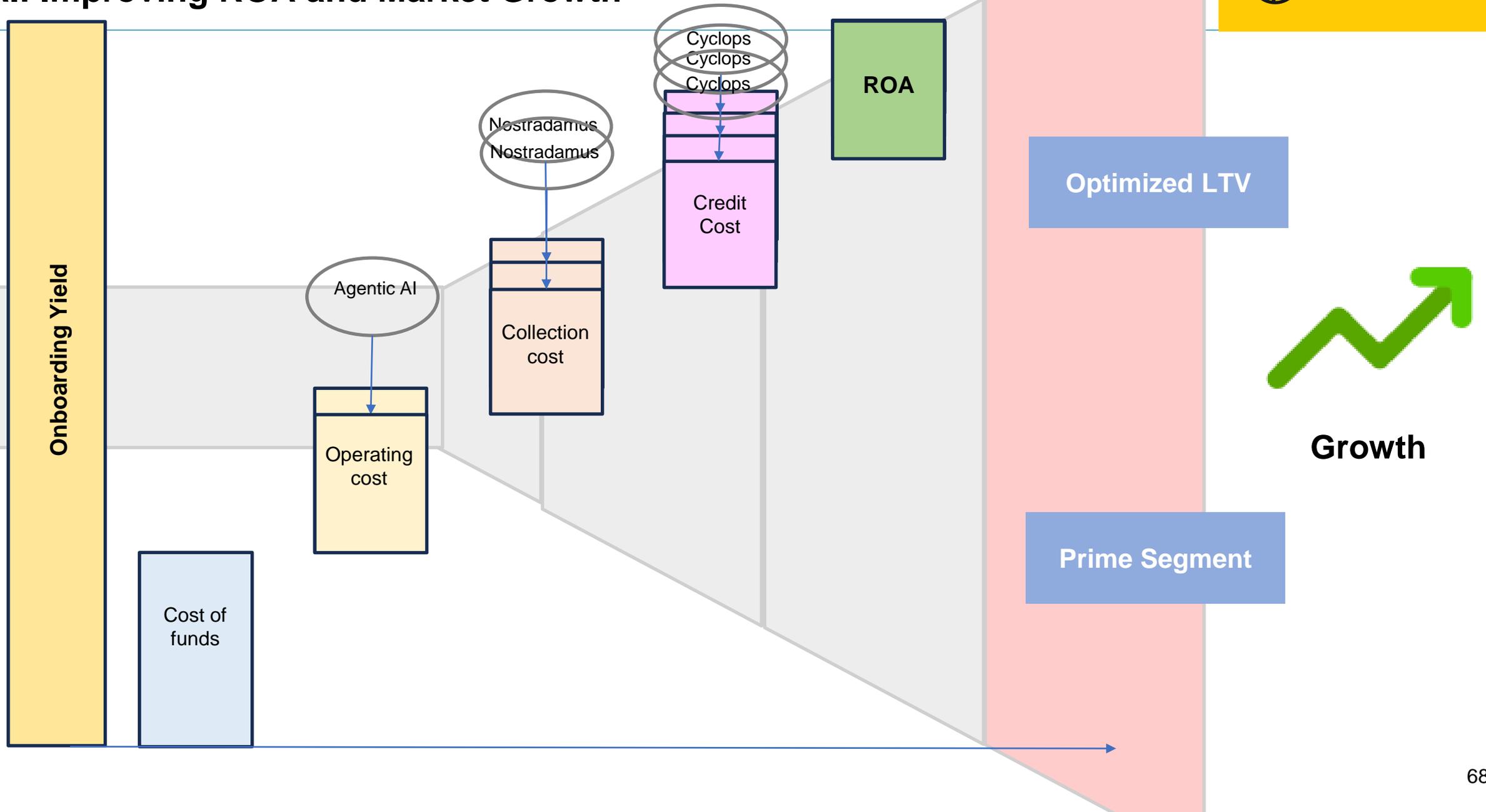
Past Experience

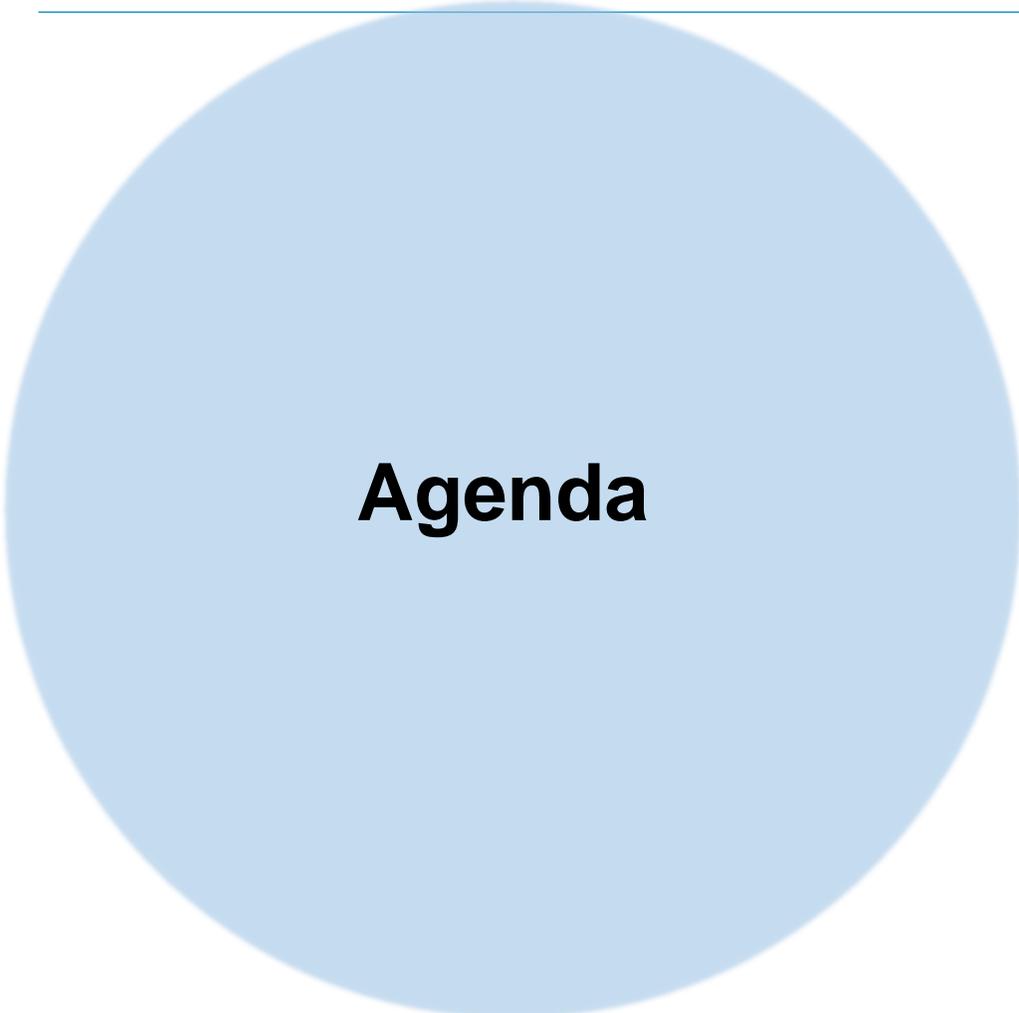
: Agoda, Flipkart, Jio, Intel

Educational
Qualification

: Ph.D. in AI - Stanford University,
MS - University of Tennessee,
B.Tech (Hons.) - IIT Kharagpur

AI: Improving ROA and Market Growth





Agenda

01

Cyclops

02

Nostradamus

03

Agentic AI

04

Data Governance

Agenda

01

Cyclops

02

Nostradamus

03

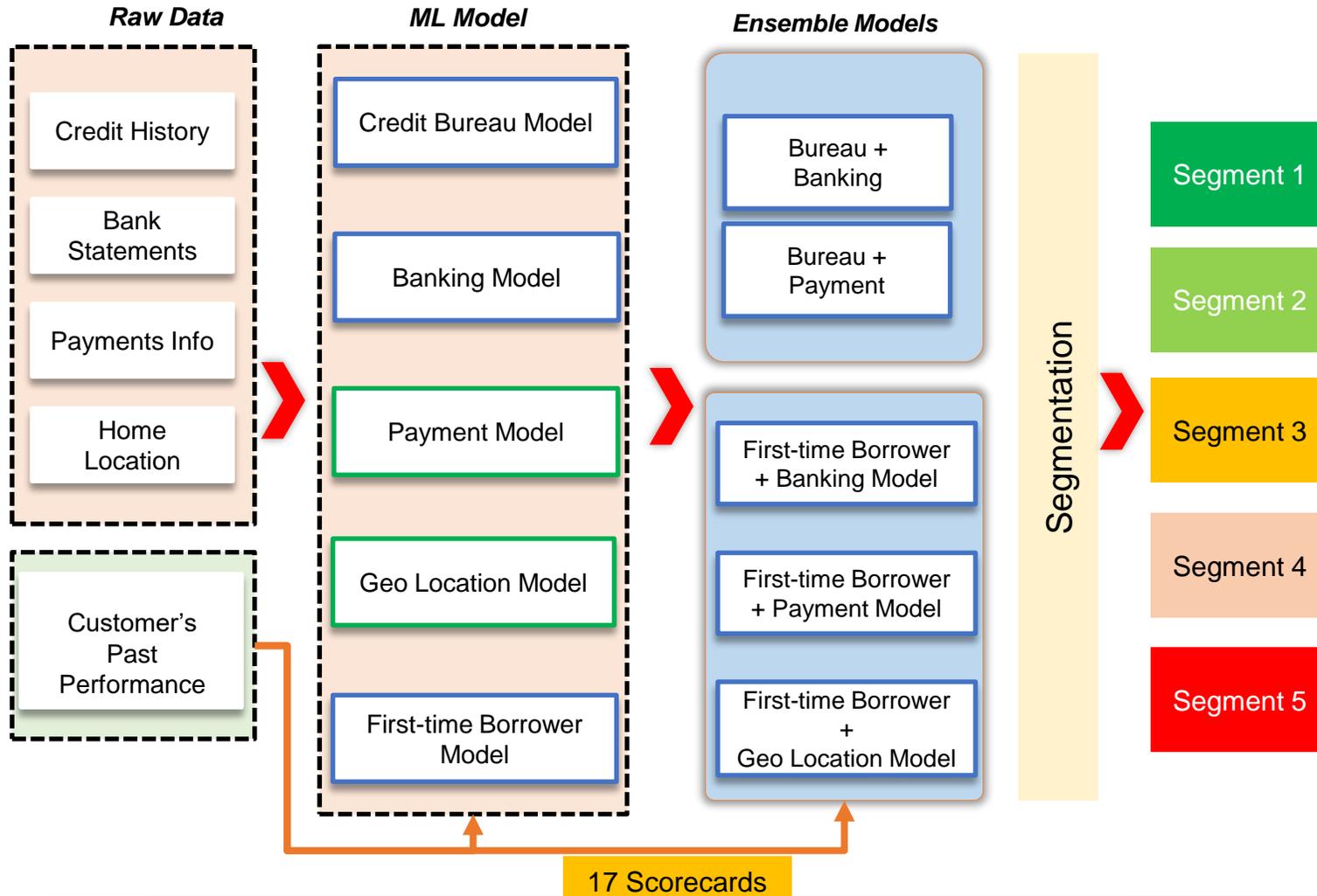
Agentic AI

04

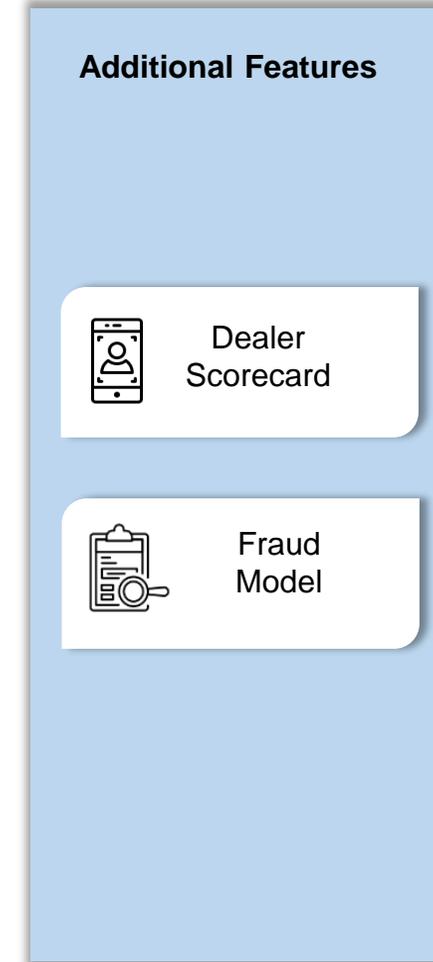
Data Governance

Next Gen Underwriting – Two-Wheeler (TW) Cyclops

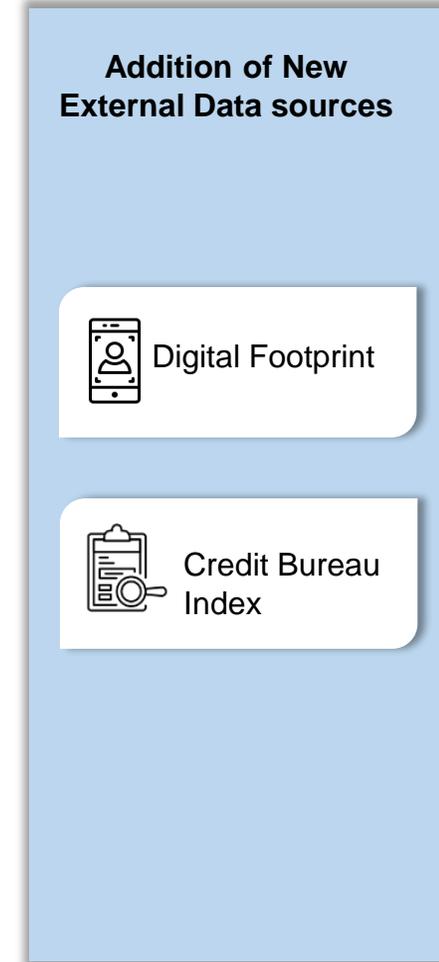
TW Cyclops 1.0



TW Cyclops 1.5

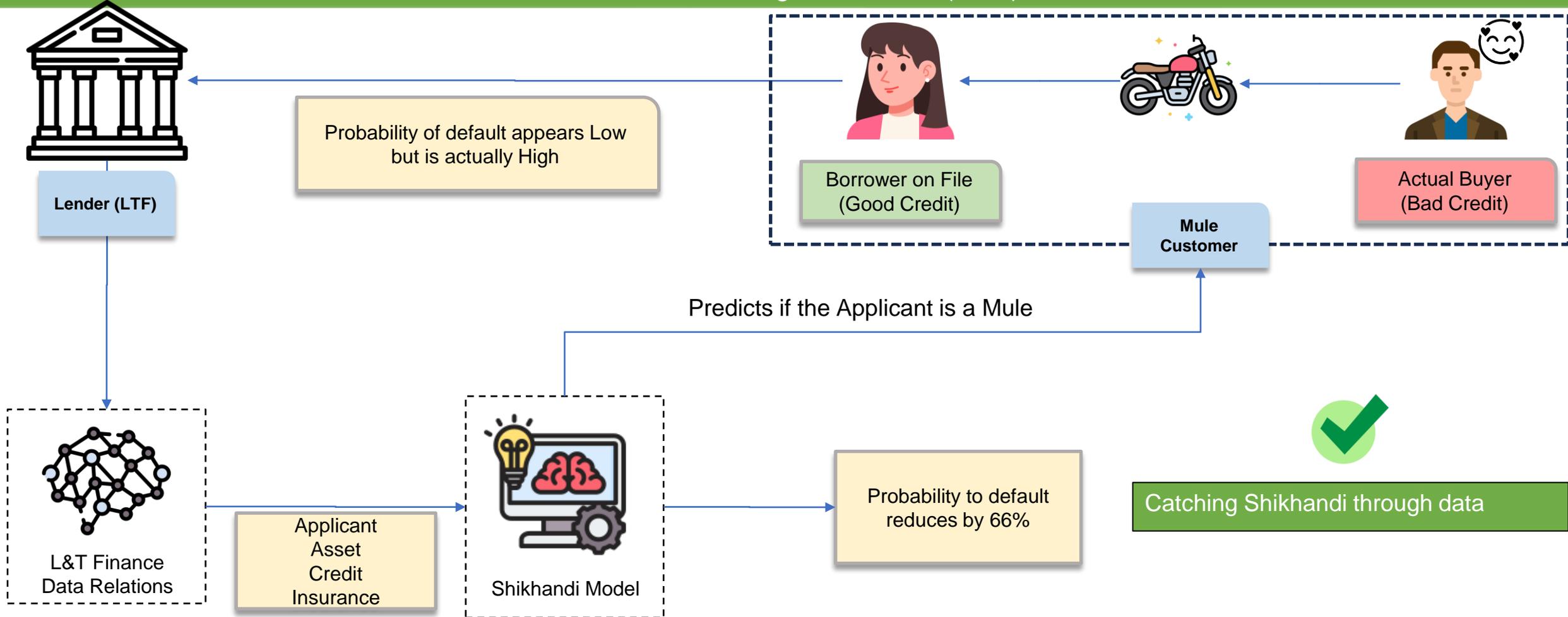


TW Cyclops 2.0



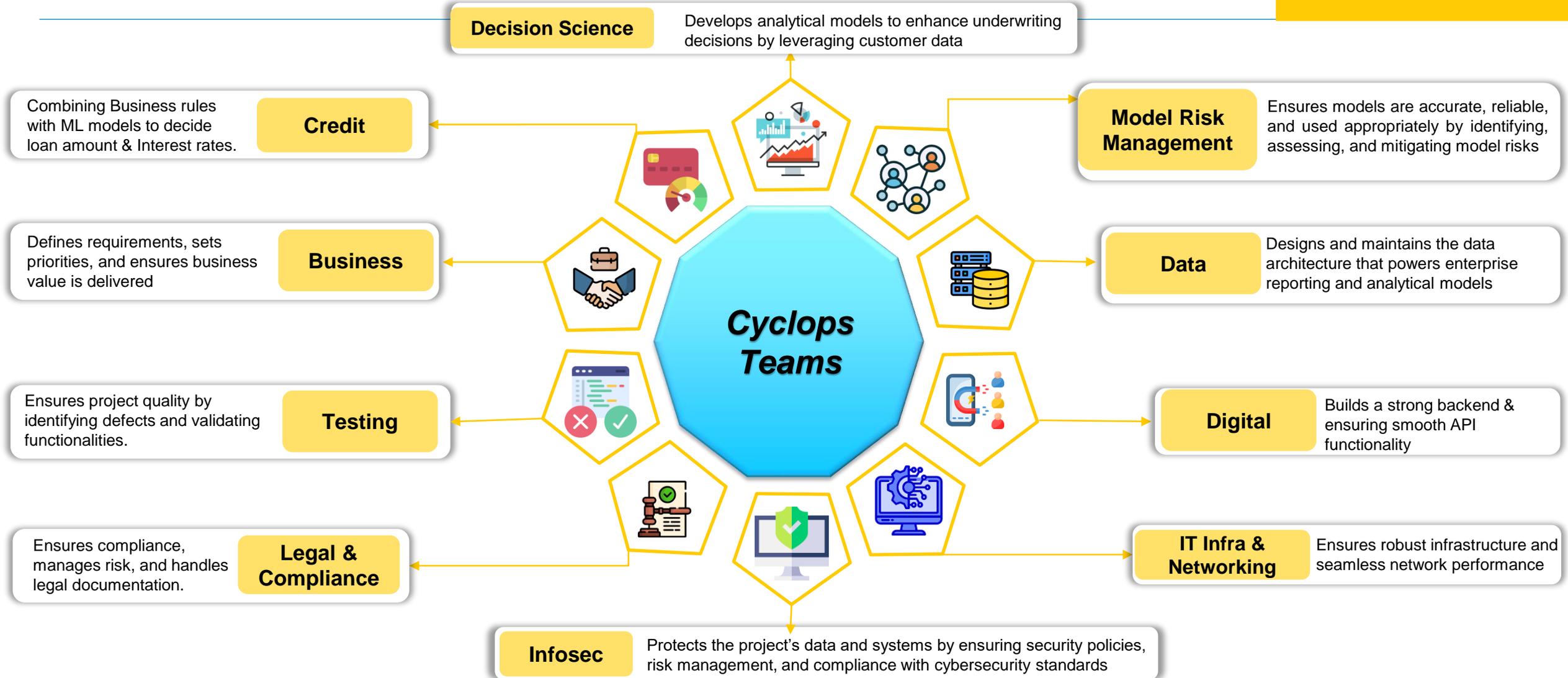
Cyclops 3.0 to Incorporate Shikhandi (Mule) Model

How we are catching a Shikhandi (mule)?



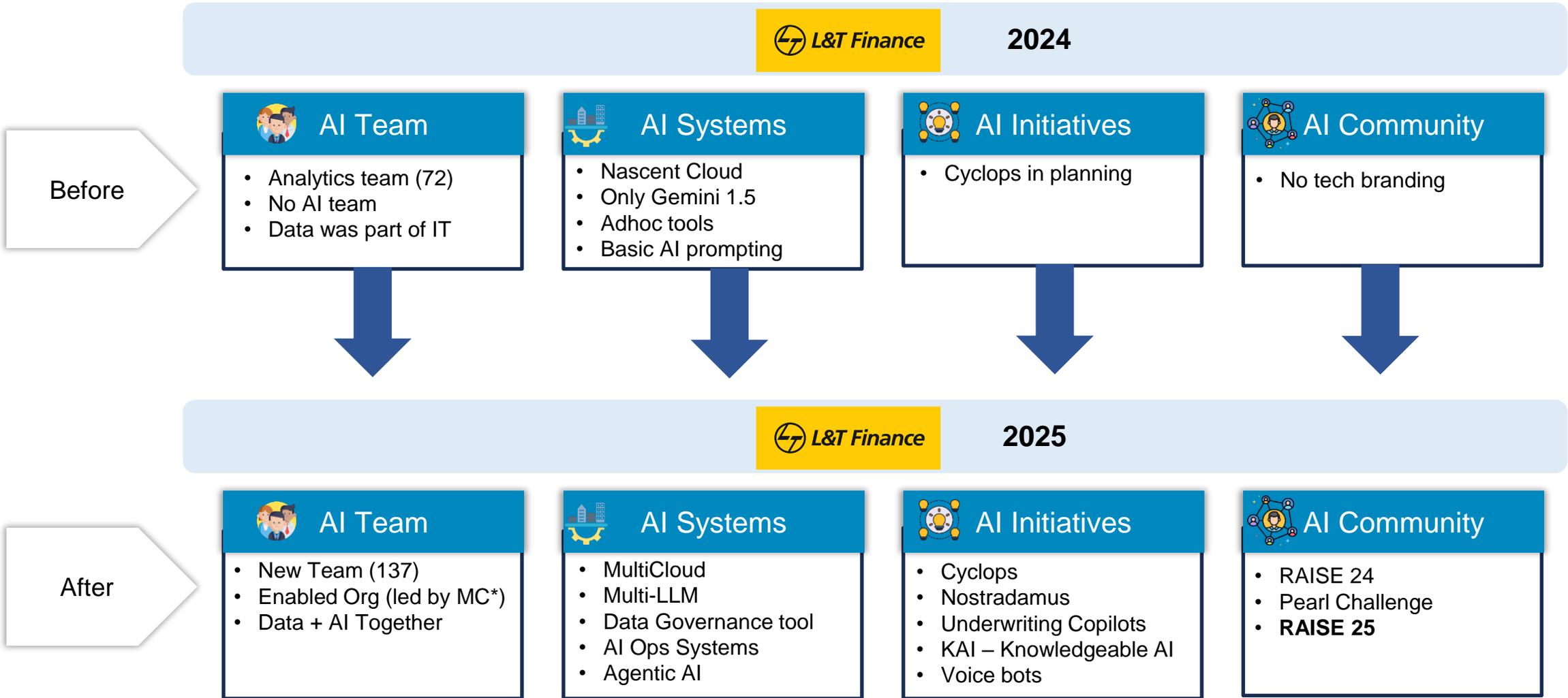
L&T Finance has overcome the significant challenge of mule detection, a problem that has long troubled the financial industry

Taking Cyclops to Production: Collaboration



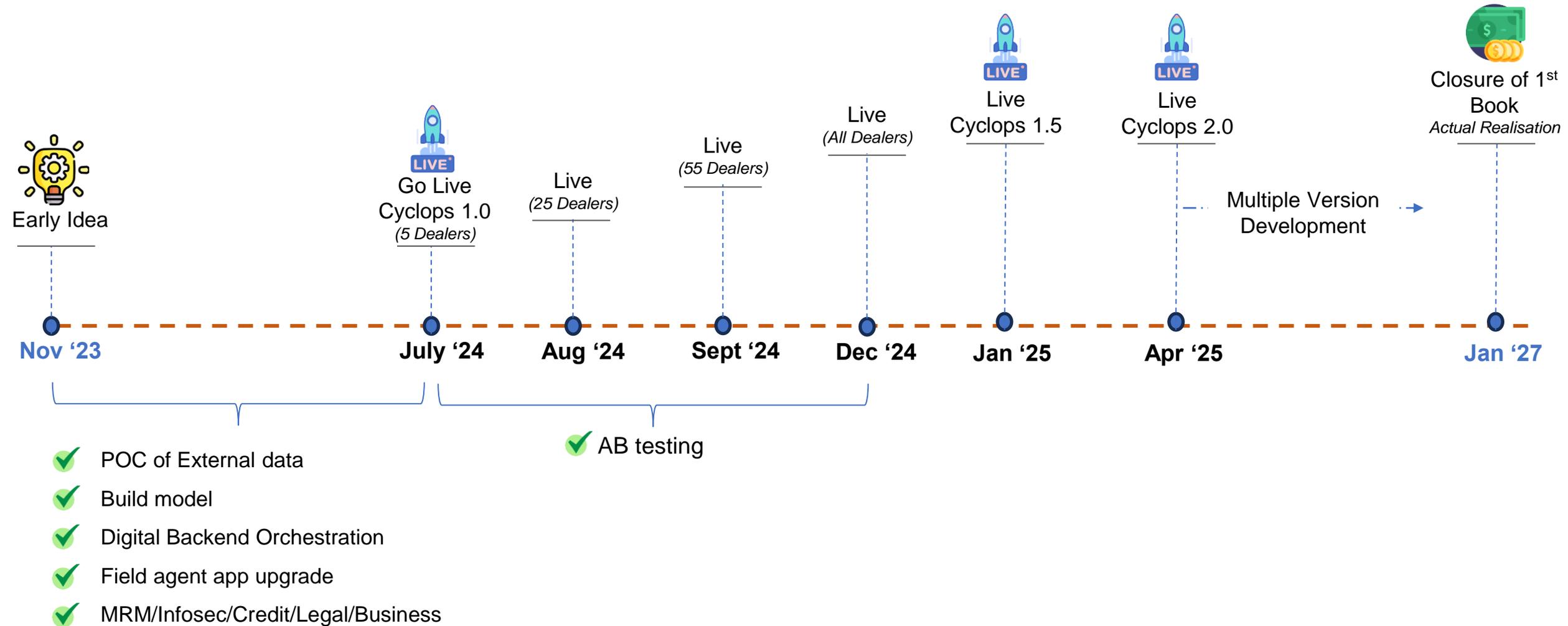
While 95% of AI initiatives fail to make it to production, Cyclops stands out as a proven success story built on effective multi-team collaboration

AI is at the forefront of the innovation initiatives at LTF



*MC – Managing Committee

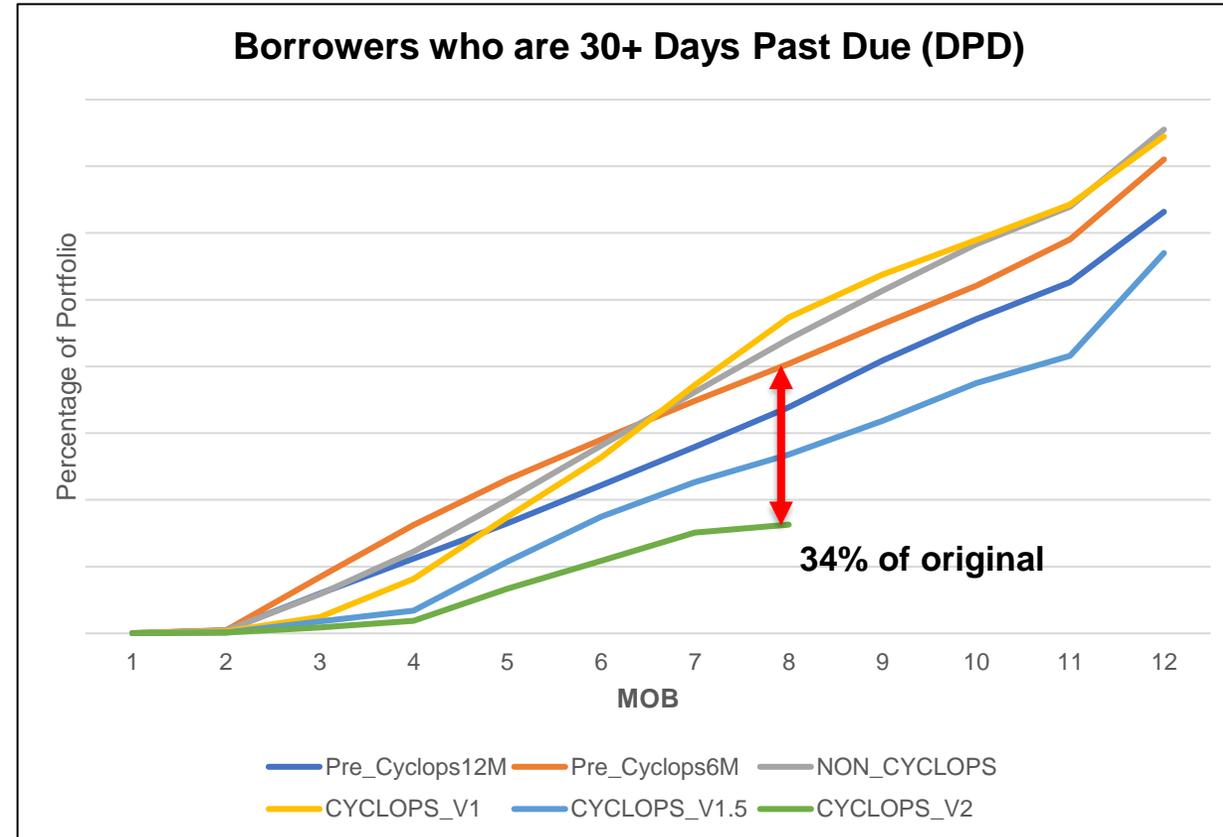
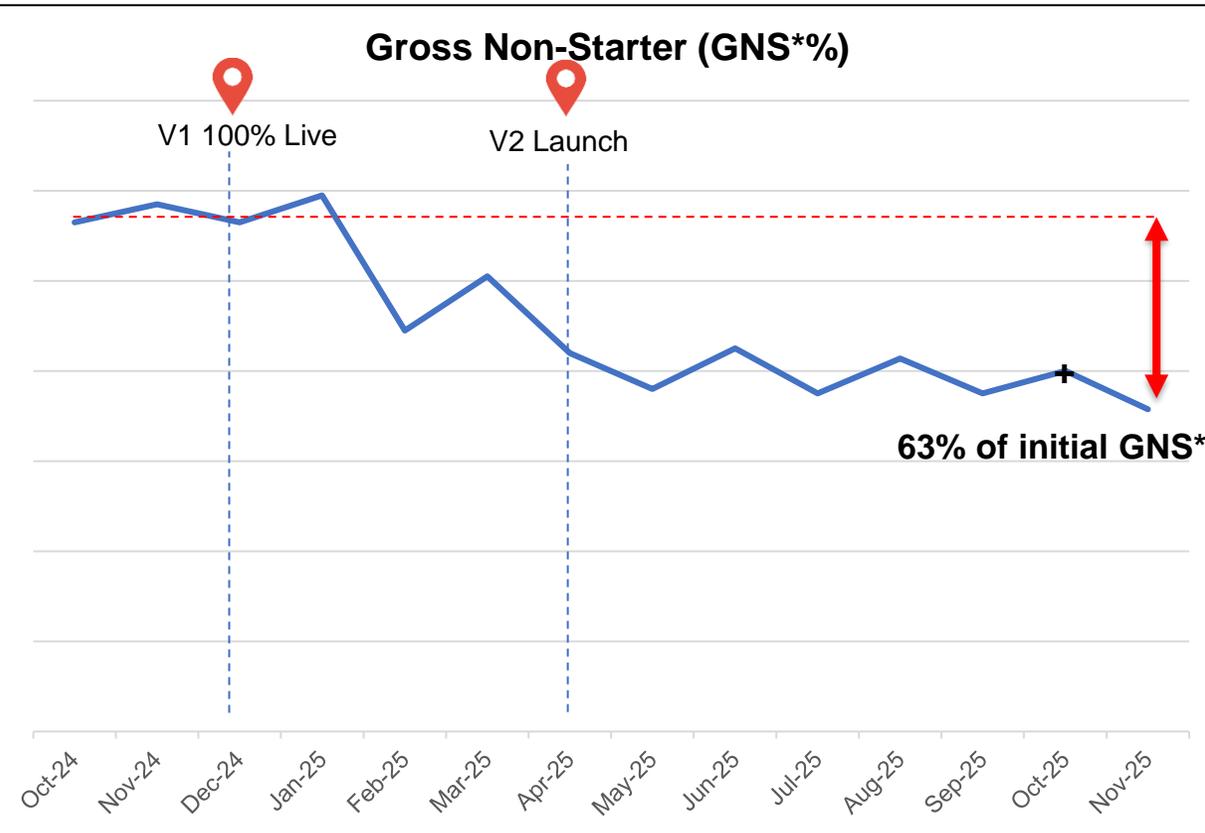
Two-Wheeler Cyclops-Beyond Deployment: Evaluate, Improve & Evolve



Deployment is the starting line, not the finish line

Two-Wheeler Cyclops Performance: Measuring the AI impact

Subsequent releases of Cyclops improved Two-Wheeler Portfolio; Cyclops V2 likely to cut credit costs by more than half



GNS% has witnessed a decline post Cyclops launch.

Pre Cyclops Customers' 6 months and 12 months performance was deteriorating. Cyclops_v2 has been a success.

*GNS - Customer has not even paid the very first installment
 +Effective GNS for October considering National Holiday

Expanding Cyclops Engine to the Farm Business

Geographical, Satellite & Meteorological data improves delinquency prediction of tractor loans

CREDIT INFORMATION REPORT REQUEST FORM

PERSONAL DETAILS

Name: Chaitan Kumar
 Date of Birth: 12/05/1985 Gender: Male
 PAN: AADHAR Aadhar Number: XXXXXXXXXX Awan: XXXXXXXXXX Prisoner

CONTACT INFORMATION:

Address: _____
 Email: _____
 Phone Number: _____

REASON FOR REQUEST

Loan Application
 Credit Card Application
 Self-Review

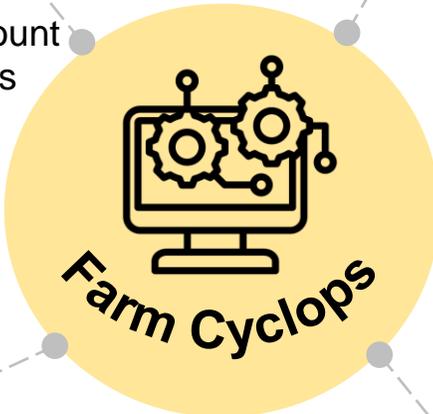
Declaration statement: _____
 Signature: _____ Date: _____

Bureau Model

- Account type
- Ownership
- Credit limit
- Disbursed amount
- Defaulted loans

Agro Model

- Soil type
- Soil depth
- Min Temp
- Max Temp
- Annual Rainfall

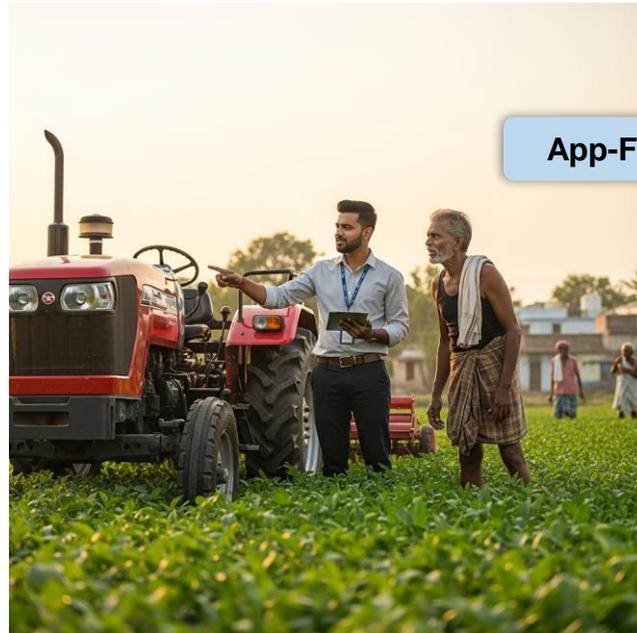
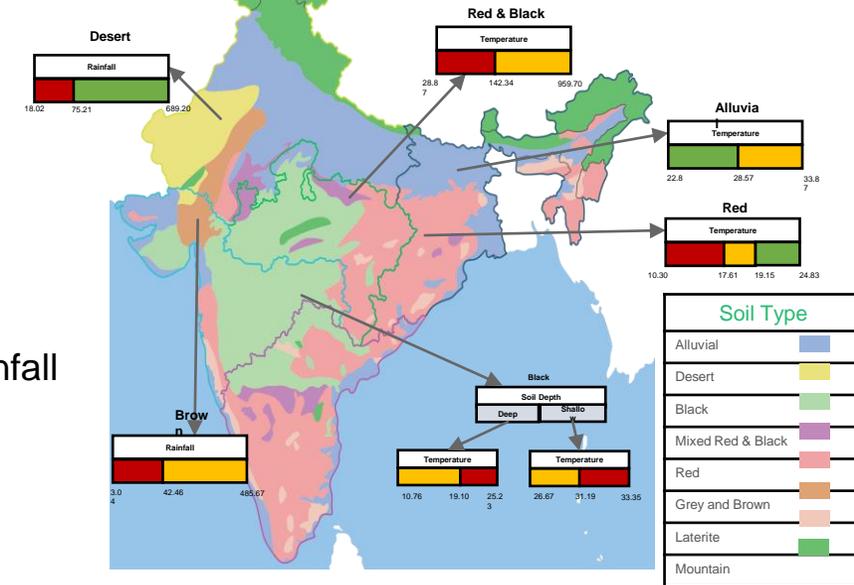


App-FI* Model

- Asset cost
- Asset make
- Cultivated area
- Total land holding area
- Non-Agricultural Income

Geo Intelligence Model

- Night light
- Roads
- Civic Infra
- Area Income
- Bank Deposits

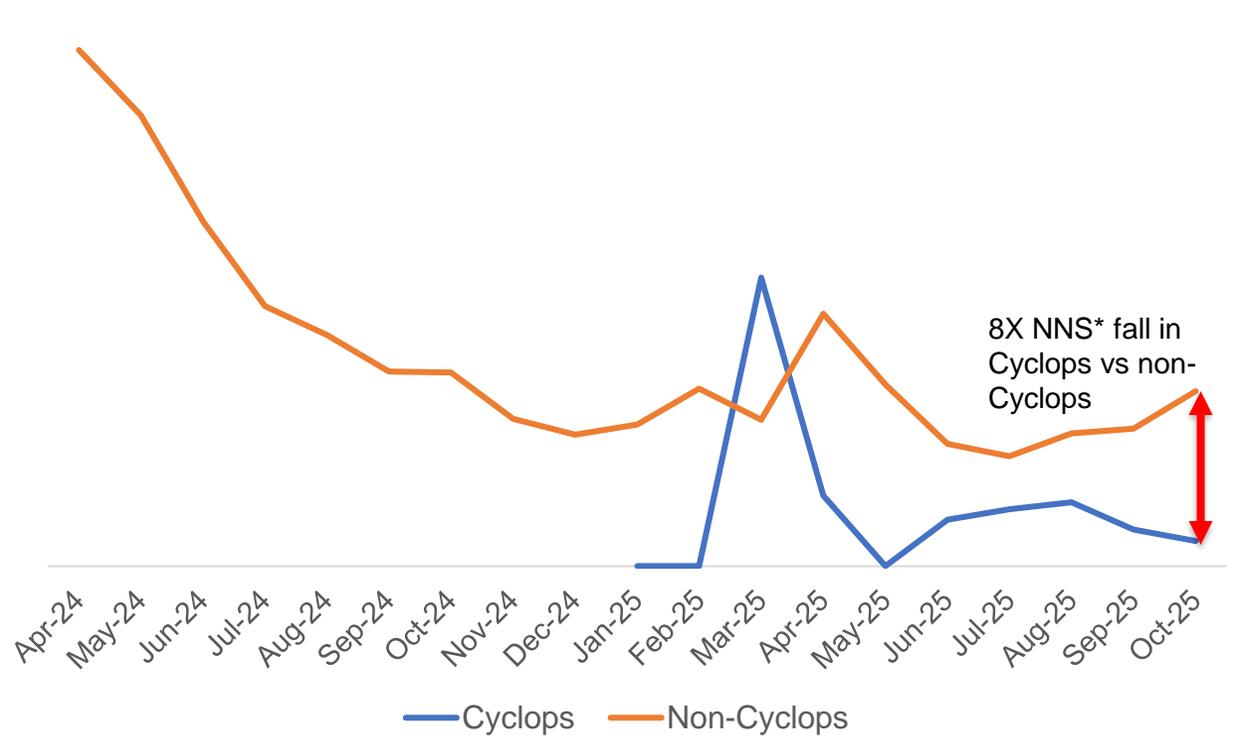


*App-FI: Application and Field Investigators' Model

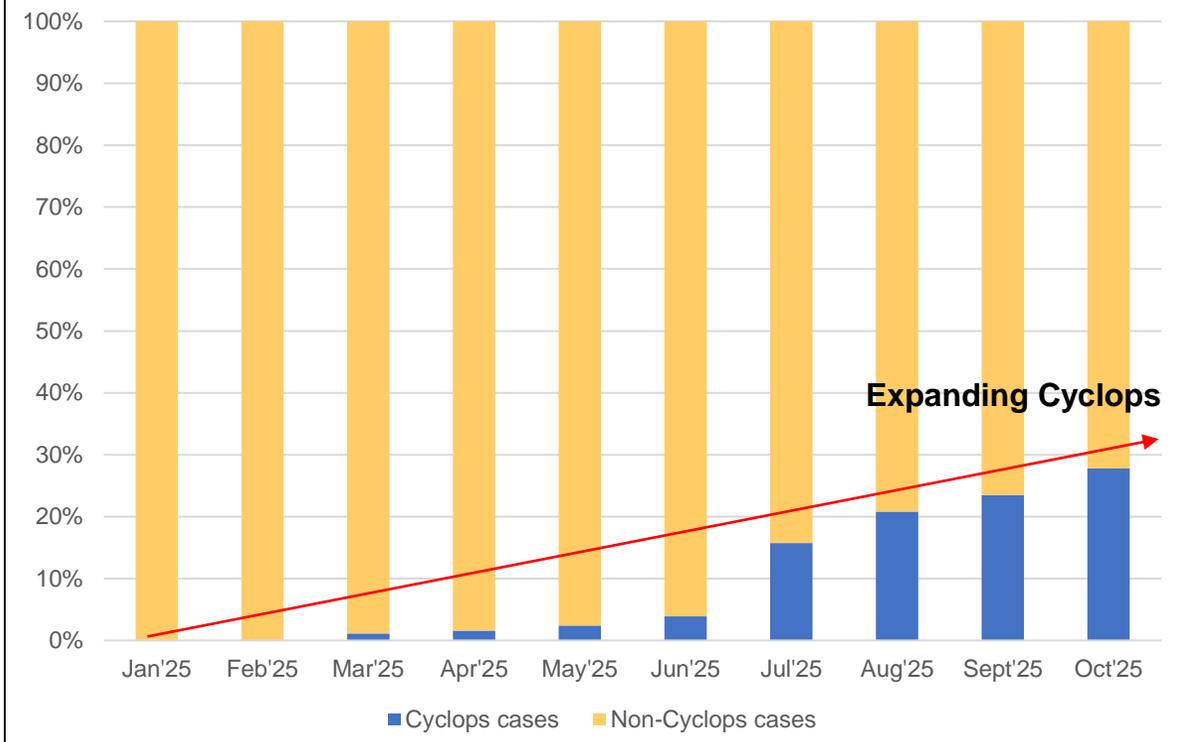
Farm Cyclops: Growing A/B Experiment; Promising Early Indicators

Next Gen Underwriting engine for Farmer Finance customer

Cyclops NNS* Trends

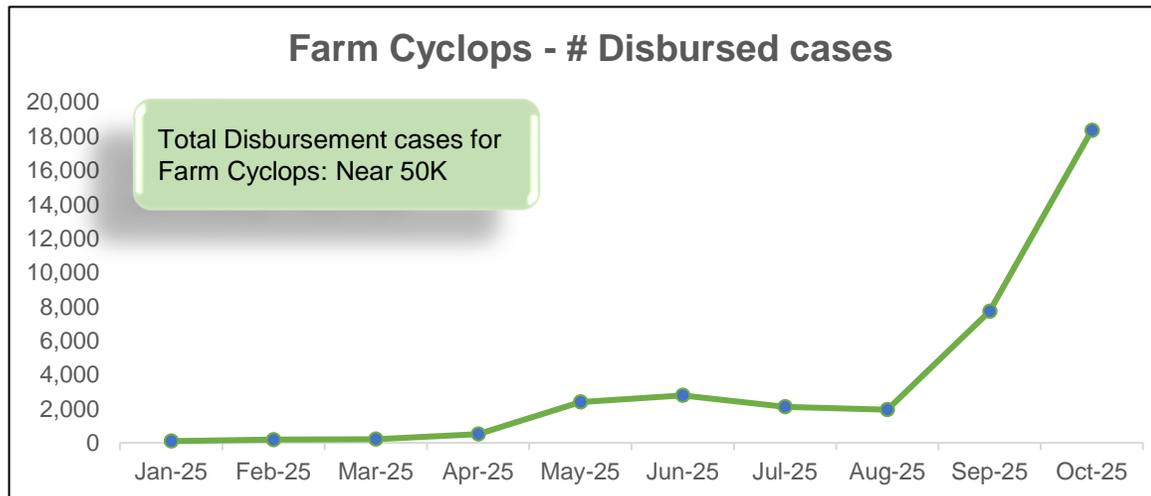
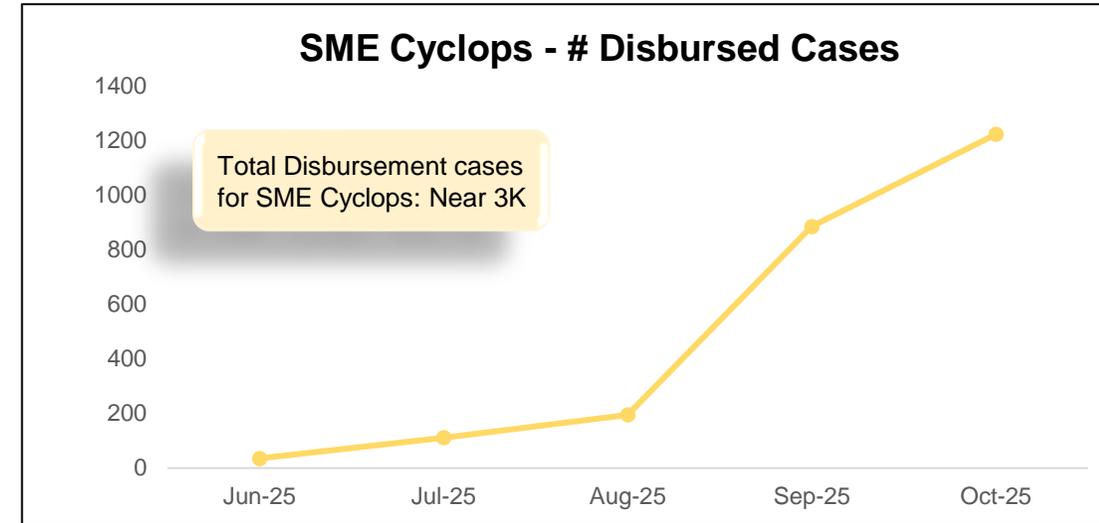
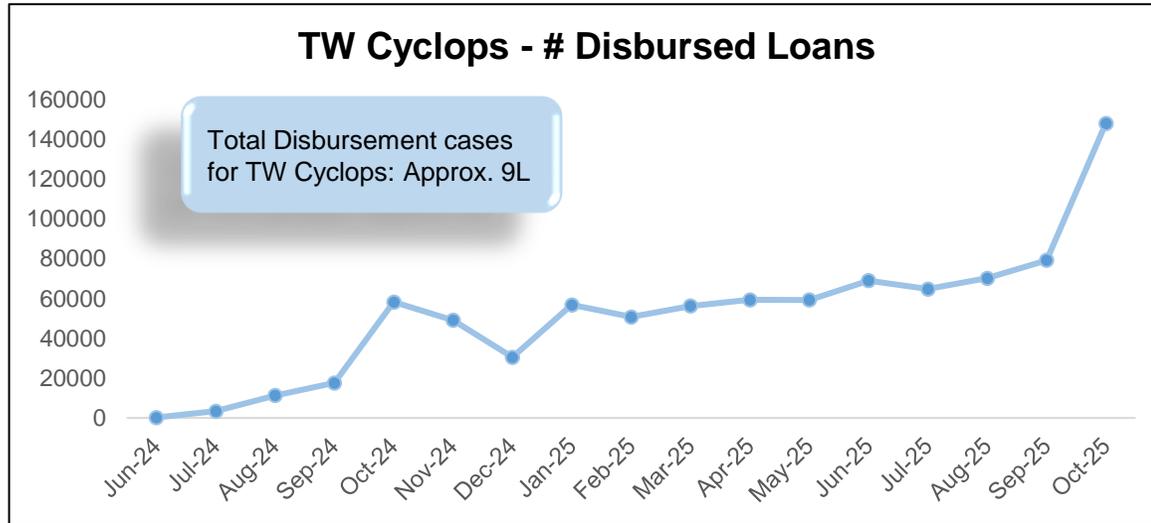


Farm Cyclops A/B Experiment



*NNS (Net Non-Starter) - Customer has not even paid the very first installment after End of Month

Cyclops Disbursed Cases Continue to Increase



Upcoming Cyclops:

LOBs	Go Live Date
PL Cyclops	Dec'25
HL Cyclops	Q1FY27
RBF Cyclops	Q2FY27

Building on its successfully demonstrated business value, L&T Finance is expanding Cyclops to other businesses

Agenda

01

Cyclops

02

Nostradamus

03

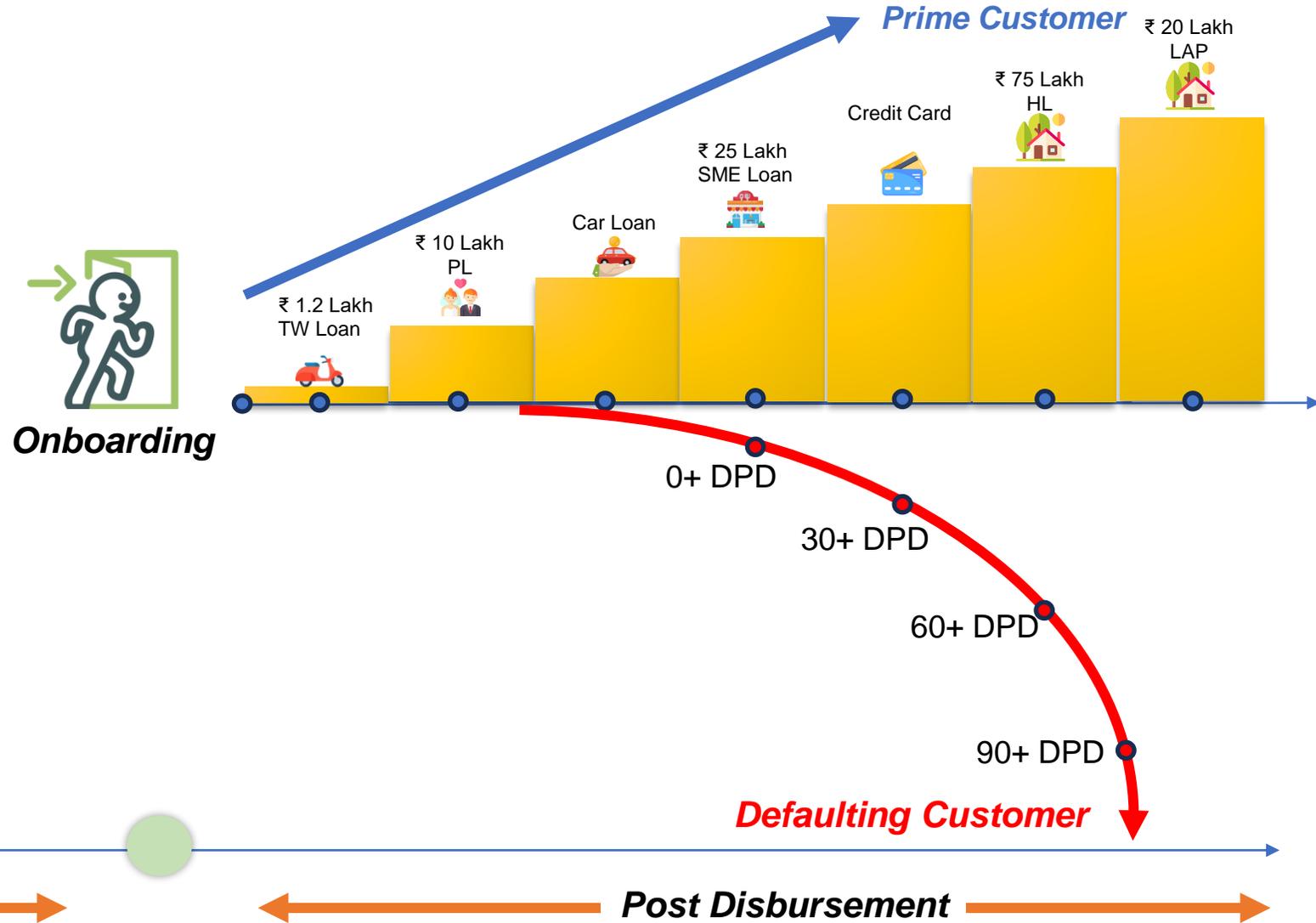
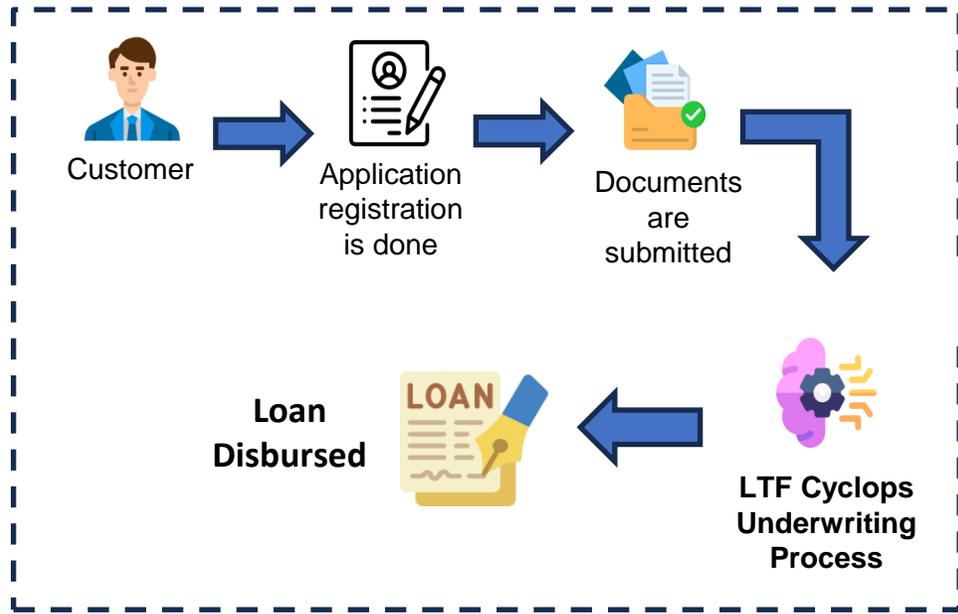
Agentic AI

04

Data Governance

Project Nostradamus: AI Based Portfolio Monitoring

Inspiration Behind Nostradamus: Events in the customer life post loan disbursements, highly impact their financial behavior



Predicts Early Warning Signals & monitors customer behavior using economic indicators, industry patterns, prevailing trust signals and customer data

Internal Data

- Customer's internal LTF loan payment data
- Customer Loan Application Data

Financial Data

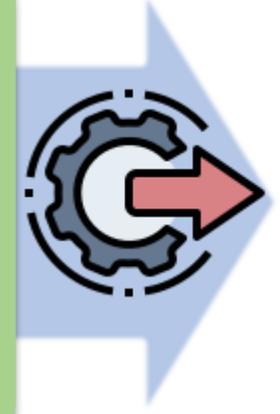
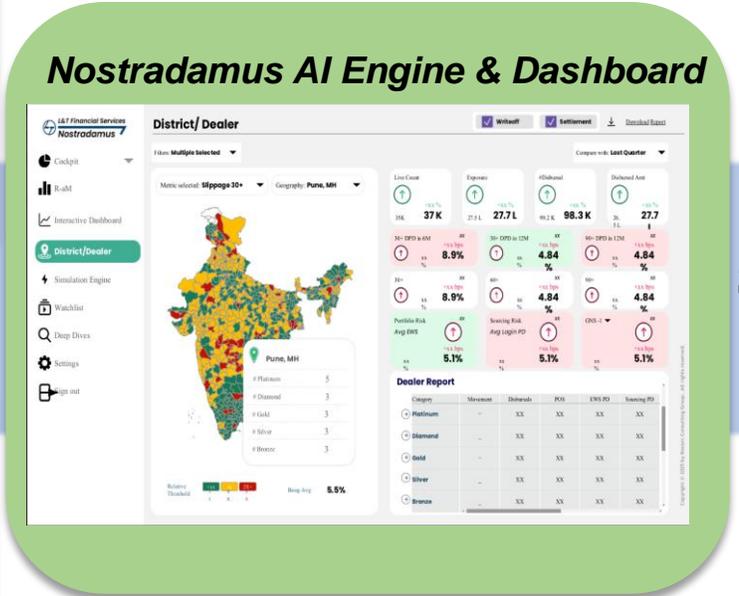
- Bureau Data
- Banking Data
- Competition Data

Economic Data

- Macro Economic Data
- GDP

Digital Data

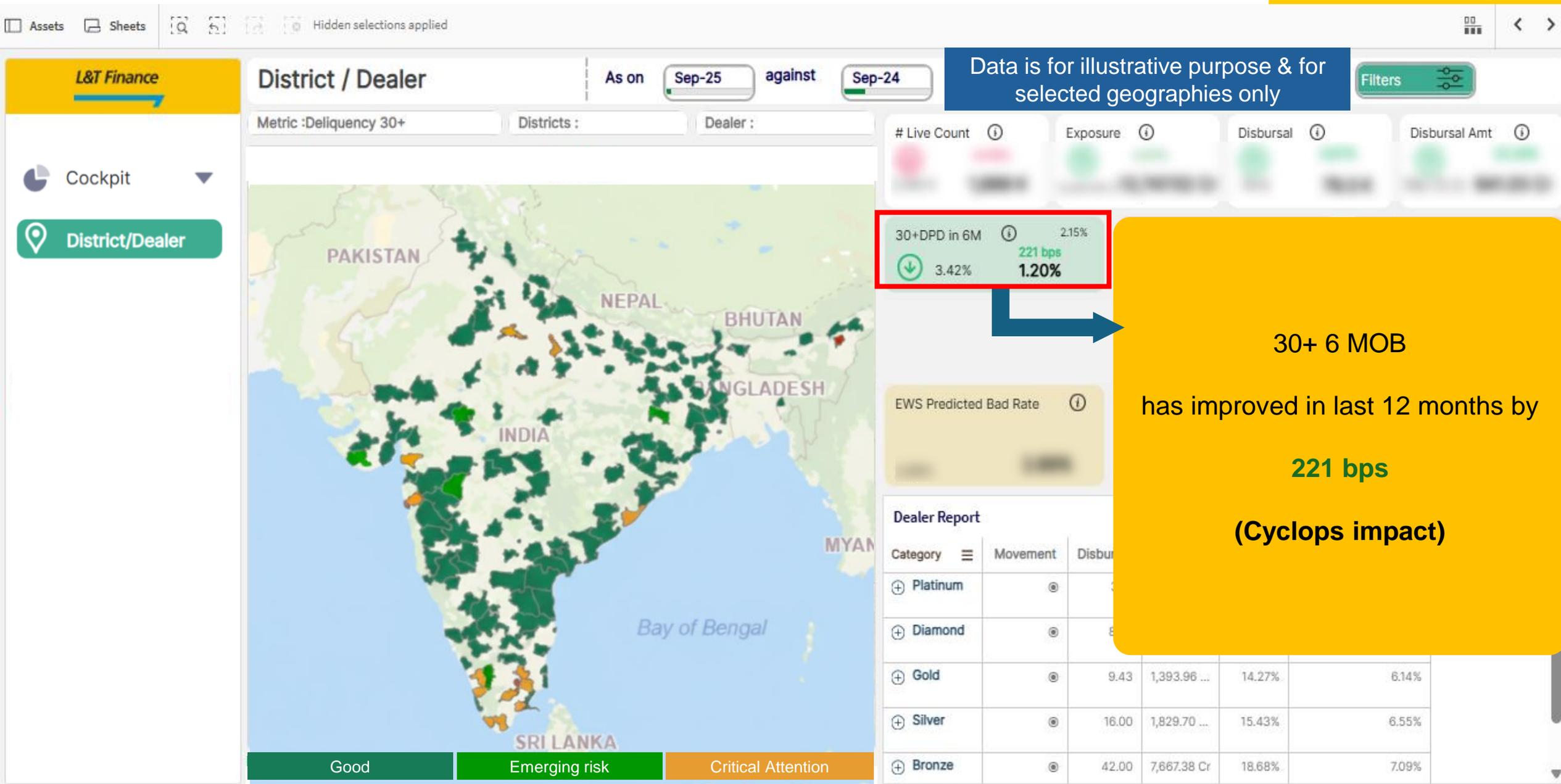
- Device Data
- Digital Footprints
- Location Data



Output

- ✓ Portfolio monitoring
- ✓ Early warning signals
- ✓ Identify green shoots
- ✓ Collection actions & insights
- ✓ Self serve dashboards
- ✓ Trace skip customers

Nostradamus Insight: TW portfolio performance @ PAN India



Nostradamus Insight: Single district for deep dive (Coimbatore)

Assets
Sheets
DISTRICT COIMBATORE

L&T Finance

District / Dealer

As on Sep-25 against Mar-25

Filters

Metric :Delinquency 30+ Districts :COIMBATORE Dealer :

Book Avg : 10.12%

Live Count 35 K

37 K

Exposure

Disbursal

Disbursal Amt

30+DPD in 6M 2.15%

213 bps

30+ DPD at 12M 4.31%

9.04%

388 bps

5.17%

90+ DPD at 12M 3.02%

30+ 1 bps

60+ 14 bps

90+ 40 bps

In Coimbatore district, the 30+ in 12MOB has improved by 388 points

Dealer Report

Category	Movement	Disbursal	POS
Platinum	⊙	0.04	8.89 Cr
Diamond	⊙	0.13	22.19 Cr
Gold	⊙	0.21	36.41 Cr
Silver	⊙	0.10	18.55 Cr
Bronze	⊙	0.83	205.78 Cr

Opportunity to improve business in Coimbatore district with Platinum dealers; The Bronze dealers are doing better

Key Highlights



Conversational Intelligence

Understands Context, intent, and nuance; human-like interactions



Real-Time Awareness

Tracks live portfolio performance & delivers instant, actionable updates



Self Serve

Empowers insights, generate reports, and execute portfolio queries



Evolving Intelligence

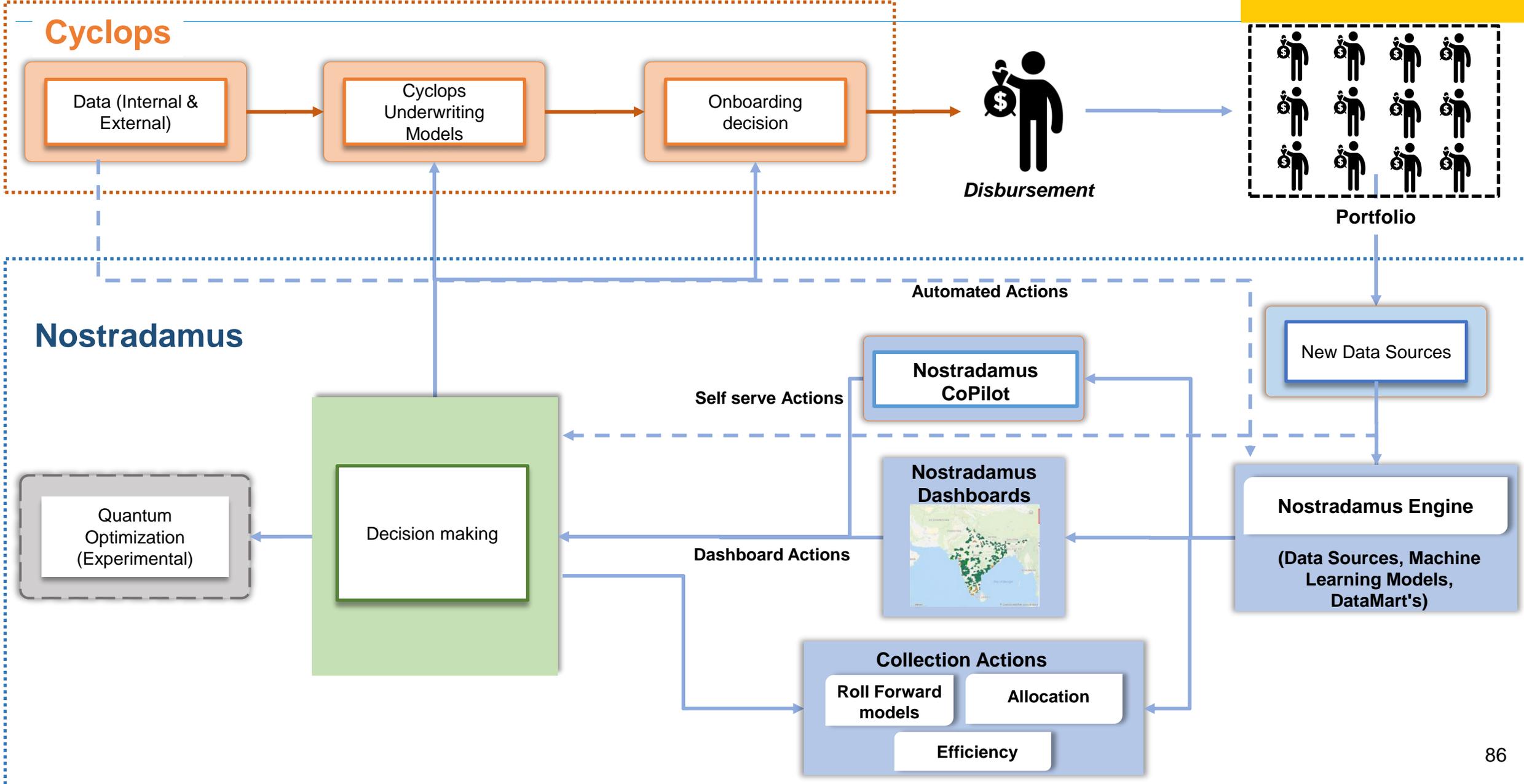
Learns from user behavior & portfolio trends to refine responses, personalize insights, and grow smarter

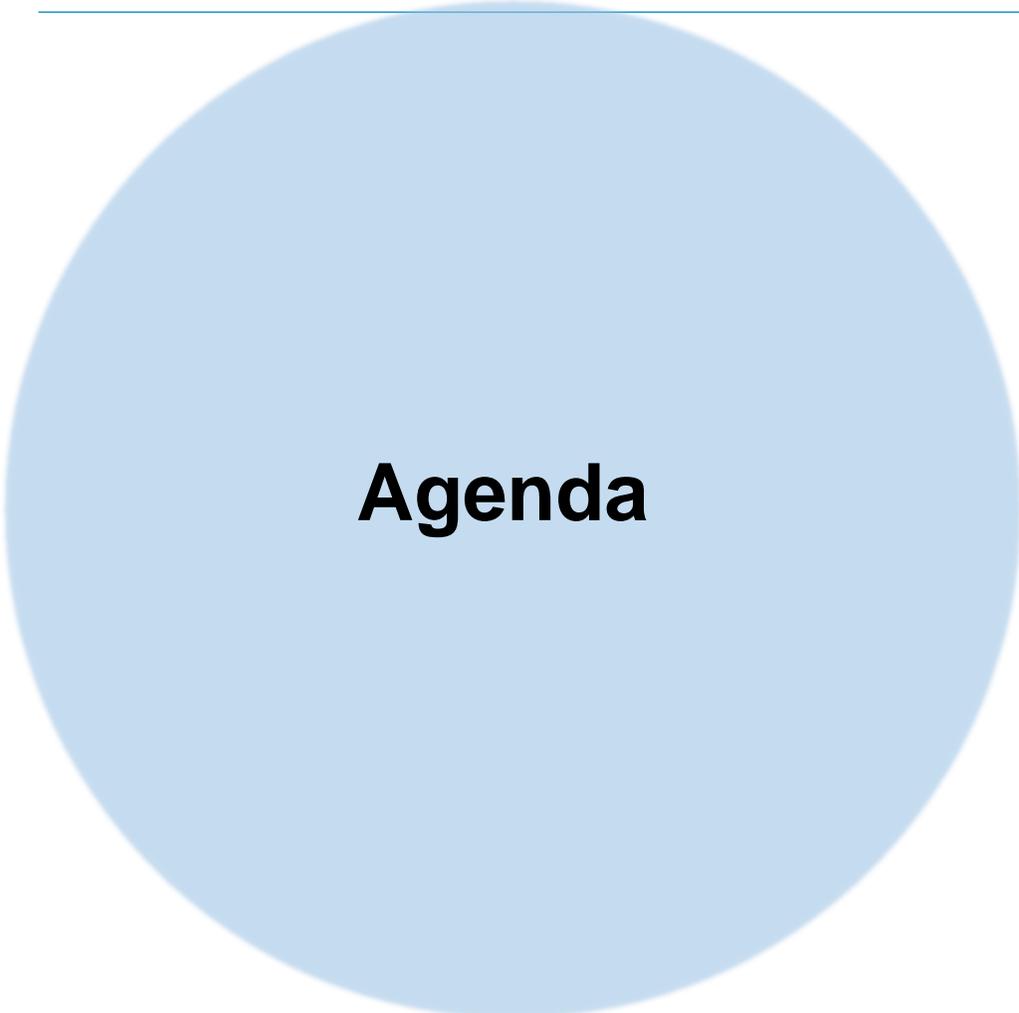
Orion - The Nostradamus Copilot

Ask your question :

Submit Query

Cyclops & Nostradamus for Optimized Decision Making





Agenda

01

Cyclops

02

Nostradamus

03

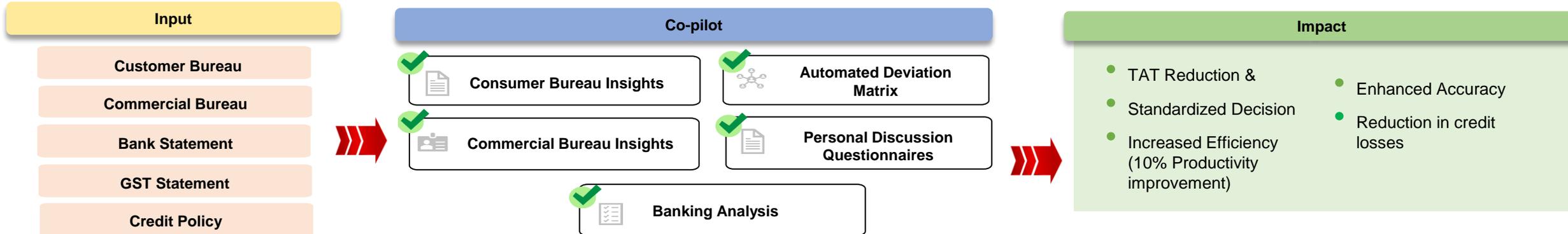
Agentic AI

04

Data Governance

Project Helios - Underwriting AI Co-Pilot: Enabling Underwriters

Agentic AI that enables SME underwriters make faster, consistent, and accurate decisions



Input

Consumer Name:XXXX CHAND XXXX

Personal Information	Identification	IssueDate & ExpireDate	Contact Details
DOB:24-08-1976	PAN:XXXXXXXXXX		Phone1:XXXX7123249
Age:49 Years 3 Months	Voter ID:XXXXXXXXXX		Phone2:
Gender:Female	Passport ID:		Phone3:
Total Income:	National ID/UID:XXXXXXXXXXXX		Phone4:
Occupation:	Driver's Licence:		Phone5:
	Ration Card:		Phone6:
	Photo Credit Card:		Email:XXXXCHAND5068@GMAIL.COM

Consumer Address:

Type	Residence Code	Address	State	Postal	Date Reported
Office/Company Address		XXXX BABA XXXX XXXXX XXXXX 3-92XXXXAM	Telangana	500083	31-01-2023
Residence/Current Address		XXXXX XXXXX XXXX XXXX XXXXAM	Telangana	500083	31-01-2023
Office/Company Address		XXXXX OPP XXXX XXXX OFFICE MAINXXXX XXXXAM RANGAREDDY 7151 TELANGANA	Telangana	500083	31-01-2024
Permanent Address		XXXXX XXXXX XXXXR XXXX XXXXAM KV RANGAREDDYRANGA REDDY	Telangana	500083	29-01-2024

Employment Information:

Account Type	Date Reported	Occupation Code	Income	Net / Gross Income Indicator	Monthly / Annual Income Indicator
Business Loan - General	29-01-2024	Others			

Output

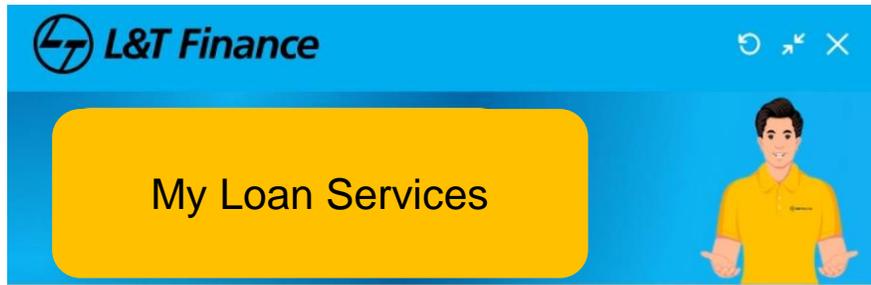
Case-Specific Insights & PD Questions

- Copilot Insights:**
 - ✓ **Credit Health Summary:** The applicant presents with a good CIBIL score of 728. However, there are recent instances of Days Past Due (DPD) on a Housing Loan (22 DPD and 6 DPD) and a Commercial Vehicle Loan (1 DPD). Furthermore, the applicant has made 6 credit enquiries in the last 6 months, indicating a high level of credit-seeking behavior. There are no records of suit-filed or written-off accounts.
 - ✓ **Key Strengths / Mitigating Factors:** The applicant maintains a good CIBIL score of 728. There are no adverse records such as suit-filed or written-off accounts. The DPDs, while recent, are relatively low in severity (maximum 22 DPD). The Housing Loan account has a long credit history, opened in 2014.
 - ✓ **Risks & Concerns:** Recent DPDs on two active accounts (Housing Loan and Commercial Vehicle Loan) are a concern. The high volume of 6 credit enquiries within the last 6 months, particularly for significant business loan amounts, suggests potential credit hunger or increased financial obligations.
- PD Questions:**
 - ✓ **For DPDs:**
 - ✓ Please clarify the reasons for the recent DPDs on Account ID 2 (Housing Loan, outstanding: 14,03,798, opened: 16-08-2014).
 - ✓ Please clarify the reasons for the recent DPD on Account ID 3 (Commercial Vehicle Loan, outstanding: 3,82,849, opened: 25-02-2020).
 - ✓ **For Enquiries:** What is the current status and purpose of the 6 recent credit applications made in the last 6 months?
 - ✓ **For Write-Offs/Suit-Filed:** No Write-Offs or Suit-Filed accounts to question.

Underwriting Co-Pilots are a prime example of AI augmenting human expertise.

Copilot Hits - 2155

Conversational Agentic AI expert for loan sourcing, servicing, advisory and assistance



Ask me about your Loans queries..



0/200

Ask me about your Loans queries..



0/200

KAI: Multi-lingual AI assistance for every customer, everywhere

Supporting 11+ languages: English, Hindi, Marathi, Gujarati, Bangla, Tamil, Telegu, Malayalam, Odia, Kannada, Assamese

नमस्ते, मैं एक बाइक खरीदना चाहता हूँ, मुझे इसके लिए लोन चाहिए।

नमस्ते। बाइक खरीदने के लिए हमारे दोपहिया लोन की मुख्य बातें इस प्रकार हैं:

- लोन राशि: ₹50,000 से ₹20 लाख तक, क्रेडिट अनुमोदन पर निर्भर।
- अधिकतम अवधि: 60 महीने।
- ब्याज दर: ग्राहक प्रोफाइल के आधार पर 8% प्रति वर्ष से शुरू।
- दस्तावेज़: आधार कार्ड, पैन कार्ड, और वर्तमान पता प्रमाण (जैसे गैस/ बिजली बिल, पासपोर्ट)।
- आय प्रमाण आवश्यक नहीं, बैंकिंग विवरण वैकल्पिक।
- 100% तक फंडिंग संभव, डाउन पेमेंट आवश्यक नहीं हो सकता।
- लोन जल्दी मंजूर होता है, लगभग 9 मिनट में और 60 मिनट में वितरण।
- EMI ₹2,299 प्रति लाख से शुरू होती है।
- लोन के लिए आयु सीमा 21 से 65 वर्ष है, 21 से कम उम्र के लिए सह-आवेदक आवश्यक।

आप इस लोन के बारे में और जानना चाहते हैं या EMI कैलकुलेशन करना चाहेंगे?

ഹലോ, ഞാൻ ഒരു ബൈക്ക് വാങ്ങാൻ നോക്കുകയാണ്, എനിക്ക് അതിനായി ലോൺ വേണമായിരുന്നു

ഹലോ, ബൈക്ക് വാങ്ങുന്നതിനായി Two Wheeler Loan എടുക്കാൻ നിങ്ങൾ ആഗ്രഹിക്കുന്നുവെന്ന് മനസ്സിലായി.

L&T Finance Two Wheeler Loan-ന്റെ പ്രധാന വിവരങ്ങൾ:

- **ലോൺ തുക:** ₹50,000 മുതൽ ₹20 ലക്ഷം വരെ (ക്രെഡിറ്റ് അംഗീകാരത്തിന് വിധേയമായി)
- **വയസ്സിന്റെ പരിധി:** 21 മുതൽ 65 വയസ്സ് വരെ (21-ൽ താഴെയുള്ളവർക്ക് കോ-അപ്ലിക്കന്റ് ആവശ്യമാണ്)
- **വരുമാന തെളിവ്:** ആവശ്യമാണ് അല്ല, KYC, അഡ്രസ് പ്രൂഫ് മതിയാകും
- **വരുമാനരൂപം:** ശമ്പളക്കാരും സ്വയം തൊഴിൽ ചെയ്യുന്നവരും അപേക്ഷിക്കാം
- **വരുമാനരൂപം:** ബാങ്ക് അക്കൗണ്ട് EMI പേയ്മെന്റിനായി ആവശ്യമാണ്
- **വരുമാനരൂപം:** 60 മാസത്തേക്ക് പരമാവധി കാലാവധി
- **വരുമാനരൂപം:** 100% വരെ ഫണ്ടിംഗ് ലഭ്യമാണ്

नमस्कार, मी एक बाईक खरेदी करण्याचा विचार करत आहे, मला त्यासाठी कर्ज हवे होते.

नमस्कार. आपण बाईक खरेदीसाठी दोन चाकी वाहन कर्ज घेण्याचा विचार करत आहात.

L&T Finance द्वारे दिल्या जाणाऱ्या दोन चाकी वाहन कर्जाबाबत काही महत्वाच्या गोष्टी:

- कर्ज रक्कम: **₹50,000 ते ₹20 लाख** पर्यंत, क्रेडिट मंजूरीनुसार.
- कर्ज कालावधि: **12 ते 60 महिने** पर्यंत.
- वयमर्यादा: अर्जदाराचे वय **21 ते 65 वर्षे** (21 वर्षाखालीलसाठी सह-अर्जदार आवश्यक).
- व्याजदर: ग्राहकाच्या प्रोफाइलनुसार, सामान्यतः **8% प्रति वर्ष** पासून सुरू.
- कर्जासाठी आवश्यक कागदपत्रे: आधार कार्ड, पॅन कार्ड, आणि सध्याचा पत्ता पुरावा (गॅस बिल, वीज बिल, पासपोर्ट इत्यादी).
- कर्ज मंजूरीची प्रक्रिया जलद. काही वेळात मंजूर होऊ शकते.

வணக்கம், நான் ஒரு பைக் வாங்கப் பார்க்கிறேன், அதற்கு கடன் வாங்க விரும்பினேன்.

வணக்கம். நீங்கள் பைக் வாங்க Two Wheeler Loan பற்றி விரும்புகிறீர்கள்.

L&T Finance Two Wheeler Loan இன் முக்கிய அம்சங்கள்:

- கடனுக்கான வயது வரம்பு: **21 முதல் 65 ஆண்டுகள்** (21 க்குக் கீழ் co-applicant அவசியம்).
- கடன் தொகை: குறைந்தபட்சம் **₹50,000** முதல் அதிகபட்சம் **₹20 லட்சம்** (கடன் அங்கீகாரத்தின் அடிப்படையில்).
- கடன் காலம்: குறைந்தபட்சம் **12 மாதங்கள்** முதல் அதிகபட்சம் **60 மாதங்கள்**.
- வட்டி விகிதம்: வாடிக்கையாளர் சுயவிவரத்தின் அடிப்படையில், **8% வருடாந்திரம்** முதல் தொடங்கும்.
- 100% வரை பைக் விலைக்கு கடன் வழங்கப்படலாம்.
- தேவையான ஆவணங்கள்: **ஆதார், PAN, தற்போதைய முகவரி சான்று** (கேஸ் பில், மின்சார பில், பாஸ்போர்ட் அல்லது செல்லுபடியாகும் உடனடி அட்டை).

হ্যালো, আমি একটি বাইক কিনতে চাই, আমি এর জন্য ঋণ চাই।

টুও উইলার লোন সম্পর্কে তথ্য

আমরা আপনাকে বাইক কেনার জন্য সহজ শর্তে ঋণ প্রদান করি। প্রধান তথ্যসমূহ:

- **ঋণের পরিমাণ:** ₹৫০,০০০ থেকে ₹২০ লক্ষ পর্যন্ত (ক্রেডিট অনুমোদনের উপর নির্ভরশীল)
- **মেয়াদ:** ১২ থেকে ৬০ মাস
- **সুদের হার:** বছরে ৮% থেকে শুরু, গ্রাহকের প্রোফাইল অনুযায়ী পরিবর্তিত হতে পারে
- **ইএমআই:** প্রতি ₹১ লক্ষ ঋণের জন্য ₹২,২৯৯ থেকে শুরু
- **প্রয়োজনীয় নথিপত্র:** আদার, প্যান, এবং বর্তমান ঠিকানার প্রমাণ (যেমন গ্যাস/বিদ্যুৎ বিল, পাসপোর্ট)
- **বয়সের যোগ্যতা:** ২১ থেকে ৬৫ বছর (২১ বছরের নিচে কো-অপ্লিক্যান্ট বাধ্যতামূলক)

নমস্ते, ള് ഡാഠക ഡരീഢവാ മാംഗു ള്, മാര തെനാ മാഠെ ഡീന ജീഠതീ ടതീ.

നമസ്തേ. ഡാഠക ഡരീഢവാ മാഠെ അമാരീ Two Wheeler Loan സെവാ റുപവഡ്ഠ ള്. അഠീ മുഡ്ഠ മാഠിതീ ള്:

- ഡീന ടകമ: ₹50,000 থീ ₹20 ഡാഡ്ഠ സുഠി, ട്രിഠട് മംജൂരീ ഡര അഠാരിത.
- ഡീന അഠഠി: 12 മാഠിനാ থീ 60 മാഠിനാ സുഠി.
- ഡ്ഠാജ ടര: അഠടനീ പ്രൊഠഠഠ ഡര അഠാരിത, അമാന്ധ് ഡരീത 8% പ്രതി വര്ഠതീ അരൂ.
- ടട്ഠാഠെജീ: അഠാരി ടാഠ്, ഡാല ടാഠ്, അനേ വര്ഠമാന സരനാമു പൂരാഠി ജരൂരീ.
- അഠഠക പൂരാഠി ജരൂരീ നതീ, പരതു ഡിഠിംഗ മാഠിതീ അഠഠഠാതീ ഡാഠ മഠീ അഠ.
- 100% ടുണ്ടിംഗ അക്ഷ്യ ള്, ടാഠന പെമെന്ഠ ജരൂരീ നതീ.
- ഡീന മംജൂരീ അഠഠഠഠി, ഡാഠഠഠ 9 മിനിഠമാം തഠ അഠഠ ള്.
- EMI ₹2,299 പ്രതി ഡാഠതീ അരൂ താഠ ള്.
- ഡീന മാഠെ തമേ അമാരീ വെഠസാഠഠ, മീഠഠാഠഠഠ അഠഠ അതഠവാ ഡാഠ്ഠനര. ടീഠരീഠഠഠ ഡര അരജു കരീ അഠി ള്.

ശു തമേ EMI അഠഠഠരീ മാഠെ മഠഠ മാംഗശീ ടെ വുഠ മാഠിതീ ജീഠഠഠ?

Agentic AI: AI Generated Collection Calls



Hindi



Marathi



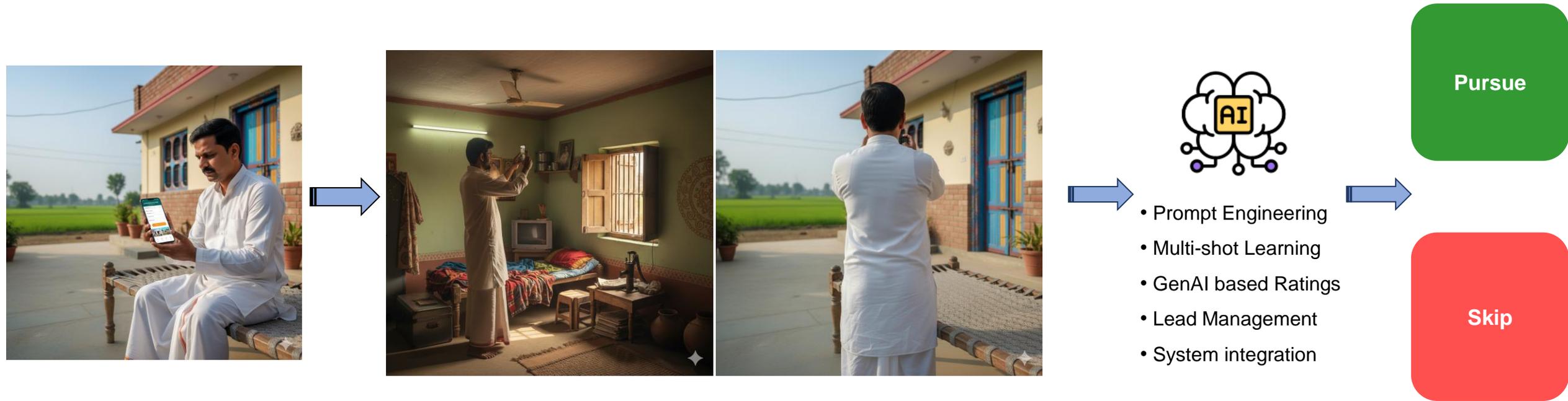
Multilingual
English, Hindi, Kannada, Tamil, Telugu, Marathi, Gujarati, Odia, Bengali, Malayalam, and Assamese

Integrated (Real-time)
SMS, WhatsApp, Payment system, CRM

Zone	PL Collections Sept'25
	EMI Collected
EAST	47%
NORTH	57%
SOUTH	56%
WEST	59%
Grand Total	53%

Deployments expected in next 12 months	
LOB	Usage
PL	ABND, Settlement
TW	PDM, ABND, Self-Cure, Settlement, Bucket-X
SME	PDM, ABND, Self-Cure, Settlement, Bucket-X
Farm	PDM, Self-Cure, Bucket-X
RBF	Enquiry-based Pragati Retarget
HR	Policy, Incentive, Leave, etc.
Customer Call Centre	NOC, Payment Details, etc.

Gen AI solution integrated for pre lead qualification while Rural Micro-LAP customer onboarding



GenAI to Better Assess Value of Repossessed Tractors

Gen AI is prompted with set of tractor images from yard to assess the vehicle condition

Tractor condition work illustration with ratings



Poor



Average



Good

The tractor condition has 12% contribution in asset pricing equation

Automatically detects and alerts for suspicious activities in Gold Loan branches



Operations

~130 branches across India



Assets

Over 2000+ CCTV Cameras



Process

Control Command Centre in Kalina & Chandigarh



Monitoring

24/7 continuous monitoring

CCTV Surveillance camera footages



Key Detection Scenarios

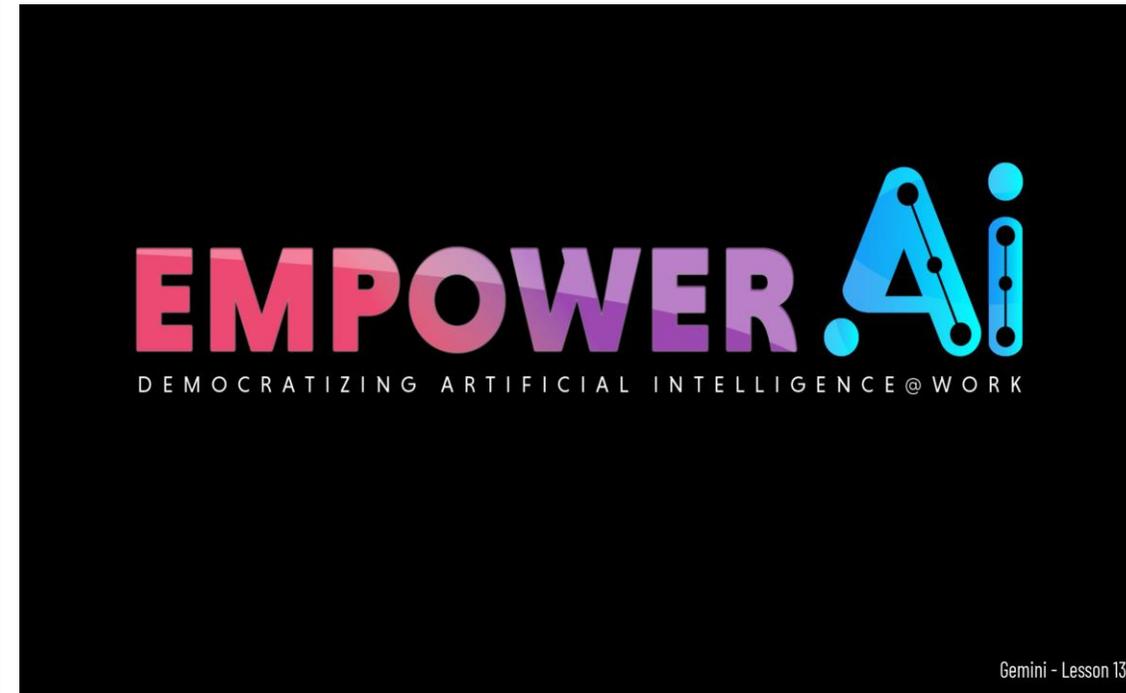
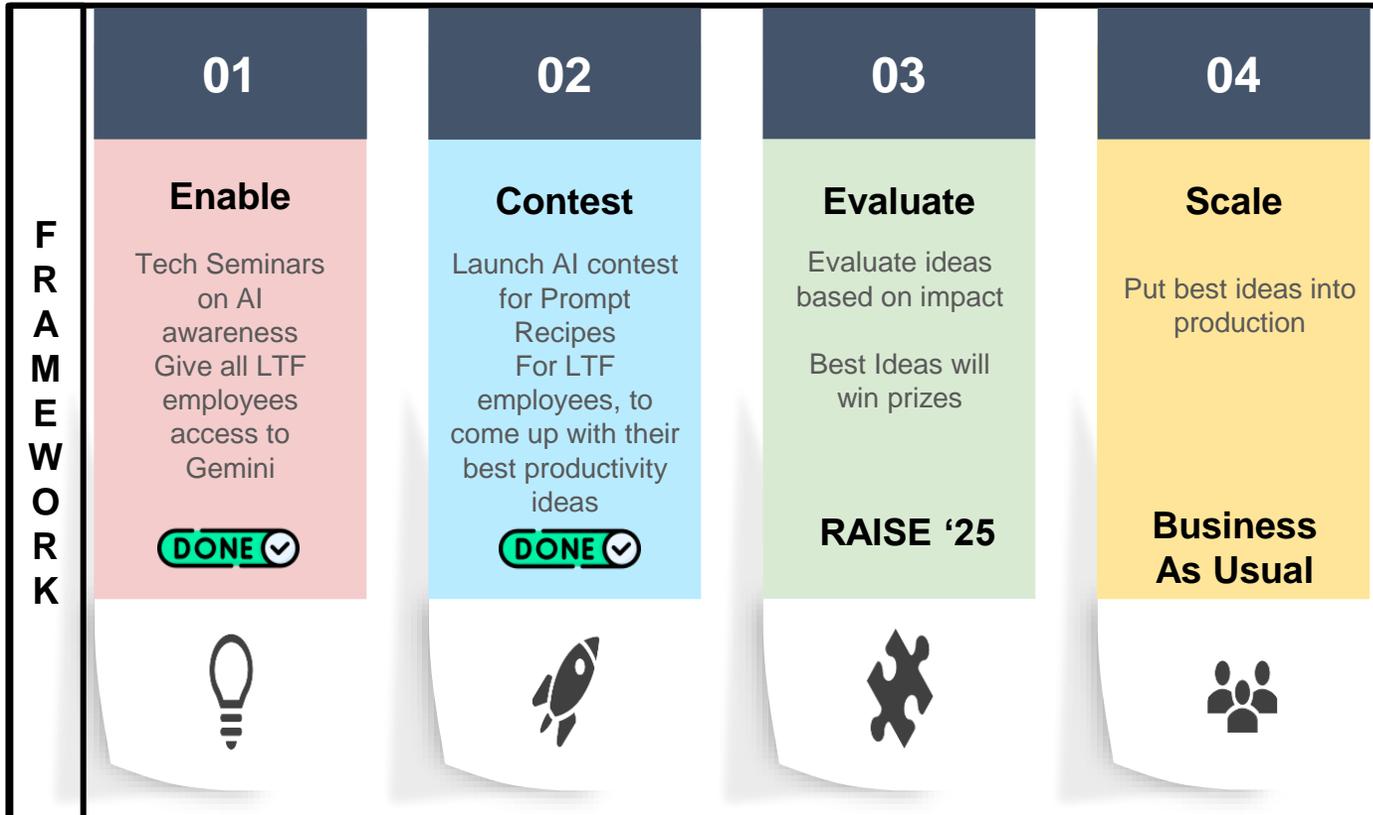
- Security Personnel Monitoring
- Customer & Public Activity Monitoring
- Facility & System Integrity Checks
- Operational & Staff Compliance
- Real-Time Alert & Response

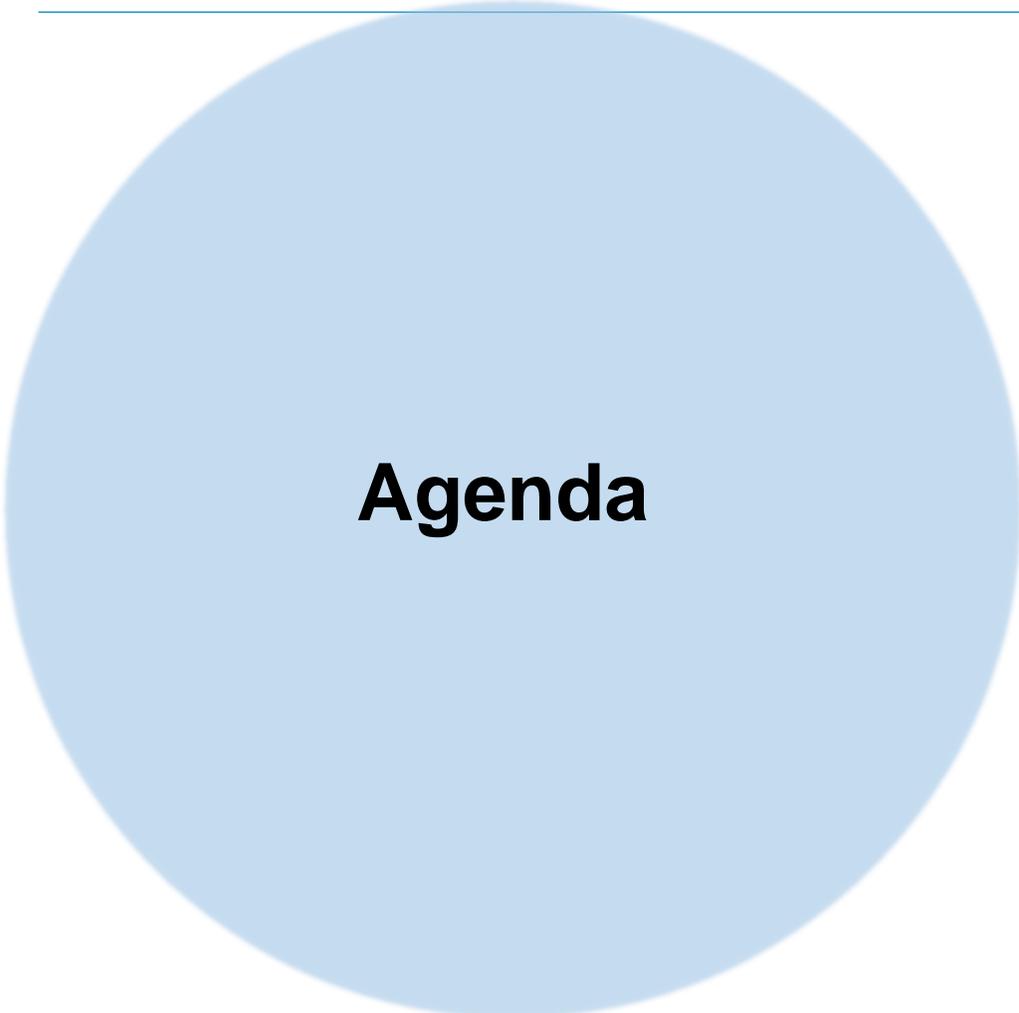
Benefits

- Improved Security
- Faster Response Time
- Increased Efficiency
- Scalability & Reliability

Democratizing AI: Empowering Every Employee with GenAI

Internal AI democratization initiative to equip all employees with the skills to use Generative AI in their daily work, driving company-wide productivity and innovation.





Agenda

01

Cyclops

02

Nostradamus

03

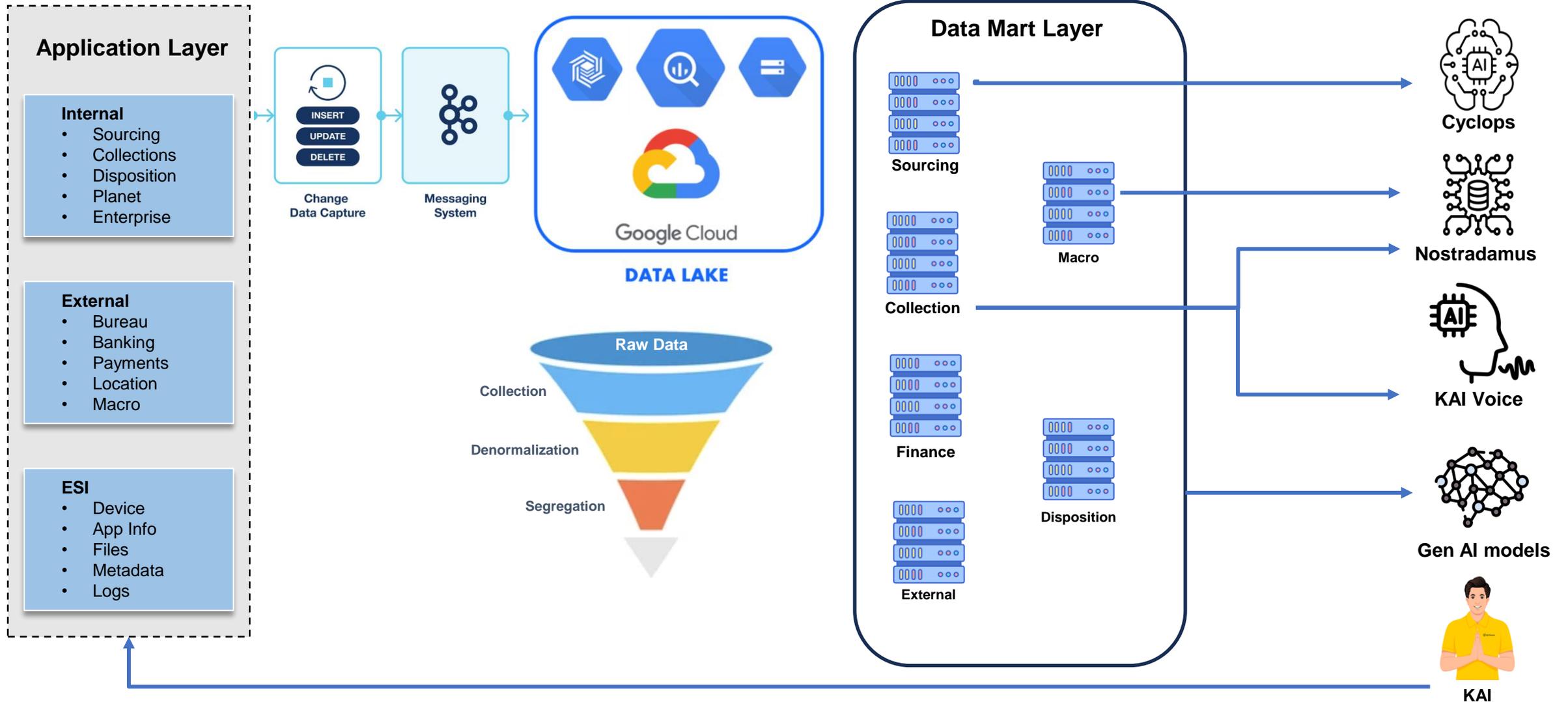
Agentic AI

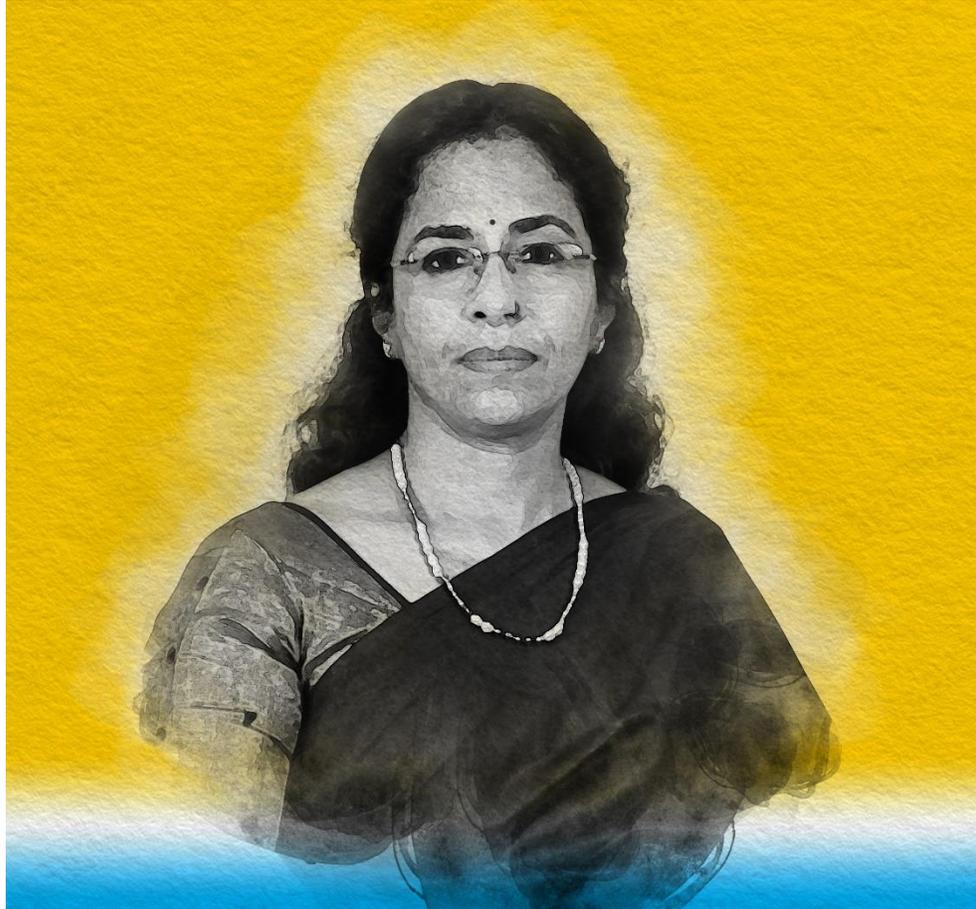
04

Data Governance

DATA - The fuel for AI

To ensure our data ecosystem is standardized, discoverable, and governed from the source by improving visibility, efficiency and reducing operational risk.





With L&T Finance
since

: June, 2008

Total years of
experience

: 26 years

Past Experience

: Bank of Baroda

Educational
Qualification

: MBA – XLRI Jamshedpur
PG – Kerala University

Where are we today?

**JLG
Portfolio**



26,000+ Cr Book



60 lac+ customers



Pan India rural presence



**Strong Credit Discipline &
Collections track record**

Scale achieved through deep rural presence and customer connect

What are we building on?

JLG Portfolio

Micro LAP



26,000+ Cr Book



2 lac Cr Industry size*



60 lac+ customers



Targeting micro entrepreneurs



Pan India rural presence



Strong upsell opportunity on JLG customer base



Strong Credit Discipline & Collections track record



Higher income customer profile

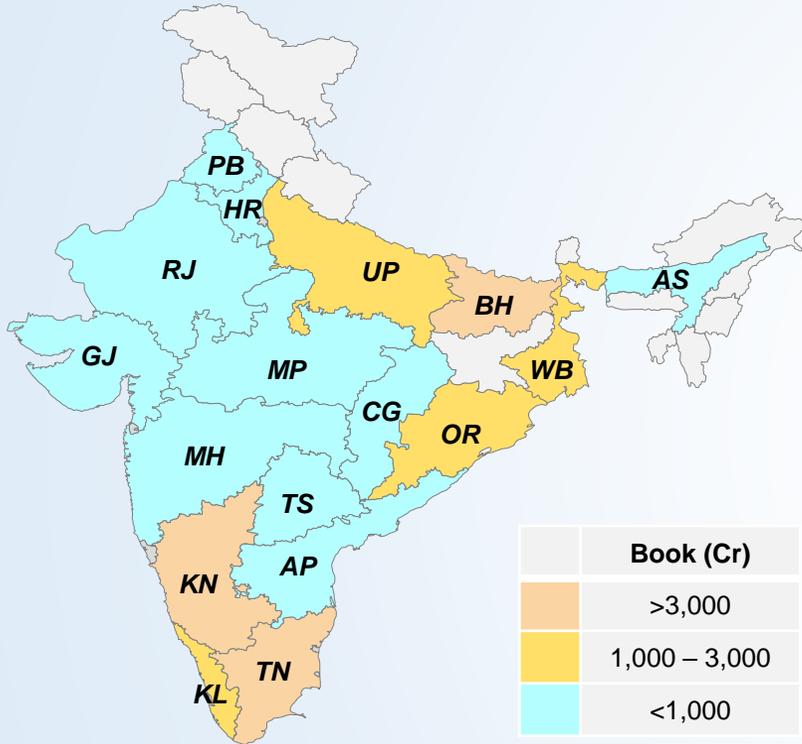
Scale achieved through deep rural presence and customer connect

Building a secured high yield product

Scaling rural business across adjacent opportunities

High quality rural franchise built over the past 17 years

LTF Presence



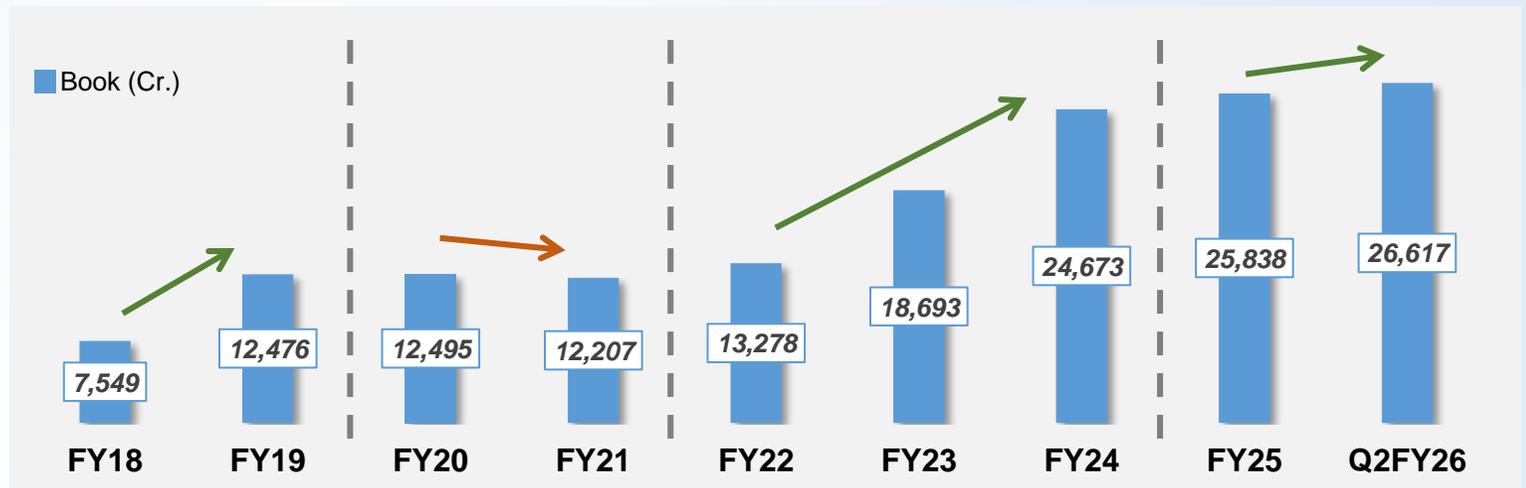
17 States, 350+ Dist.

2,100+ Branches

~2,00,000 Villages

20,500+ Employees

Growth Trajectory empowered through Digital tech driven credit calibrated framework



Vintage business model since 2008



7% Market Share in 3.5L Cr JLG Industry #



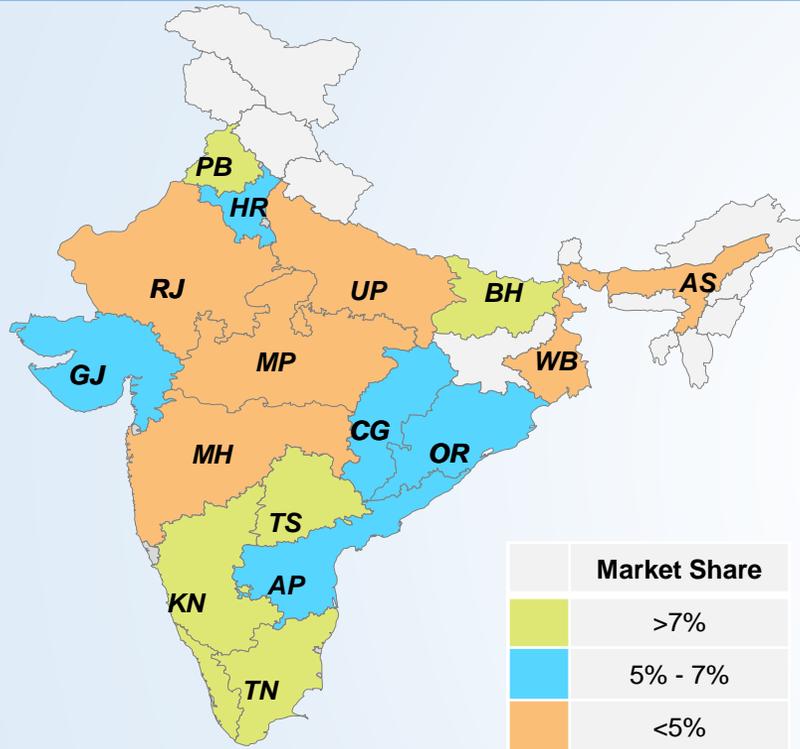
*2nd largest JLG Book in the industry **



*130L Captive Customer Base
61L Active Customer Base*

Calibrated geo-expansion driven by market share

LTF Presence



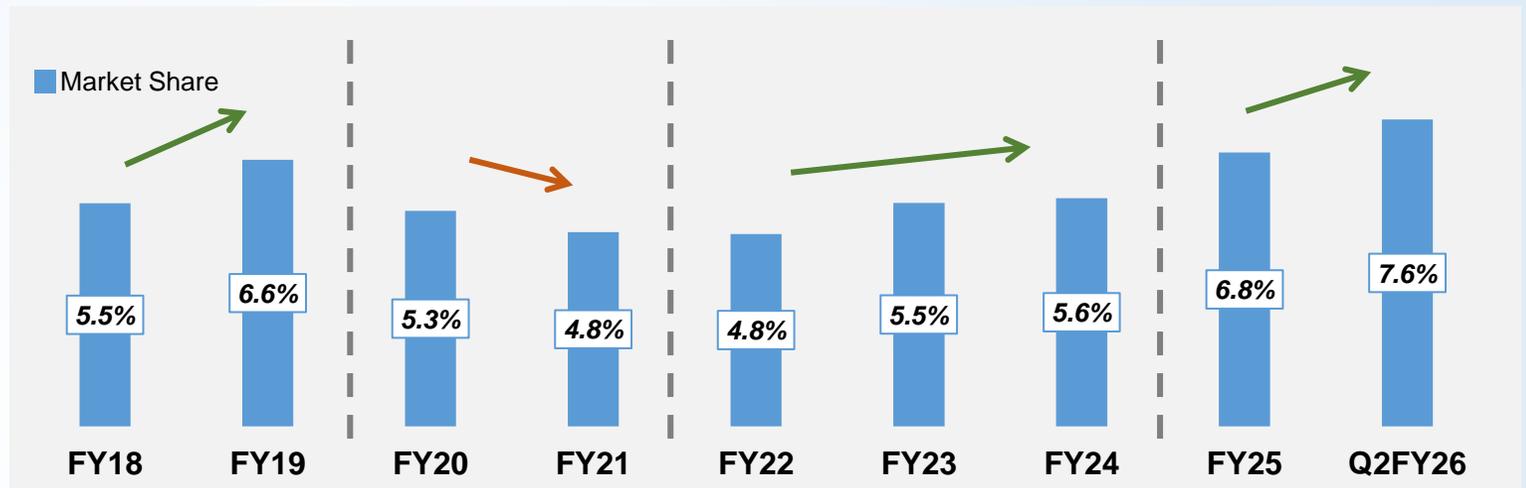
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Growth Trajectory empowered through Digital tech driven credit calibrated framework



Vintage business model since 2008



7% Market Share in 3.5L Cr JLG Industry #



2nd largest JLG Book in the industry *

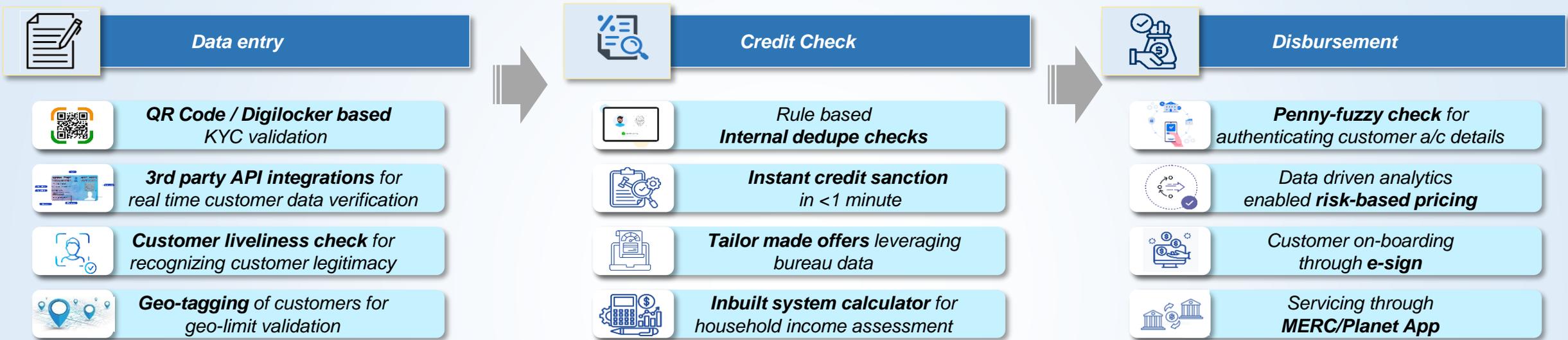


130L Captive Customer Base
61L Active Customer Base

Driving growth & efficiencies through data & technology

Disbursement & Productivity

100% digital journey through home-grown custom LOS and in house digital application



Digital Partnerships	digio E Sign facility	HYPERVERGE OCR for KYC documents & liveliness check	karza KYC validation	IGNOSIS Account Aggregator	dista Geo route mapping	URVA Employee movement tracking
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Monthly Disbursement (Cr) FY23: 1,400 → Q2FY26: 2,000 42%	% of DB through STP process FY23: 7% → Q2FY26: 25% 18%	Sourcing to DB TAT FY23: 4 days → Q2FY26: 2.5 days 1.5 days	Paperless Disbursements FY23: 0% → Q2FY26: 100% 100%
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Driving growth & efficiencies through data & technology

Collections and Portfolio Management

Collection Performance and Tracking



Automated route maps for field efficiency



Real time Receipting



100% mandate registration for MLAP



Account Aggregator for consolidated banking data

Portfolio Tracking Mechanisms



Pin code level bureau analysis



Tracking of Association & Exposure trends



On-us and Off-us performance tracking



Trigger based EWS

Digital Collection Modes



QR code in Passbooks



Planet App



BBPS



PayU link



99.5% Regular CE



96% 0 DPD Book



2.6% 90+ DPD Book



96% Full group collection

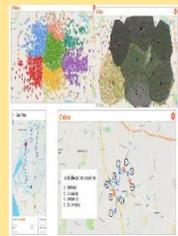


35% digital collections

Customer Identification	 Use of real-time alerts of customer bureau inquires for lead generation
Customer Acquisition	 ML based repeat propensity model
Customer Appraisal	 DIY journeys on Planet App
Collections	 Leveraging alternate data for customer insights
	 Psychometric based customer Credit Assessment
	 Proactive delinquency management through Bot calling
	 Data driven settlement module to drive recoveries

Leveraging AI Capabilities

Geo expansion



Identifying areas for geo-expansion and enhancing portfolio distribution

Customer lifestyle index



AI Based lifestyle index calculator to evaluate customer's living standards



Group collections



Capturing of group image during collection to mark presence

Sales Helpline



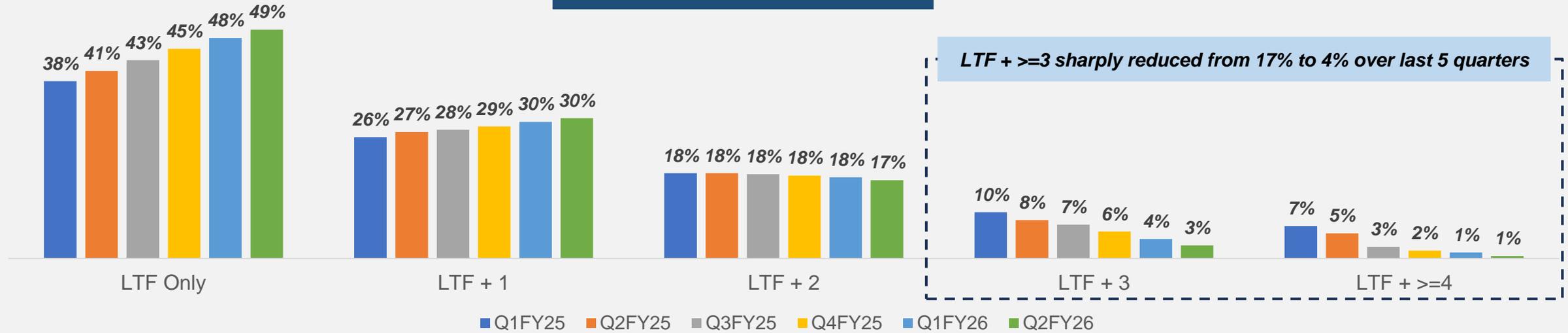
AI enabled bot calling helpline for real time query resolution of field staff

A man in a yellow polo shirt is smiling and showing a smartphone to three women in a tea plantation. The women are wearing yellow and blue clothing. The background shows lush green tea bushes and a large rock formation.

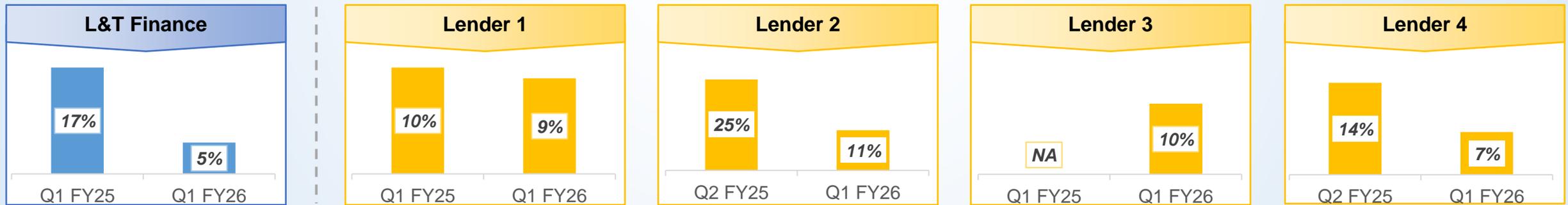
Business Update

Conservative sourcing norms resulting in resilient portfolio mix

Association-wise split of portfolio

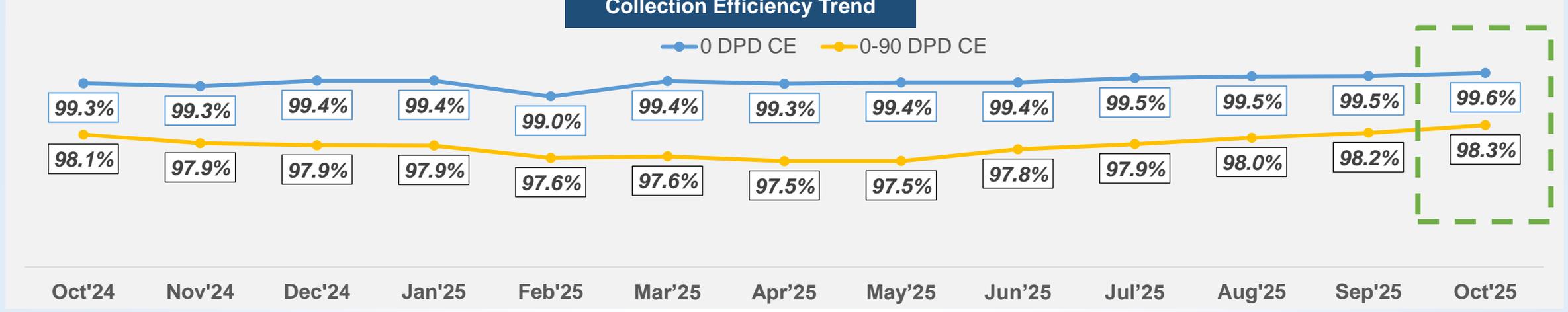


% of Portfolio with >3 lenders

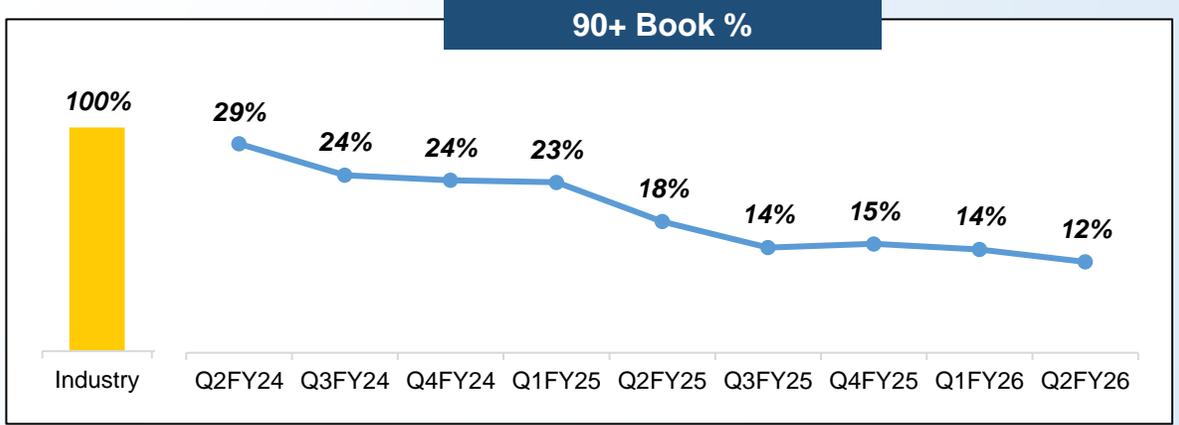
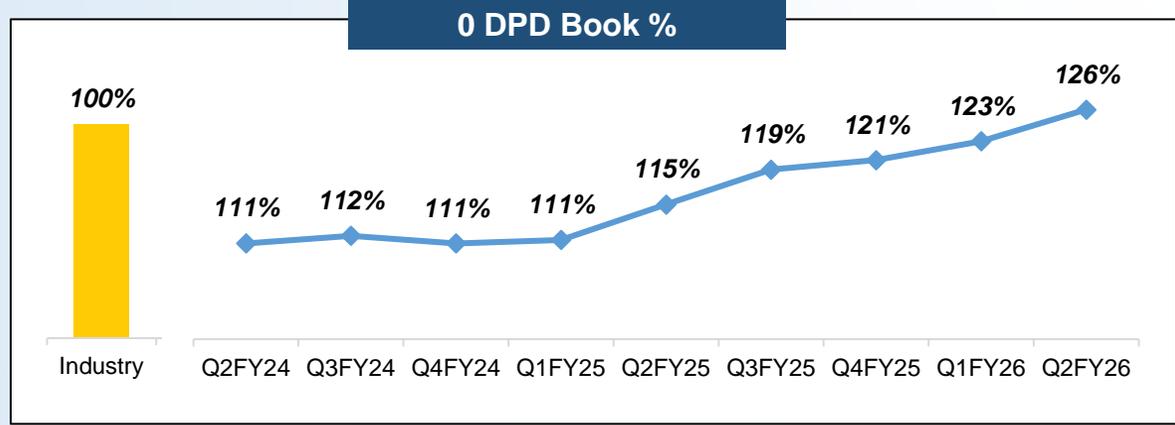


Robust collection performance through challenging times

Collection Efficiency Trend



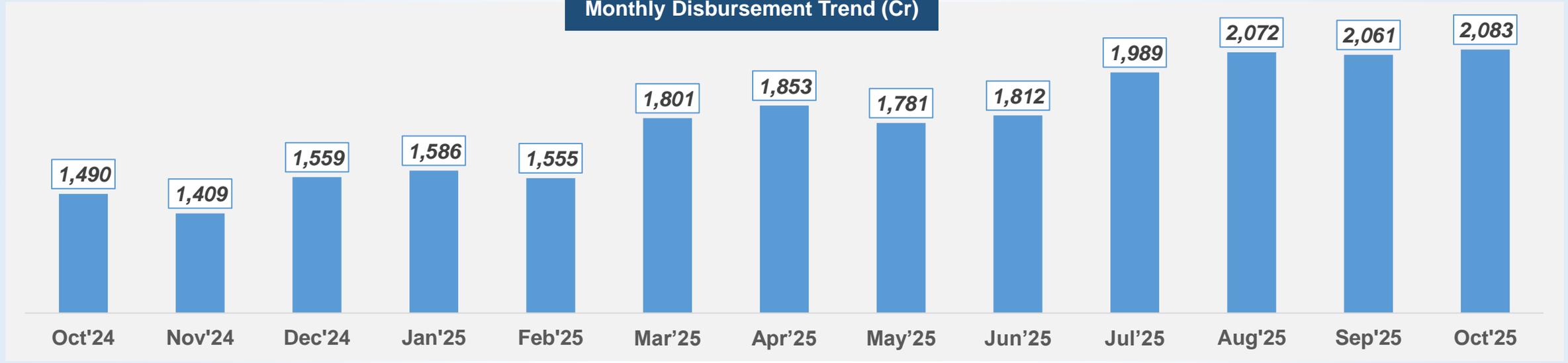
Maintaining Industry best asset quality trends*



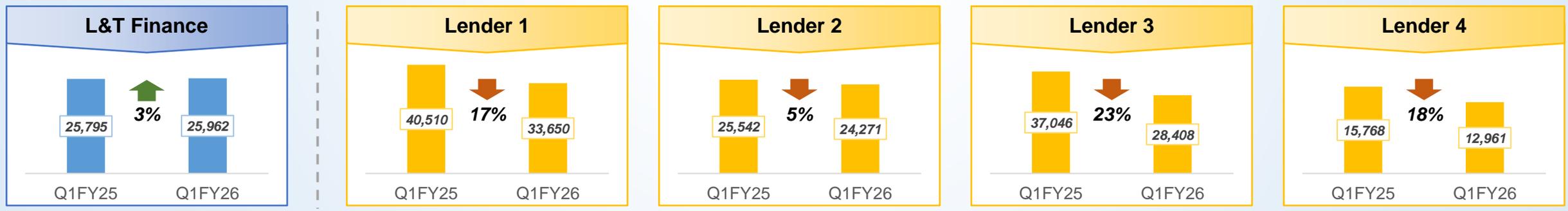
Source: Bureau Data
* Data on indexation basis

Business momentum regained amidst Industry headwinds

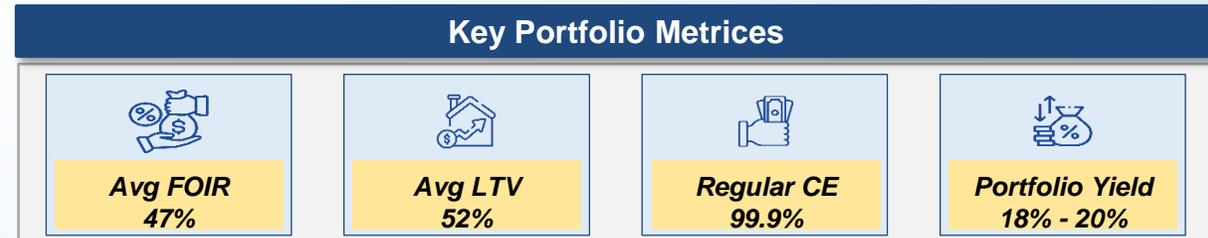
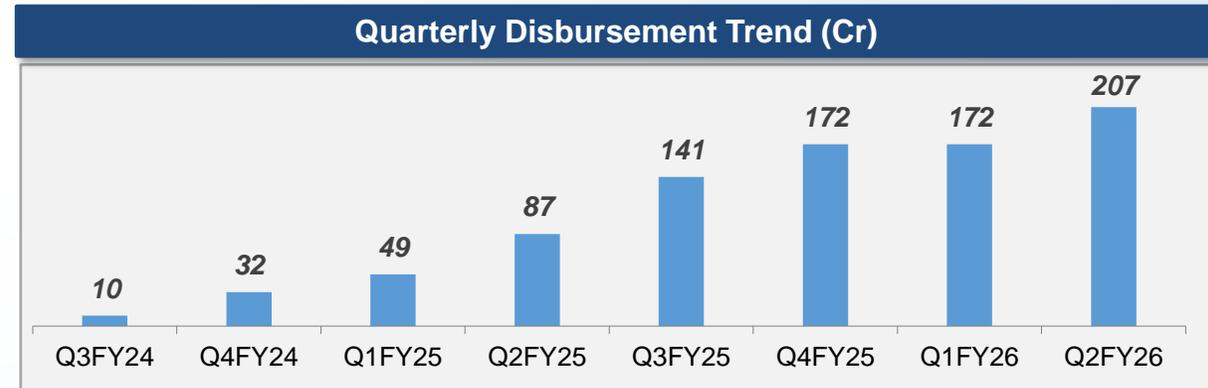
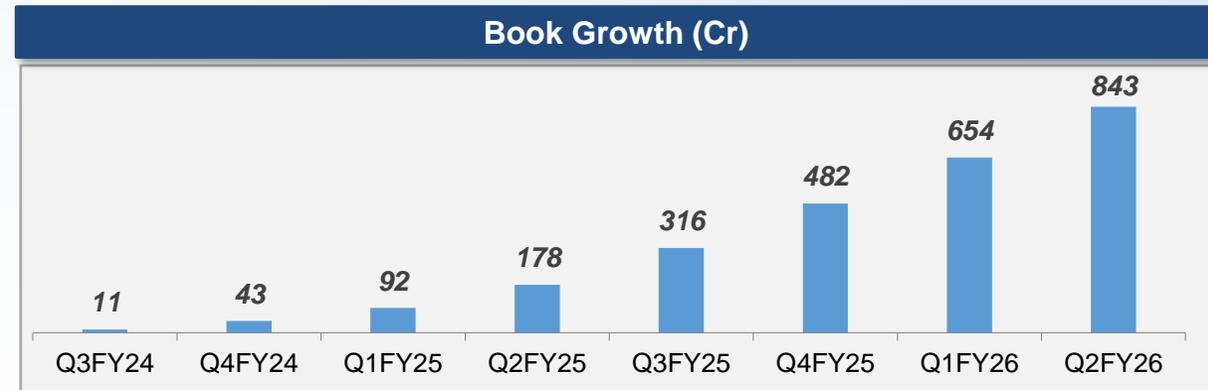
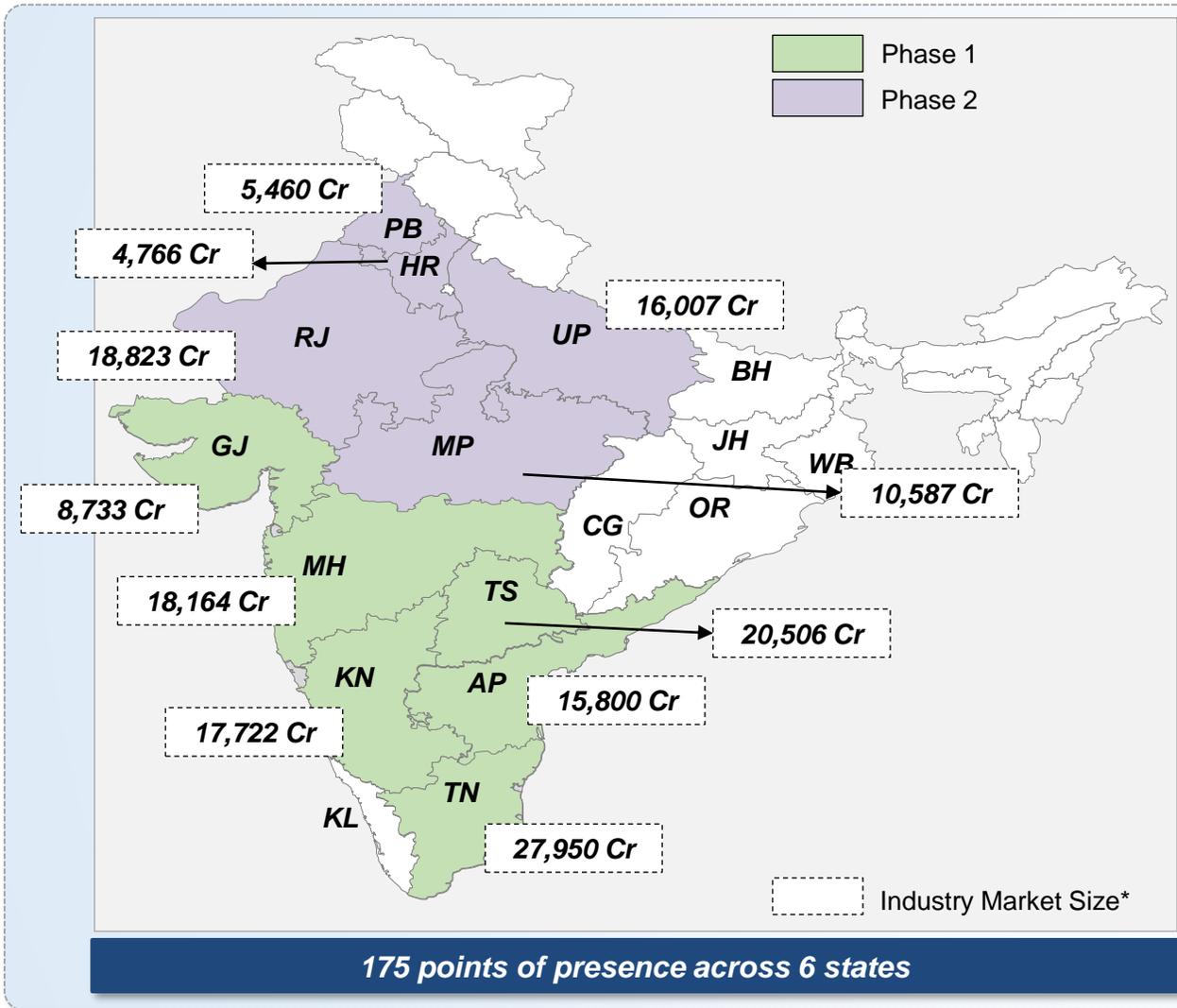
Monthly Disbursement Trend (Cr)



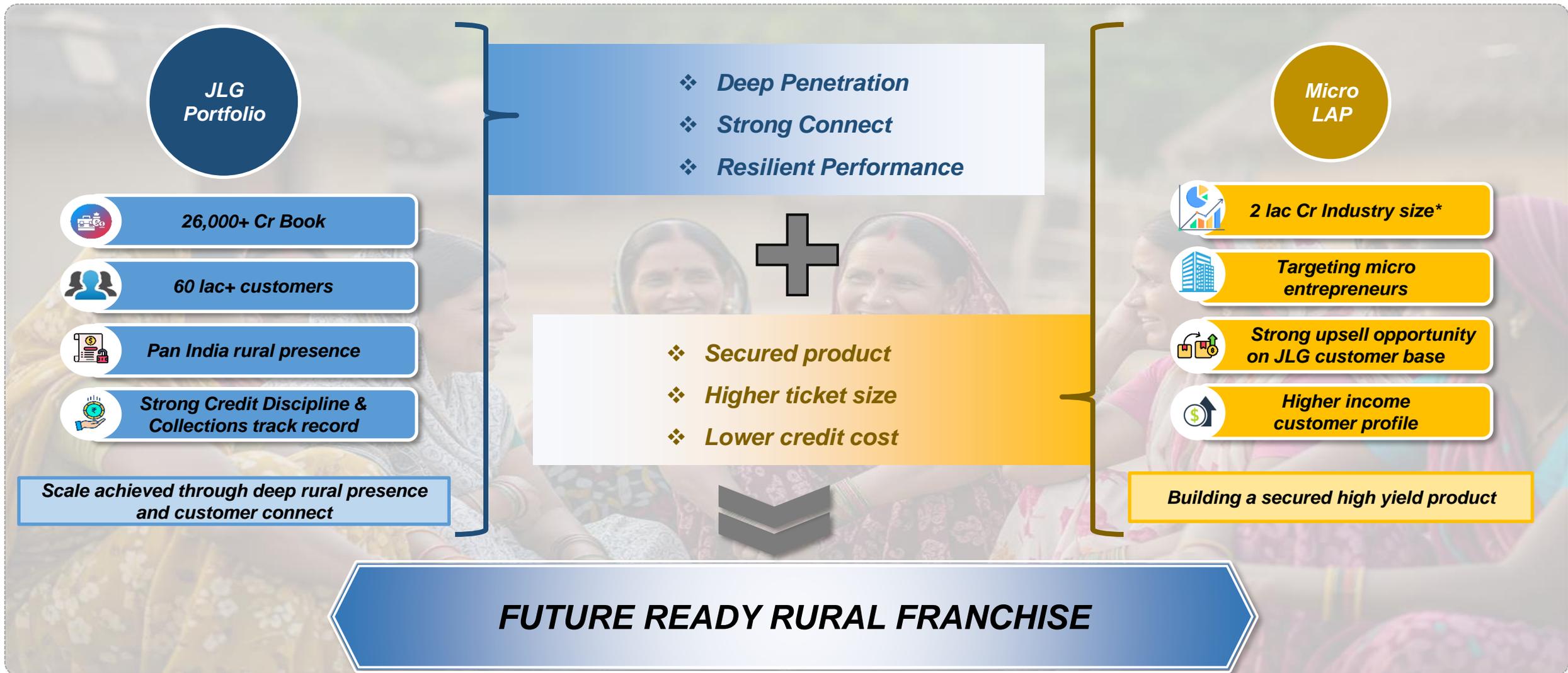
Sustained AUM during adverse market conditions



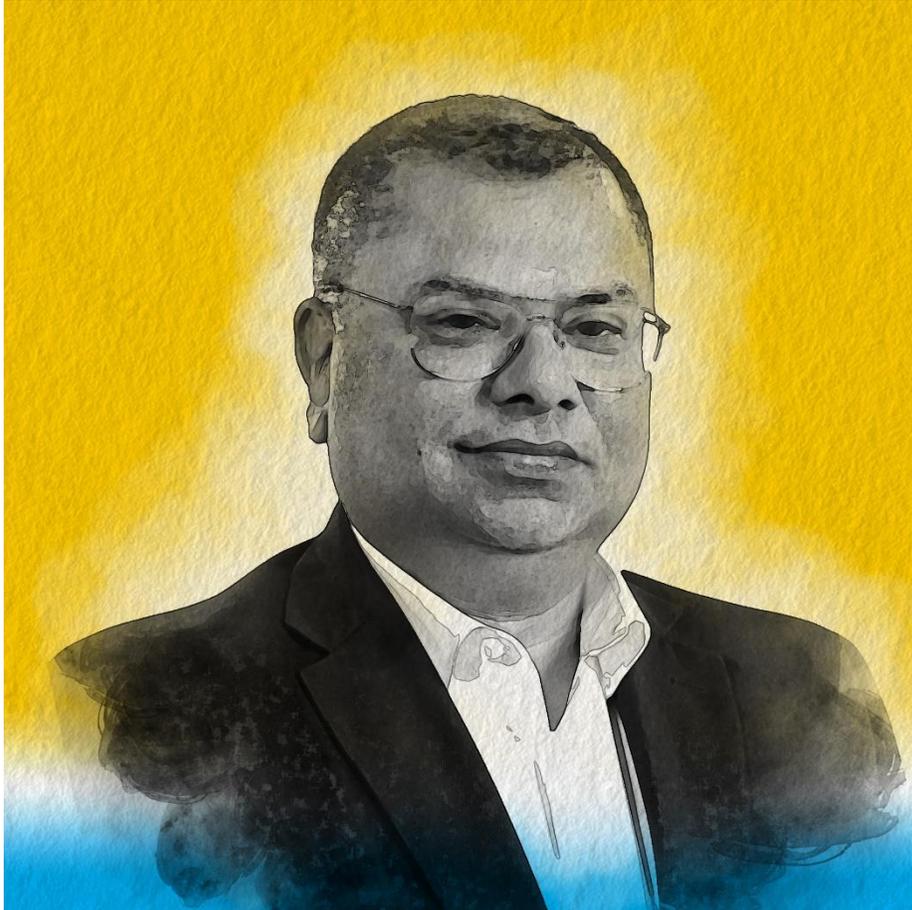
Building a secured Micro LAP portfolio



Moving towards a diversified sustainable business model



*Source: Bureau data as on Sep'25



- With L&T Finance since : April, 2019
- Total years of experience : 31 years
- Past Experience : Citi, Aditya Birla Finance
- Educational Qualification : Chartered Accountant

Farmer Finance : Business Overview

How does FY26 looks so far

Industry

Rainfall



8% ↑

Water Reservoir



5% ↑

Rabi Harvest



19% ↑

Kharif Sowing



0.6% ↑

LTF

AUM



15000 Cr+

Customer Served



11 Lac+

Active Dealerships



2500+

Productivity



14% ↑

New Tractor Disb.



13% ↑

WRF Disb.



55% ↑

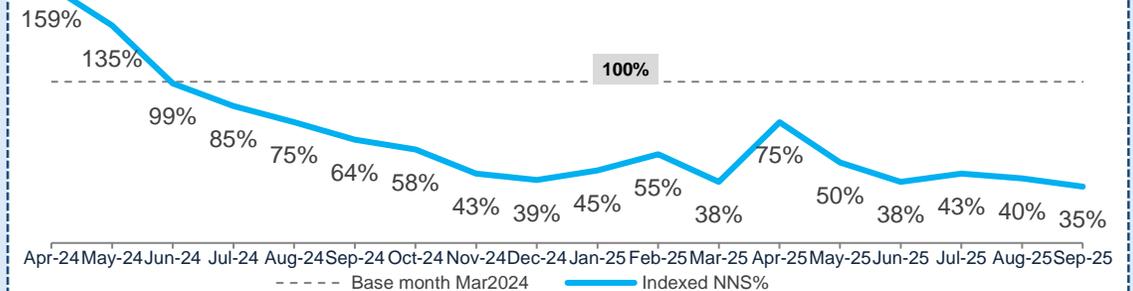
WRF MTM



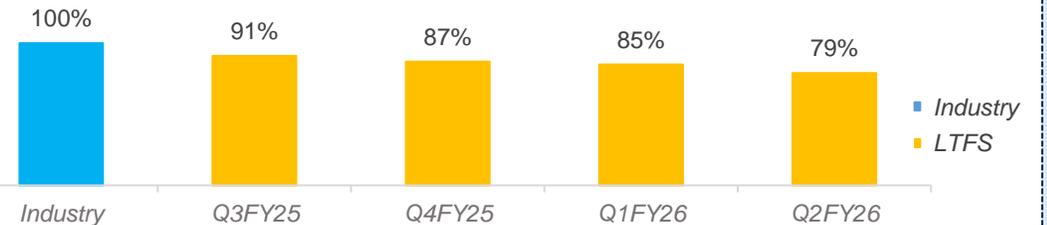
1% ↓

Sourcing Quality

Indexed representation of Farm Net Non-Starters (NNS) %

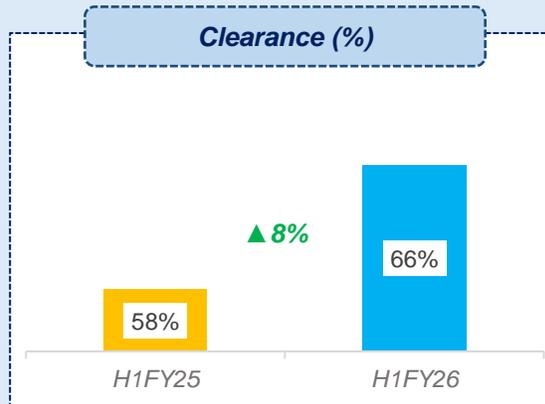
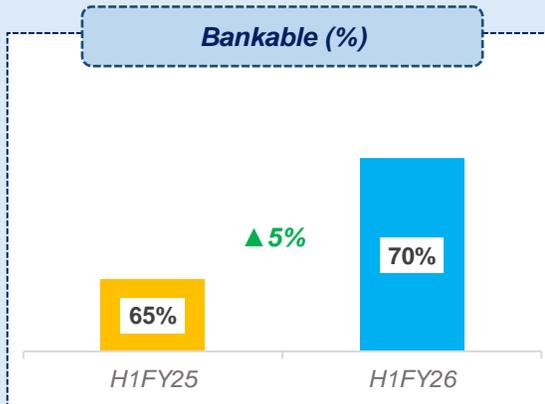
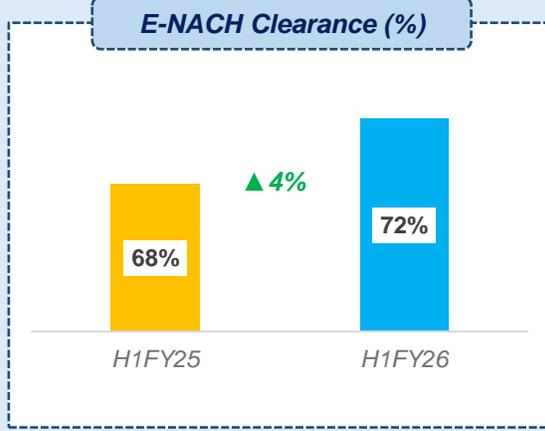
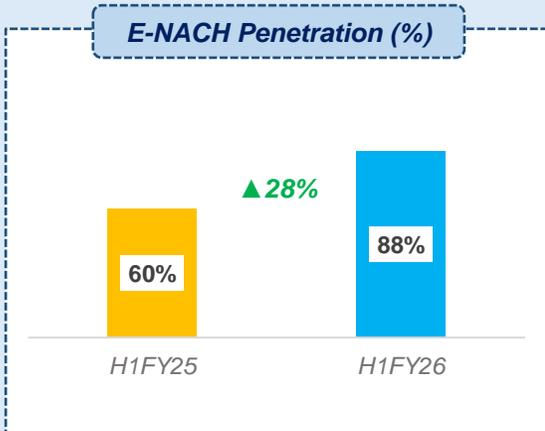


Indexed representation of Industry Delinquency vs LTF (%)

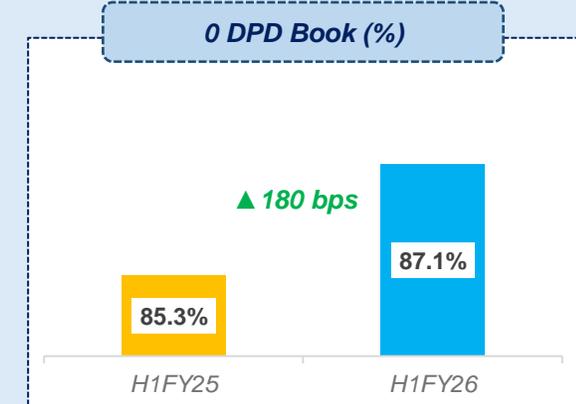
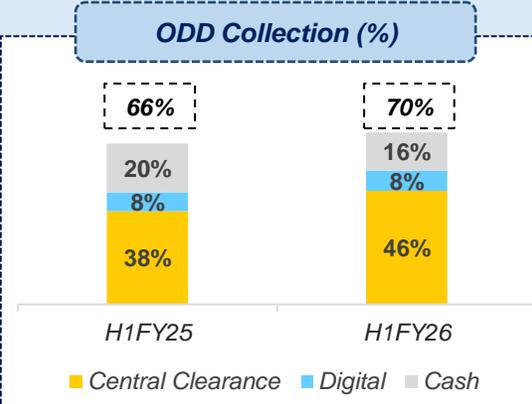
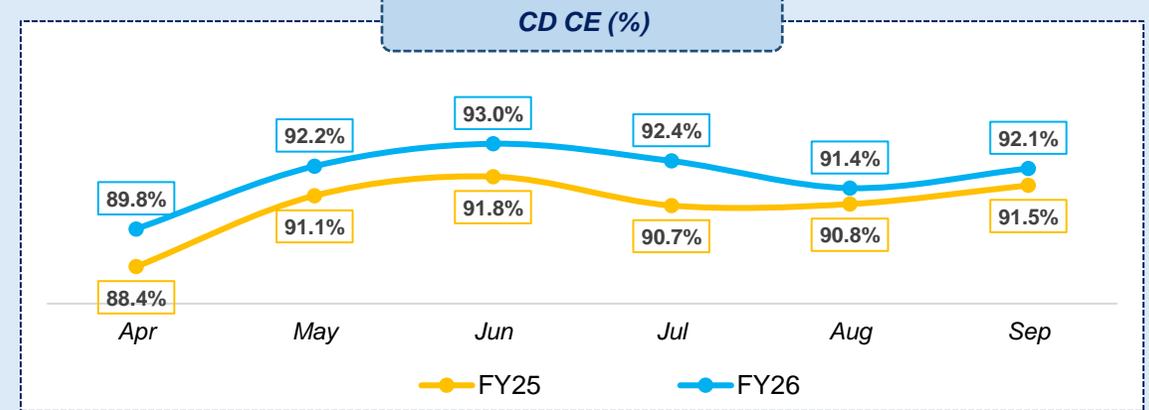


Delinquency is calculated as 12 MOB over 90+ performance

Key Drivers



Collection Performance



Enhancing portfolio health and collection efficiency through digital transformation

Farmer Finance : Early Impact of Cyclops



Objectives

Personalized Offerings



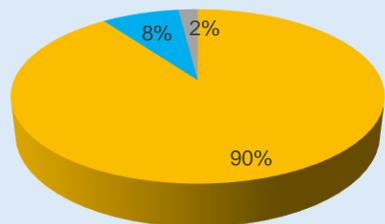
Optimized TAT



Enhanced Quality

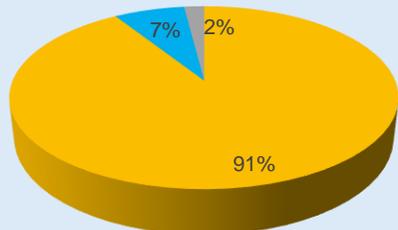
Personalised Offerings

Apr'25



Cyclops Dealers	16%
LTV (%)	66.7%
Ticket Size	5.3 L

Sep'25

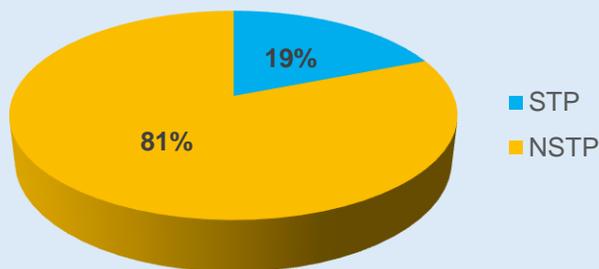


Cyclops Dealers	100%
LTV (%)	70.2%
Ticket Size	5.5 L

■ Better Offer ■ Same Offer ■ Lower Offer

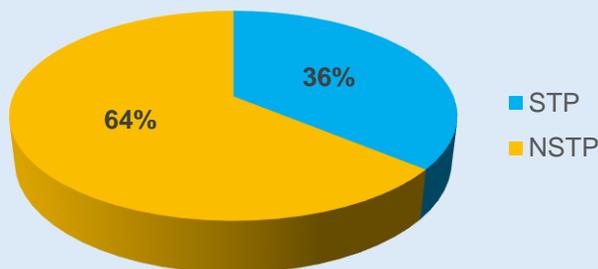
Optimised TAT

Apr'25



■ STP
■ NSTP

Sep'25



■ STP
■ NSTP

Enhanced Quality

GNS

Sep'25

Pool (#)	6123	1818
GNS (#)	1396	300
	23%	17%
	6% ↓	
	Non-Cyclops	Cyclops

NNS

Sep'25

Pool (#)	6123	1818
NNS (#)	118	04
	1.9%	0.2%
	1.7% ↓	
	Non-Cyclops	Cyclops

Leveraging Cyclops for driving superior quality sourcing, enhanced efficiency & differentiated offerings

Farmer Finance : Automating dealer interface



Objectives

One-Stop Shop for Dealers

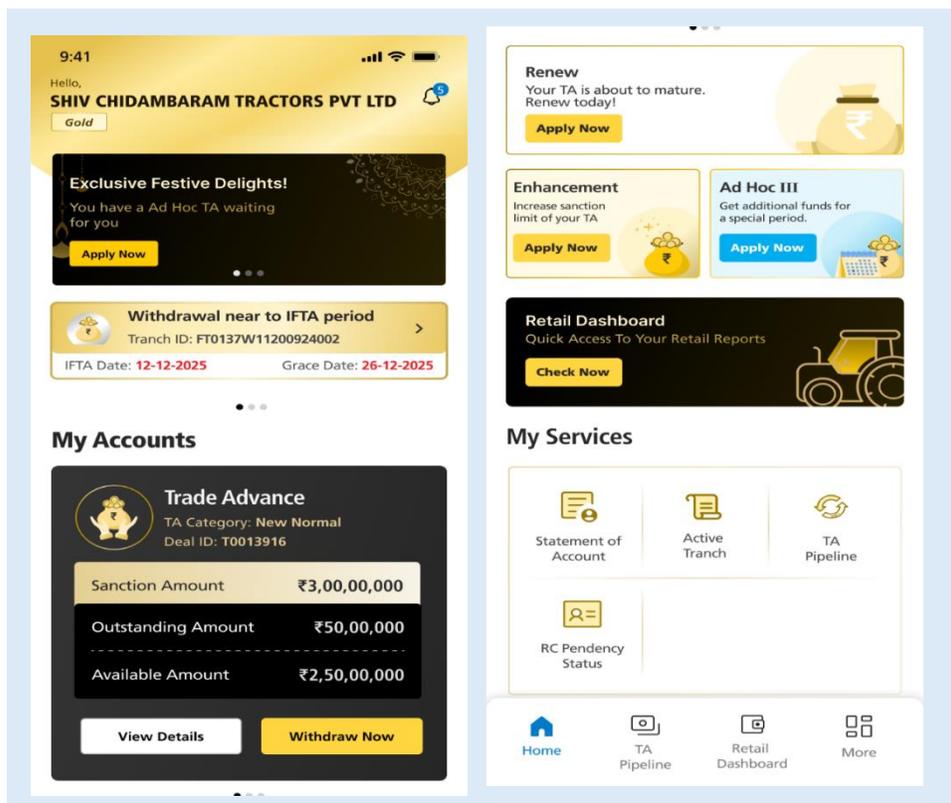


Transparency & Control



Ease of doing Business

Launch of Partner Planet App



The screenshot displays the Partner Planet App interface for a dealer named SHIV CHIDAMBARAM TRACTORS PVT LTD. The app features several key sections:

- Header:** Shows the time (9:41), signal strength, and battery level. Greeting: "Hello, SHIV CHIDAMBARAM TRACTORS PVT LTD".
- Gold Status:** A badge indicating the user's Gold status.
- Exclusive Festive Delights!** A promotional banner for Ad Hoc TA with an "Apply Now" button.
- Withdrawal near to IFTA period:** A notification for Tranch ID: FT0137W11200924002, with IFTA Date: 12-12-2025 and Grace Date: 26-12-2025.
- My Accounts:**
 - Trade Advance:** TA Category: New Normal, Deal ID: T0013916.

Sanction Amount	₹3,00,00,000
Outstanding Amount	₹50,00,000
Available Amount	₹2,50,00,000
- My Services:**
 - Renew: "Your TA is about to mature. Renew today!" with "Apply Now" button.
 - Enhancement: "Increase sanction limit of your TA" with "Apply Now" button.
 - Ad Hoc III: "Get additional funds for a special period." with "Apply Now" button.
 - Retail Dashboard: "Quick Access To Your Retail Reports" with "Check Now" button.
 - Statement of Account, Active Tranch, TA Pipeline, and RC Pendency Status.
- Bottom Navigation:** Home, TA Pipeline, Retail Dashboard, and More.

Farmer Finance : Automating dealer interface



Objectives

One-Stop Shop for Dealers



Transparency & Control



Ease of doing Business

Launch of Partner Planet App

The screenshot displays the app's home screen for a user named SHIV CHIDAMBARAM TRACTORS PVT LTD. It features several sections:

- Renew:** A notification that the user's Trade Advance (TA) is about to mature, with an 'Apply Now' button.
- Enhancement:** An option to increase the sanction limit of the TA, with an 'Apply Now' button.
- Ad Hoc III:** An option to get additional funds for a special period, with an 'Apply Now' button.
- Retail Dashboard:** A section for quick access to retail reports, with a 'Check Now' button.
- My Accounts:** A detailed view of the 'Trade Advance' account, showing:
 - Sanction Amount: ₹3,00,00,000
 - Outstanding Amount: ₹50,00,000
 - Available Amount: ₹2,50,00,000
- My Services:** A grid of service icons including 'Statement of Account', 'Active Tranch', 'TA Pipeline', and 'RC Pendency Status'.

Key Features

- On-the-go TA Withdrawals:** Disbursement in 20 minutes.
- Seamless limit enhancement and renewal:** Sanction within hours.
- Update post sanction documents & view RC:** TAT reduced by 12 hours.
- Real-Time TA & Retail Disbursement tracking:** Better Control & Visibility.

Impact

- TA disbursement increase by **25%**
- TA Dealers Increase by **12%**

End-to-End solutions for all dealer needs

Farmer Finance : Traditional to Digital Collections



Objectives Unified Field Collection Platform



Optimize Field Force Efficiency



Improved Litigation Management

Novel Initiatives in Digital Collections Journey

App & Web Portal

Brake Collections Universe

Flexible & Integrated

Activity Monitoring

Litigation Management

Key Features

Simplified Repayments

QR Code
Payment Link

Paperless User Journeys

Money Collection
A/c Settlement

Resource Management

Real-Time Visit Tracking
Dynamic Feedback

Litigation Management

Legal Goes Digital
Interactive Legal Bot

Impact

Touch-Free Coll.

increase by **9%**

Productivity

increase by **5%**

Settlement TAT

decrease by **2 days**

Scaling digital initiatives in the neo collections framework for farm loans

Farmer Finance : Leveraging Data & Analytics in Collections Strategy



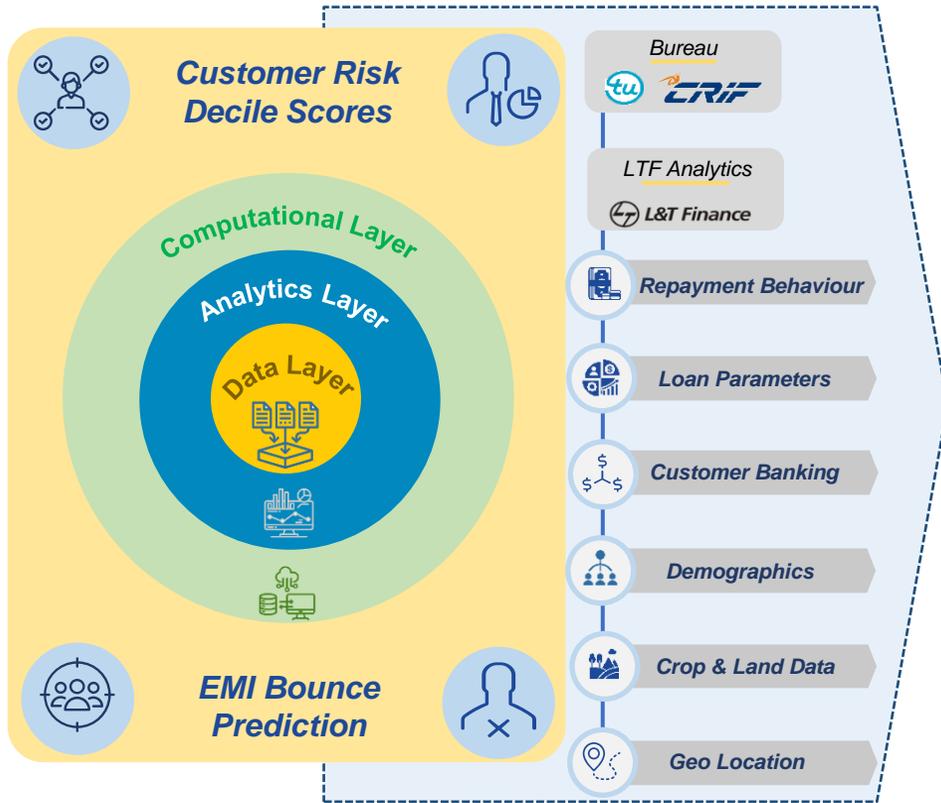
Objectives

Pre-Emptive & personalized Collection Efforts



Right Customer - Right Channel - Right Time

Data & Analytics led collection strategy



Key Features

Scalable ↔ Versatile ↔ Integrated



Real-Time ↔ Dynamic ↔ Adaptive

Impact



0 DPD RF%*
decrease by **156 bps**



Bounce Rate
decrease by **944 bps**

Improvising analytics-driven collections framework for robust portfolio health management

*RF% indicates cases roll forward post resolution

Mr. Jinesh Shah

Chief Executive – Urban Secured Assets & Third Party Products



With L&T Finance
since

: February, 2025

Total years of
experience

: 30 years

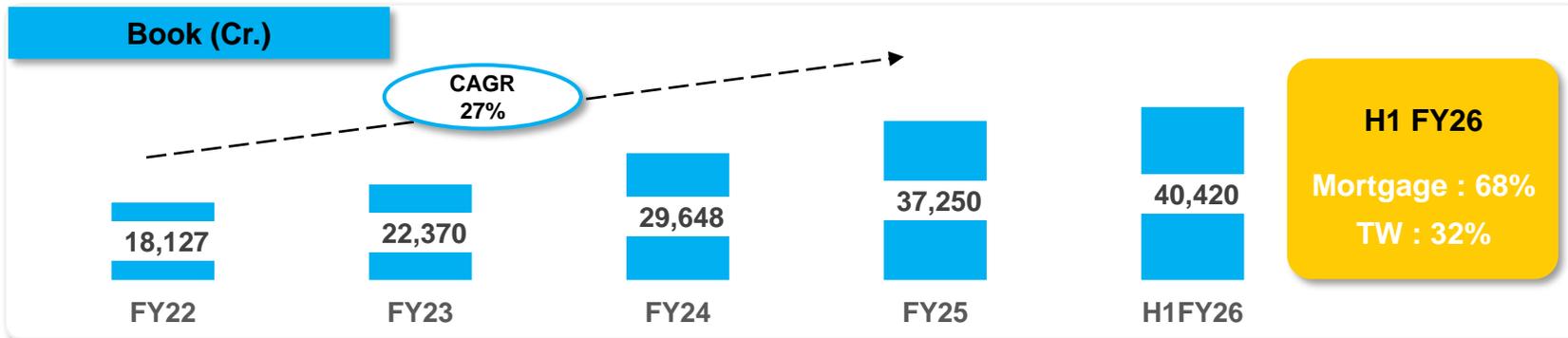
Past Experience

: Standard Chartered Bank, ICICI Bank,
HSBC, Citibank NA, GE Countrywide

Educational
Qualification

: MMS - Welingkar Institute of
Management
B Com. (Accounting & Finance) - HR
College of Commerce & Economics

Urban Secured Finance: Portfolio at a Glance



Third Party Insurance Products

% Insured

Life

Health

95%

FY26 Disb

Income per case

Asset

EMI Protect

100%

 Indexed

123%

FY25 H1 FY26

Retail Cross Sell

- Pilot launch planned in Q3
- API Integrations, Commercials & Insurance Tie-up completed

Customer Franchise

~87 Lacs

Yields Range %

Mortgage : 7.75+
TW : 14% - 20%

Average tenure (Months)

Mortgage : 228
TW : 28

Geo Presence (Branches)

160+

DSA / Dealer

9,500+

Headcount

~6,000

0 DPD CE %

Mortgage : 99.7%
TW : 98.7%

as of Oct 25

Two Wheeler Loans



Two-Wheeler Finance - Overview

Major highlights

10+ years of vintage

100% Digital Journey

80 Lac + customers serviced in urban India

8,500+ Sourcing Points

160+ Locations

~5,100 Sales Staff

28 Months Tenor

1.10 Lacs ATS

The Upgrade: From traditional underwriting to CYCLOPS

Book (~13,800 Cr.)	Pre: 5,100 Cr	Post: 8,700 Cr	• 63% of current book is through Cyclops
Disbursement		Post: 100%	• 100% disbursements via Cyclops (Planet App) from Jan'25
Productivity (INR lacs)	Pre: 18	Post: 25	• Significant improvement in Prime Share – 61% to 87%
Yield + Fee (%)	Pre: ~19%	Post: ~18%	• "Risk adjusted return" improved by 161 bps vs Q2FY25

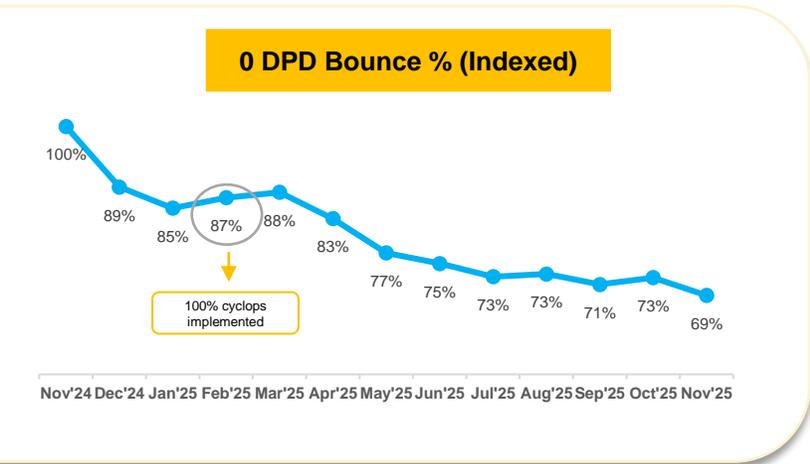
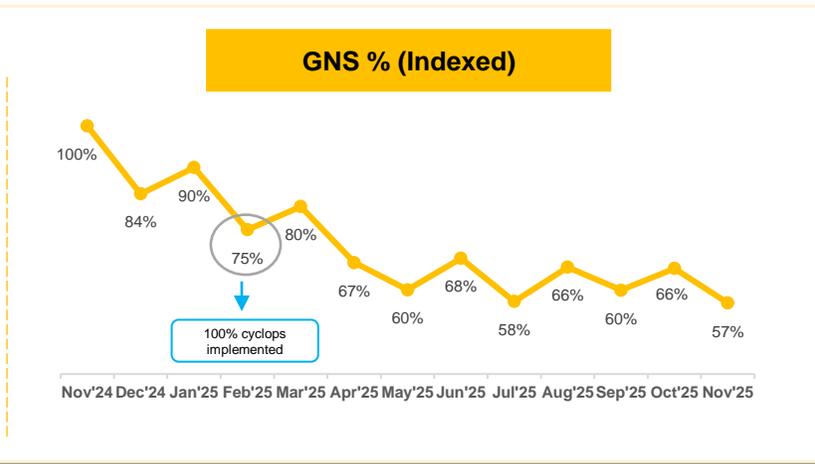
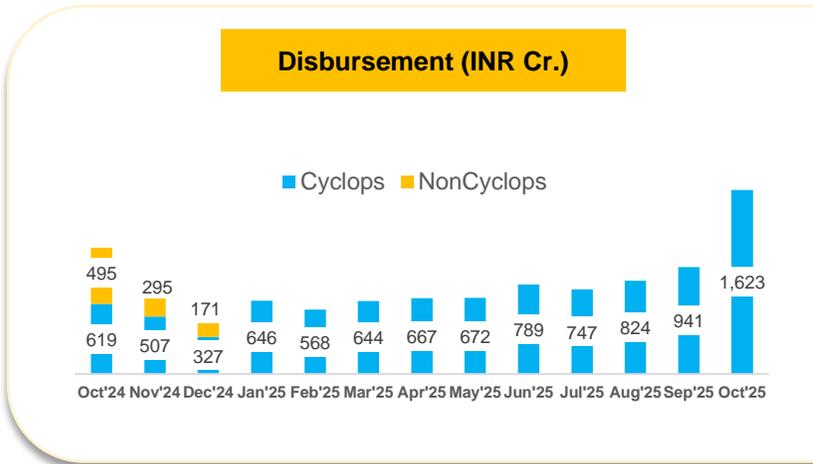
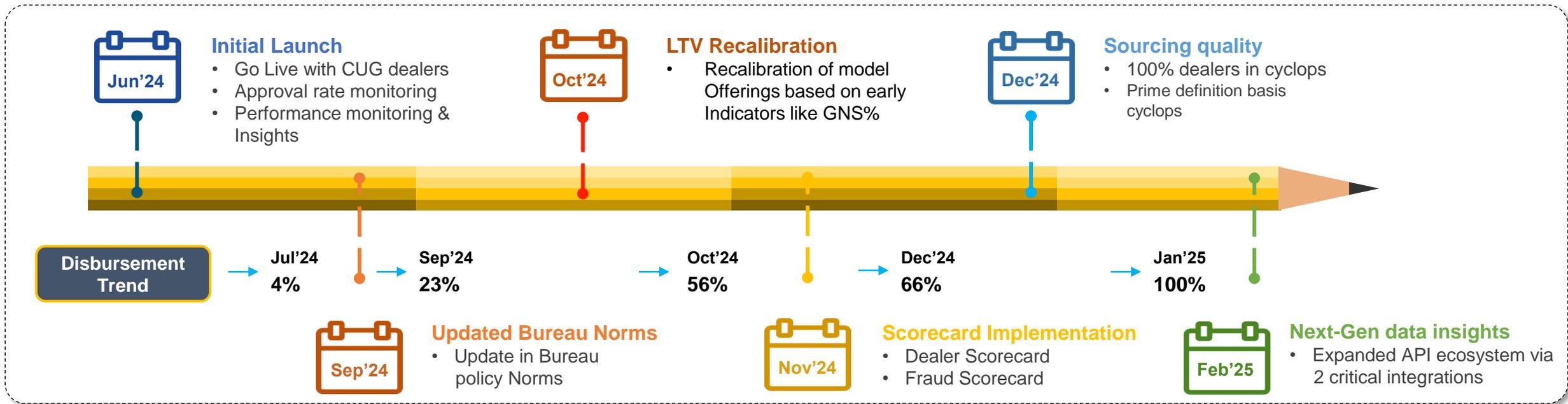
Unwavering Benchmarks

~20 Lacs Active count of customers;
~9 lacs on CYCLOPS

2 mins Sanction TAT

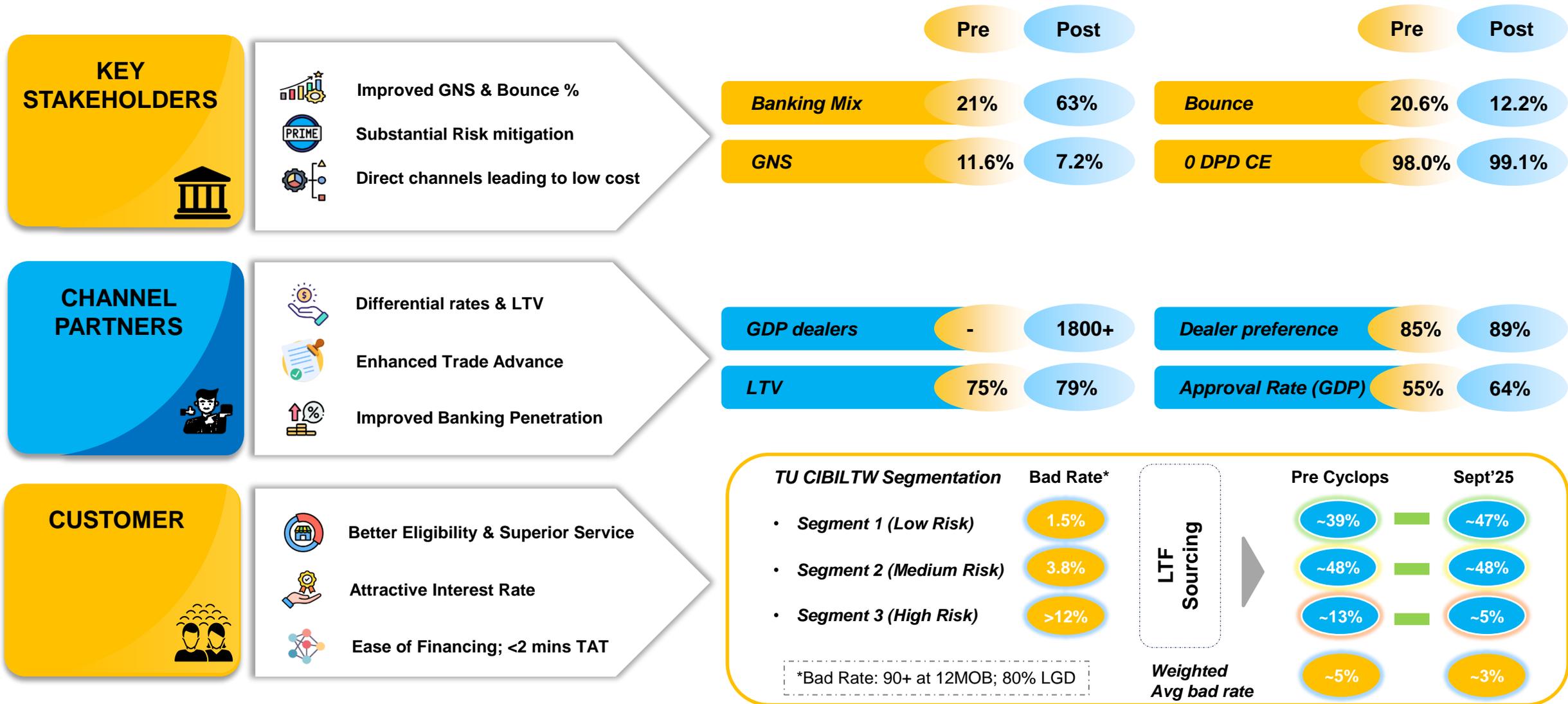
Amongst leading financiers

Cyclops Journey: Last 12 months performance



Oct'25 GNS & Bounce uptick (festive-led) normalized with post-holiday extra collections

Cyclops – Enabling holistic value realization across networks



Collection Transformation

Focus on Collections is creating sustained P&L impact

Personalized Treatment	Digital Collections	Bionic Contact Center	Personalized Treatment
Bounce Prediction	Intense pre-delinquency action	GenAI bot-calling	Performance based automated allocation
Self-Cure	Automated Digital collections	Dialler strategy automation	100% App-based collections
Roll-forward Risk	GenAI powered personalization	Automated contactability enrichment	Automated legal action
Pre-Qualified Settlement	Improved payment Journeys	Centralized Settlement Desk	



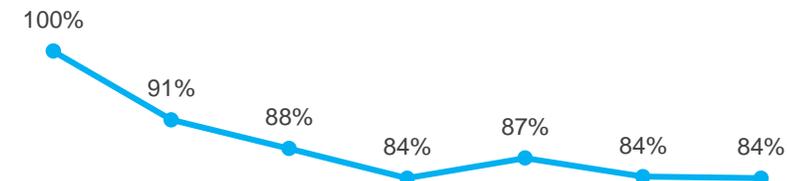
Sustained success seen in early buckets



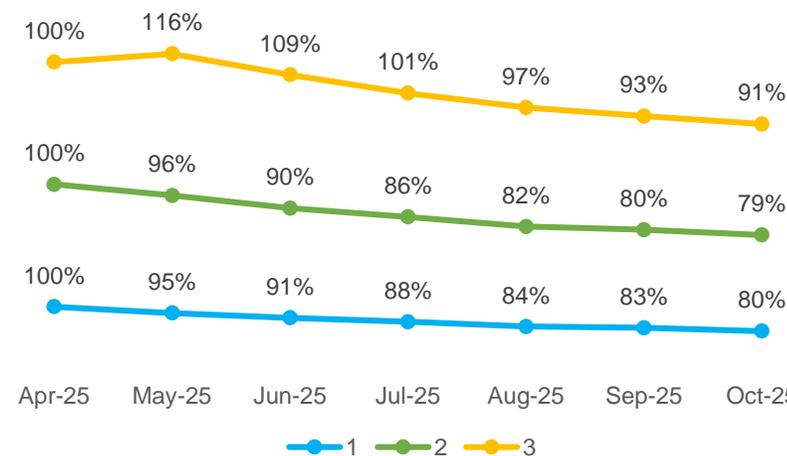
Initiated focus on mid and late buckets

Book Size Bucket Shrinkage (Indexed)

X Bkt.



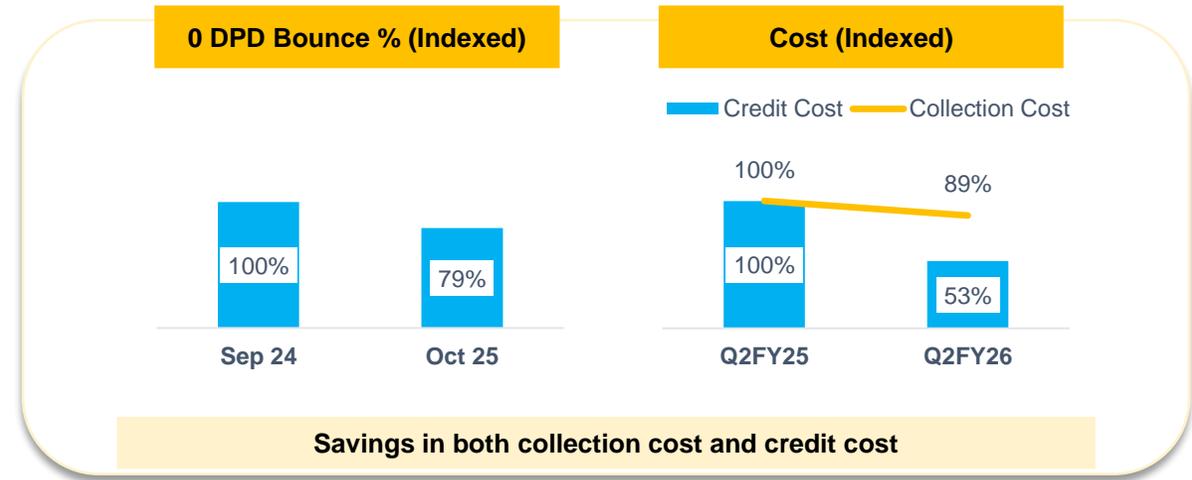
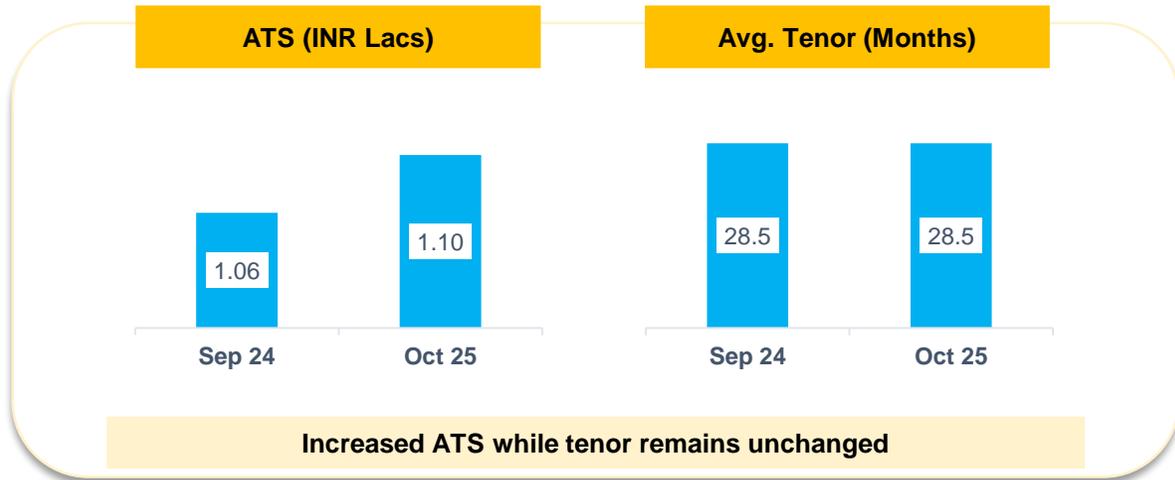
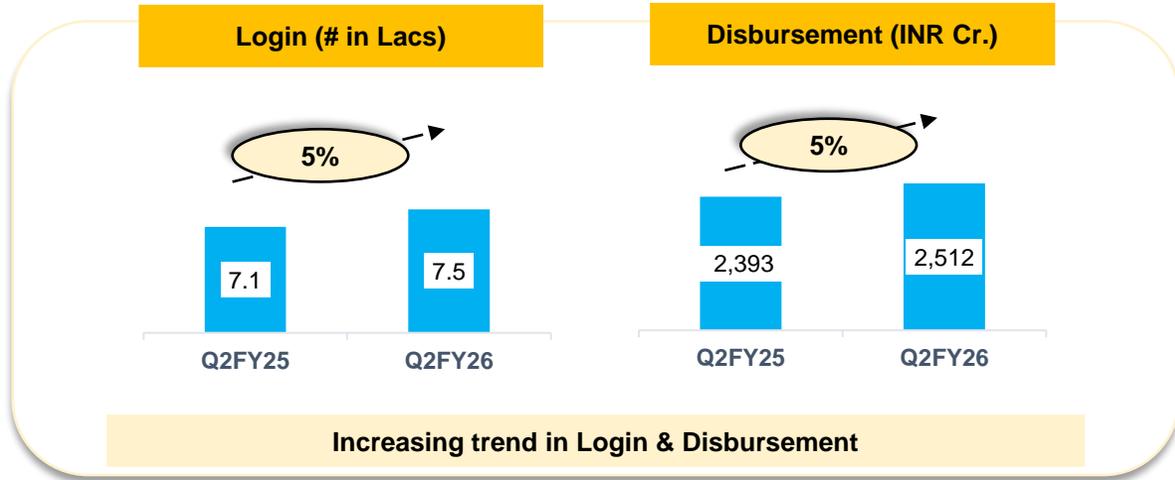
1-3 Bkt.



X bkt. down from 100% to 84%, significant improvement over 7 months.



Overall benefits: Driving & Creating business & cost efficiencies

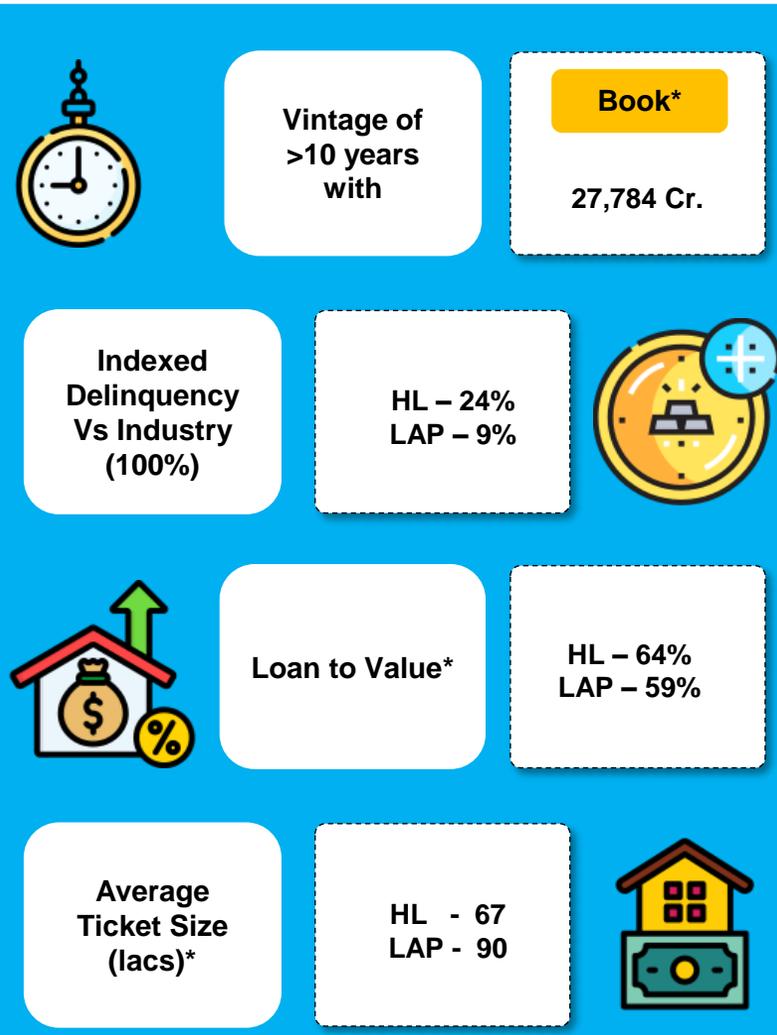


Mortgage Loans

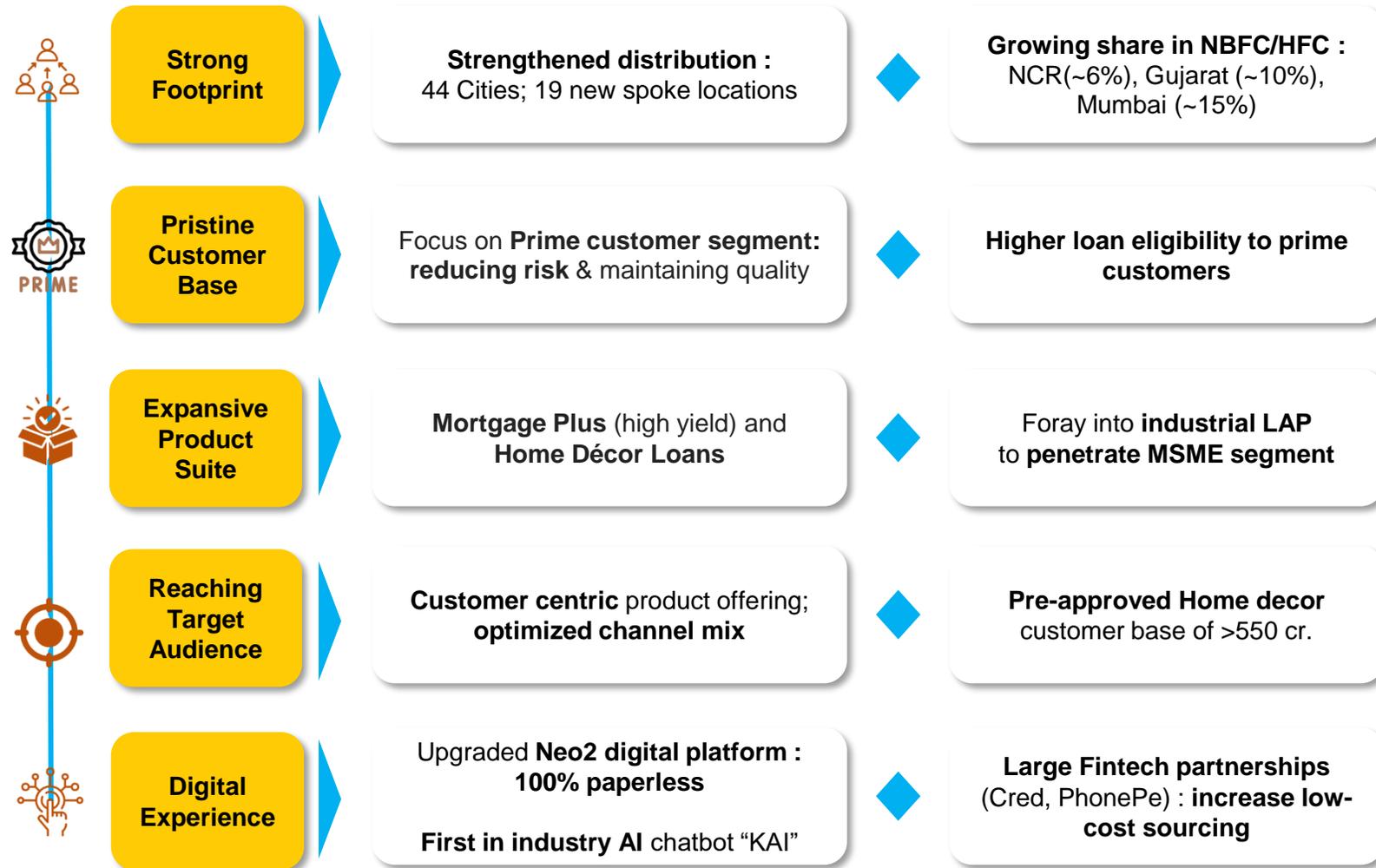


Mortgage – Business Overview

Major Highlights



Comparative Advantages & Driving Factors



Moving up the curve with Digital journey

Key digital Initiatives

Impact

01 Upgraded Digital Journey

- ✓ 100% Digitally assisted journey
- ✓ End to End API led info capture
- ✓ Bureau, docs check, E-KYC, etc..
- ✓ Multi-banking Account Aggregator
- ✓ Automated CAM
- ✓ E- Sanction letter
- ✓ Agreement E-sign

02 Credit Assessment Memo automation

- Salaried :**
 - ✓ Triangulation of Bureau, banking, Income Tax, etc.
- Self Employed :**
 - ✓ Closed User Group Successful; Go live in Q3
- ✓ Co-Pilot: launch in Q4'26 to improve underwriter productivity further

03 Smart allocation for Centralised underwriting

- ✓ Rule based allocation for efficient TAT (Turn around time) management (Underwriter productivity, count of open cases, leave schedule, etc..)
- ✓ Built-in Manual support for greater flexibility

>83%

730+ bureau Customers %

- Salaried : <=4 days (65%)
- Self-employed : <=5 days (47%)
- Lowest TAT of 1 day for both profiles

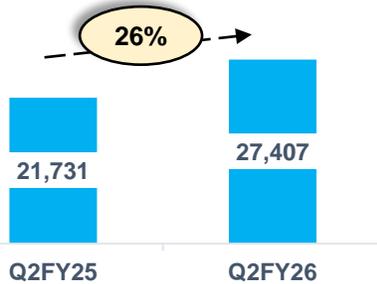
Sanction TAT post legal & technical

- Underwriter's Productivity up by 22%

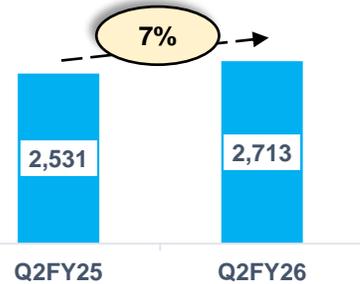
CAM Automation

Overall Business: Driving & Creating business & cost efficiencies

Book

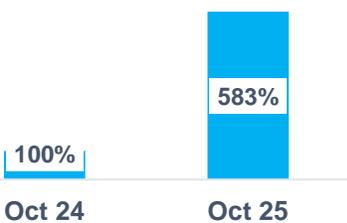


Disbursement

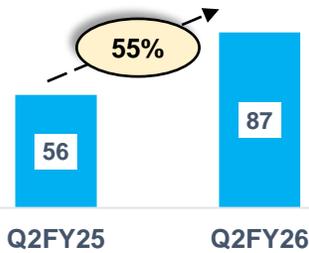


Increasing trend in disbursement with robust book growth

High yield product (Indexed)



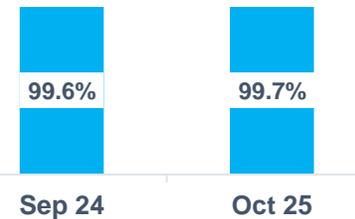
Net promoter Score



High Yield business 5.8x since Oct 24; Increased customer satisfaction

Strengthened digital sourcing channels with minimal manual touchpoints (DSA also can share document and view query) – increasing ease of sourcing

0 DPD CE%

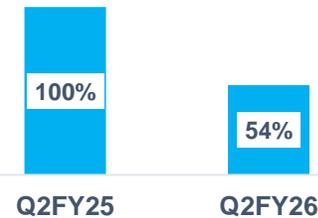


0+ & 30+ DPD (Indexed)

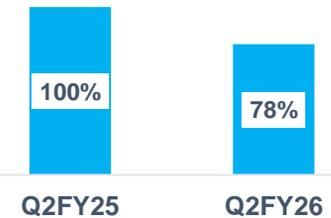


Increasing trends of CE reflects drop in delinquent book

Credit Cost % (Indexed)



Collection Cost % (Indexed)



Continuous decrease in delinquency reflecting decrease in cost

>99.7% of collections is through digital method – UPI, NEFT, RTGS, planet application etc. which has resulted in improved quality across parameters with reduced costs

Developing the Ecosystem – “A Digital Home Loan Marketplace”

Going Beyond Finance : Diversifying income streams through creating a housing ecosystem

Application form

KYC details

Banking details

Property details

Legal documents

Technical valuation

Sanction

Disbursement

Digital

Integration required

Backward Integration



- Property Search & Market scoping
- Valuation, price assessment
- Augmented Reality Tour

Forward Integration



- Interior designing
- Integrated furnishing, contracting
- Pre-renovation virtual reality tour

Selection

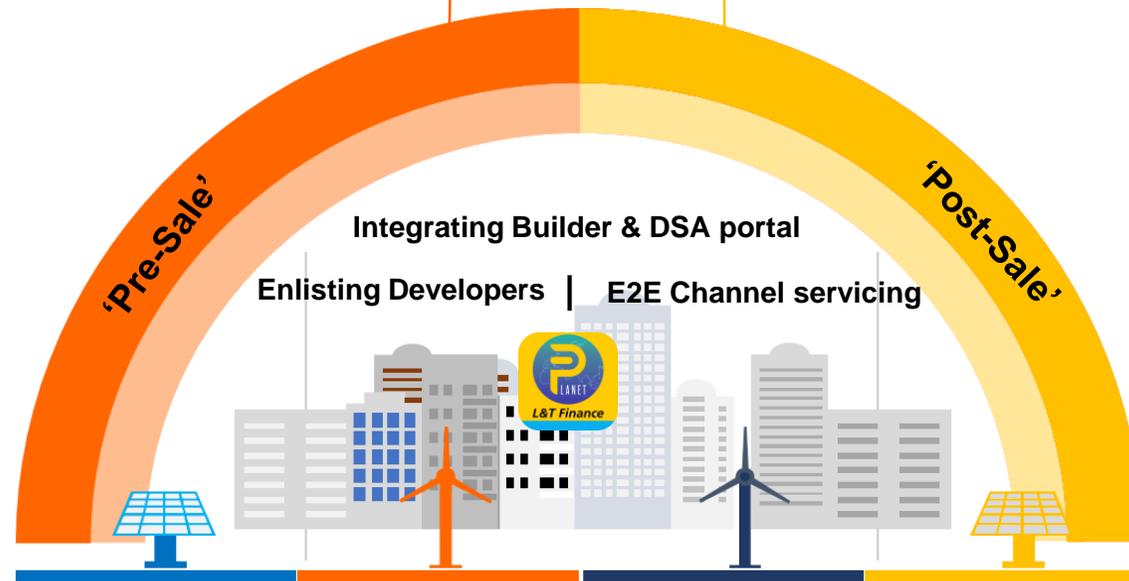
Preparation

Closure

Establishment
360°

- Legal services, property tax, stamp duty calculator
- Vastu Consultation
- Loan eligibility assessment

- Packers & Movers services
- Housekeeping & Maintenance
- 360° Leasing & rental services



Mr. Manish Kumar Gupta

Chief Executive – Urban Unsecured Assets, Payments & Partnerships



With L&T Finance since

: May, 2025

Total years of experience

: 24 years

Past Experience

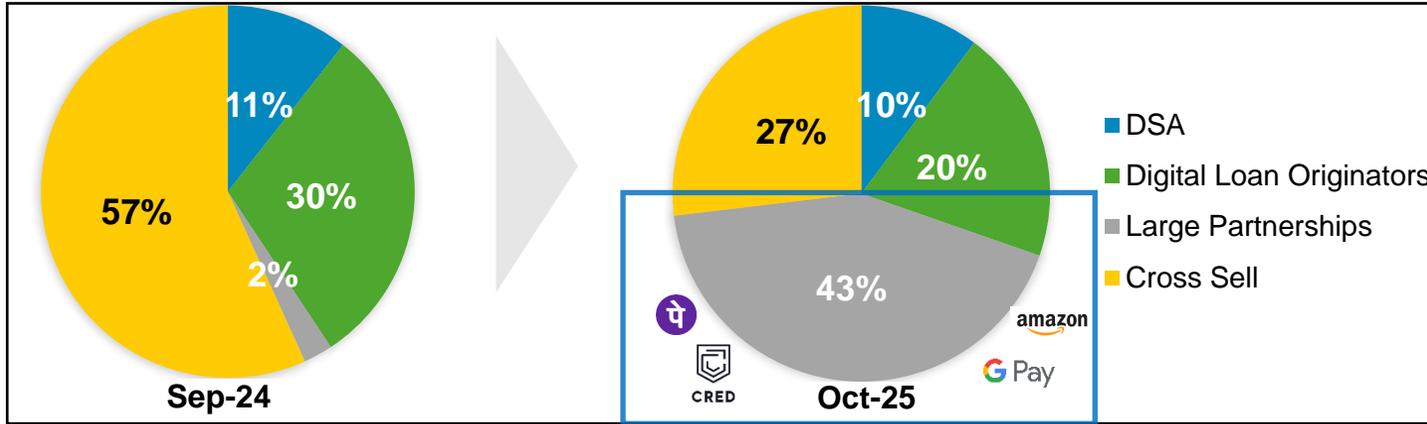
: ICICI Bank, Deutsche Bank, HSBC, DBS Bank, InMobi, Transunion CIBIL

Educational Qualification

: B.Tech. (Hons.) – IIT Delhi
MBA - ISB Hyderabad
Certified Financial Planner & CertICM holder

Embracing digital and AI innovations to build a quality portfolio

Fostering Mega Partnerships – Now contributes 43% of sourcing



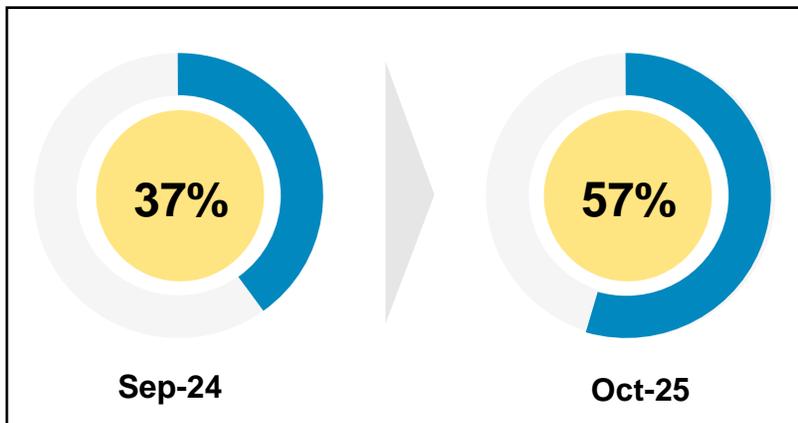
Next gen underwriting architecture



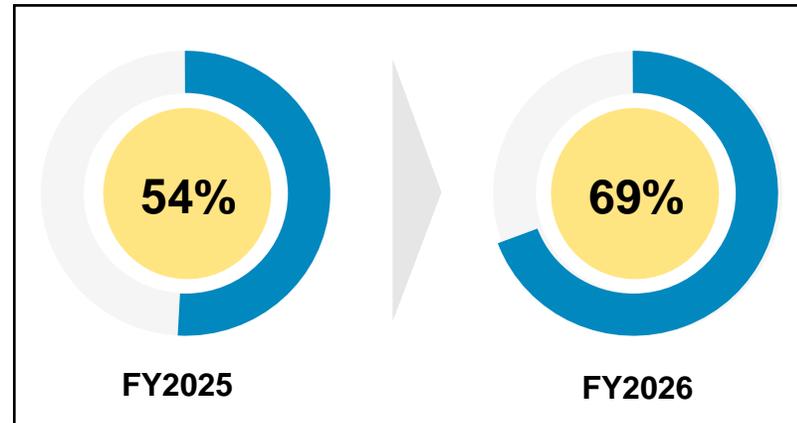
Revamp of underwriting policy in Q4'2024 show results in FY2026

Cyclops go live in Q3 FY2026

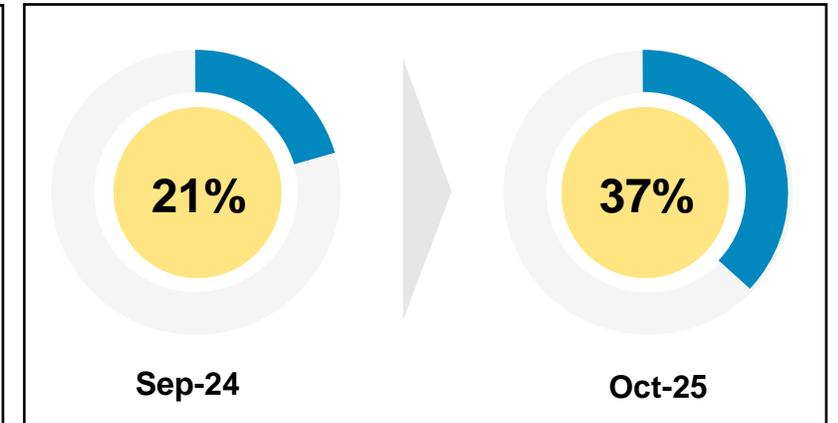
Increase in salaried customers %



Increase in 750+ CIBIL segment sourcing

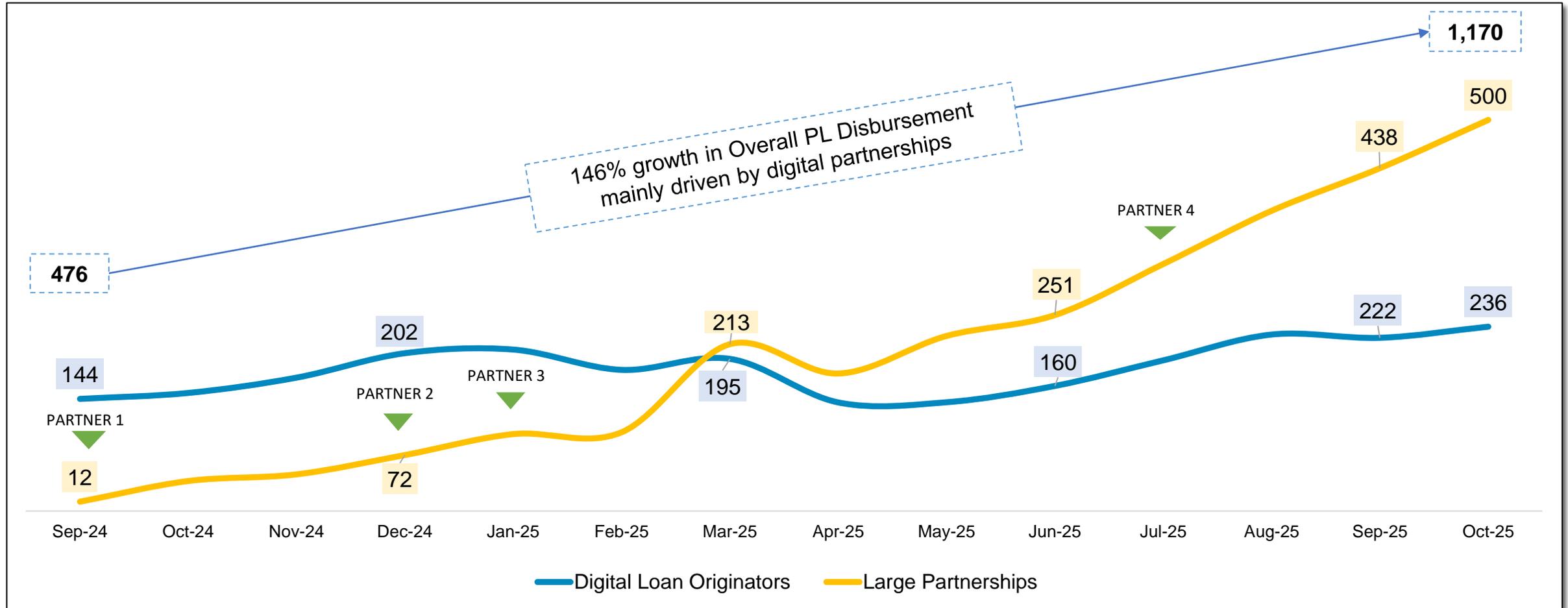


Increase in secured dominant tradeline %

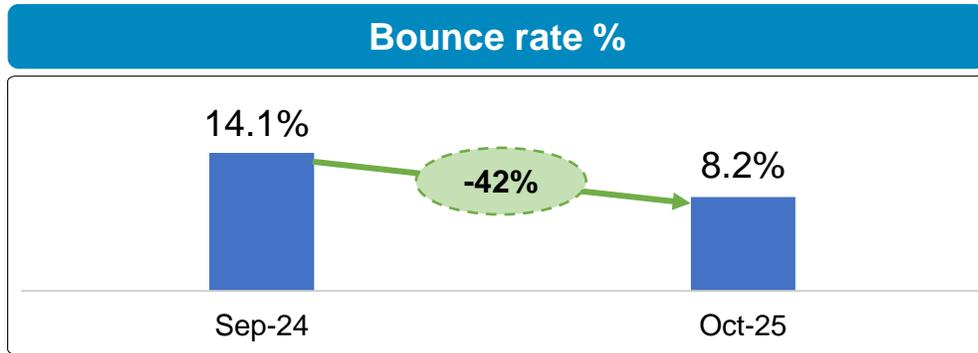


Business scale-up through digital sourcing

All figures in ₹ Cr



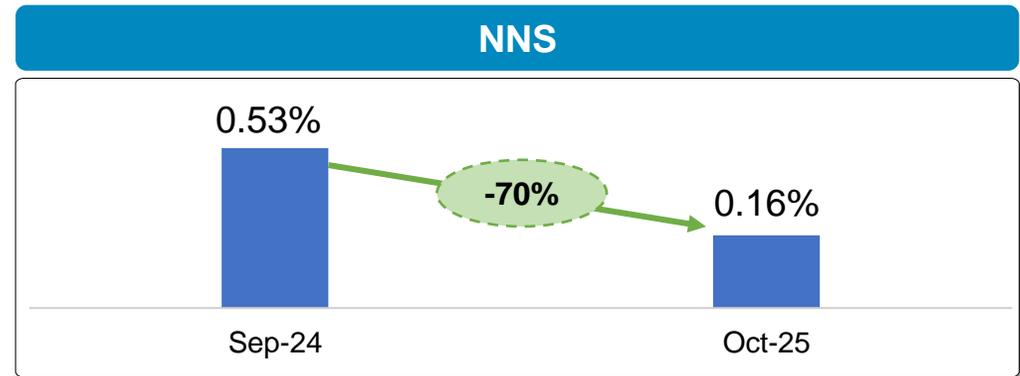
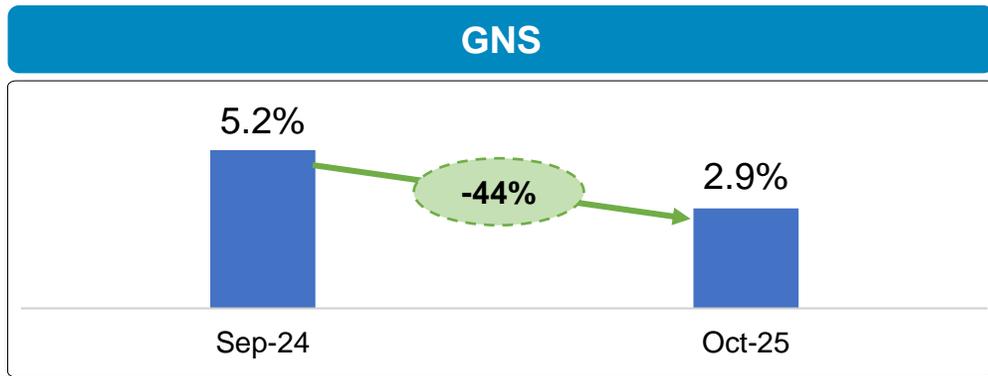
▼ Represents go-live



Data and tech driven pre-delinquency management calling



Increased self cure through multilingual BOTs and data driven models



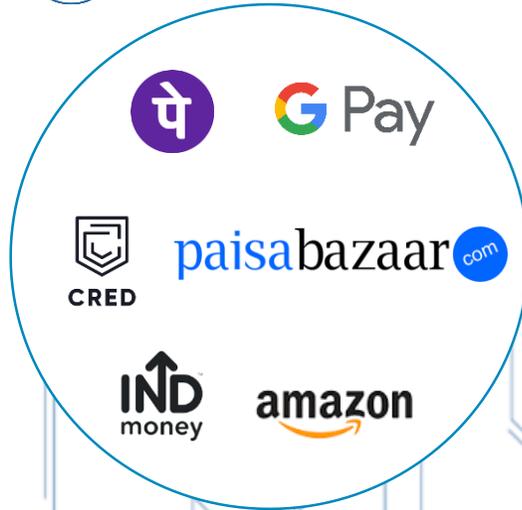
Efficient collection through data driven mechanisms

* Self Cure strategy nudges a customer to pro-actively pay off their outstanding balance by reminding customers only through digital means

Created strong tech stack for E2E digital experience



Lead Generation



Underwriting



Risk Management



External API Layer

Strong customer monitoring

Internal API Gateway

Loan Origination System

Loan Management System



Distribution



Large Partnerships
Tie-up with big tech players



Best in class Native Journeys
with Digital partners



Data & Technology
based sourcing for Cross Sell



Microservices API stack for seamless integration



Risk & Policy



Digital underwriting
with strong risk management



Use of **Alternate data** in underwriting



Data Room Exercise (DRE) for use of partner data in digital partnerships



Collections



Gen AI Bot
Tech enabled collections for both early buckets & settlement



Early warning signals
Focused Pre-Delinquency Management



Technology led data driven Allocation



DIY journeys for Settlement through Planet App

Preparing for the future – Initiatives in H2 2026



Distribution



Multilingual Bot
for sales calls
for cross sell



Agentic Voice
and chat-based
journeys



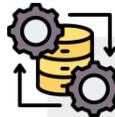
**Revamp
Consumer Journey**
Best in class digital
experience



Loan offer Pod
for cross sell to
existing
customers



Risk & Policy



Project Cyclops
AI/ML driven
underwriting engine



Nostradamus
Better portfolio
monitoring



**Pre-Approved
Blackbox**
For all Digital Partners



Collections



**Agency Value
Maximization**
Intensified late-stage
action



**Mandatory
Account Aggregator**
based bank account
monitoring



**Automated
contactability
enrichment** with
consent



With L&T Finance since : April, 2009

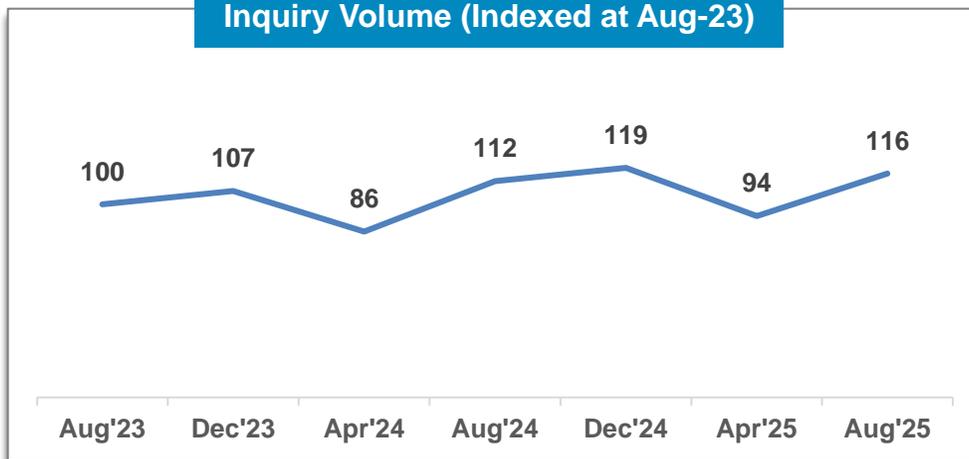
Total years of experience : 21 years

Past Experience : Captain in the Indian Army

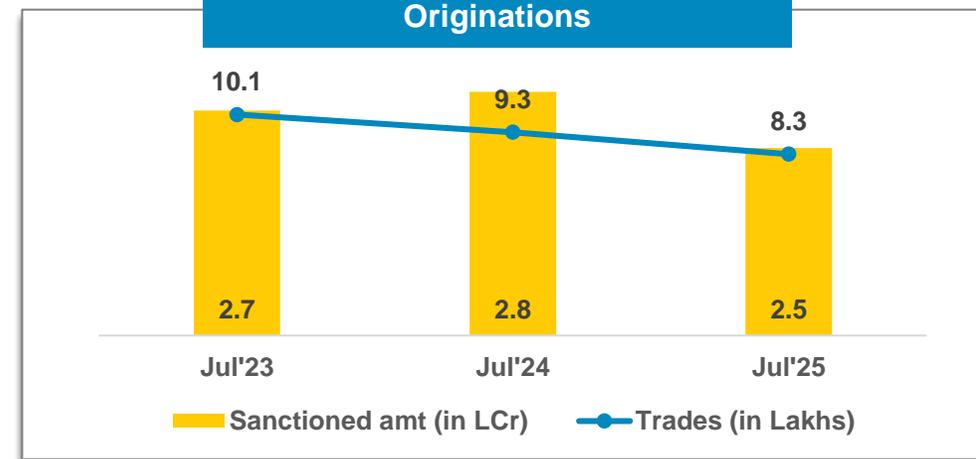
Educational Qualification : MBA – XLRI Jamshedpur
Bachelors in Business Economics – Delhi University

SME Industry origination overview

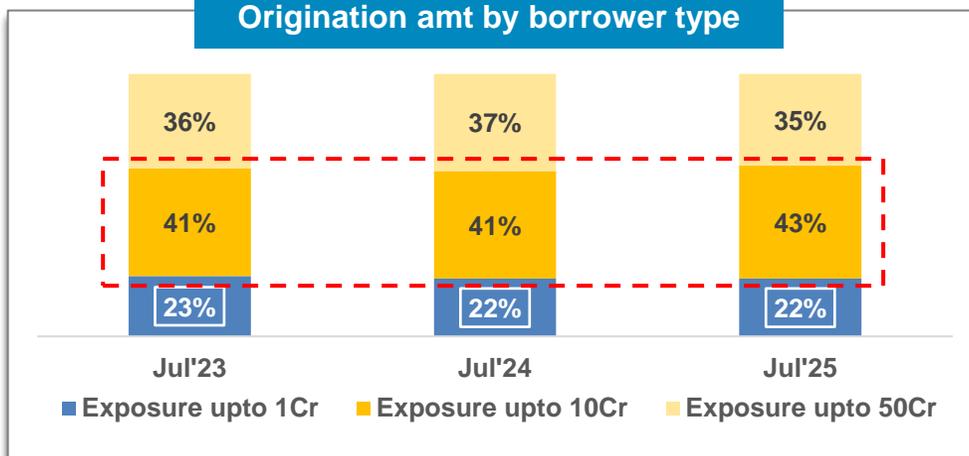
Inquiry Volume (Indexed at Aug-23)



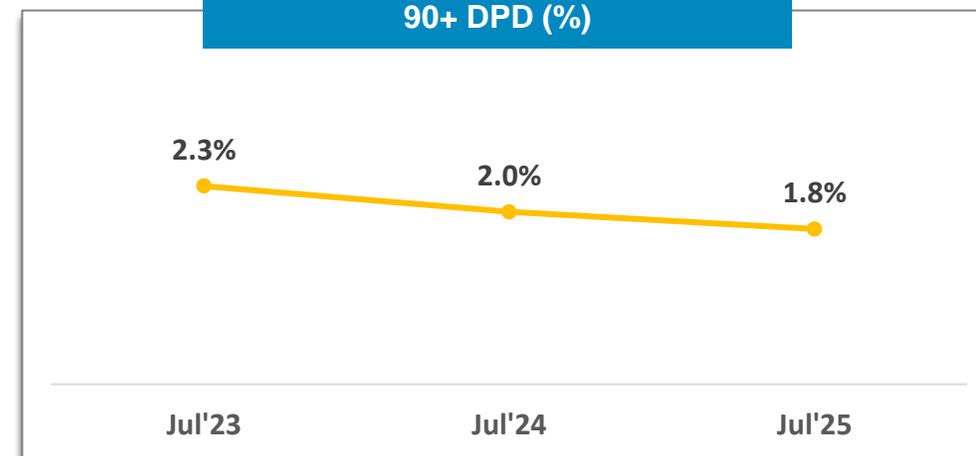
Originations



Origination amt by borrower type



90+ DPD (%)



Inquiries show a slight uptick, while sanctions have moderated; Portfolio is shifting towards higher ticket sizes with improving 90+ DPD metrics

Decoding LTF's SME Business model

Digital Native play

- *Ability to expand to locations exponentially*
- *Ability to increase the channel partner and Partnership network*
- *Ability to manage better TAT due to Digital Customer onboarding process*



200+



7000+



6-7 days

Strong underwriting standards

- *Proactive approach to emerging risks and micro segment specific interventions*
- *Project Cyclops for razor sharp customer identification*

Curated Customer segmentation for better offering with Project Cyclops:

Premium
Core
Value

Strengthened collection framework

- *Strong CD CE maintained across 48 months*
- *Enhanced governance through dedicated bucket teams for improved NCL containment*
- *Integrated in-house collection & AI driven self-cure models to maintain strong portfolio control*

45% Resolution by self cure & CC

99.5% CD CE

With robust underwriting, digital-first initiatives & strengthened in-house collections, we are well positioned to drive quality book growth

LTF's Risk resilient portfolio

ATS Vs Market

Month	ATS- Industry*	ATS- LTF
Sep-23	16	24
Dec-23	16	24
Mar-24	17	24
Jun-24	17	24
Sep-24	17	25
Dec'24	17	26
Mar'25	17	27
Jun'25	17	28
Sept'25	18	29

Ticket Size	90+ DPD Portfolio
5-10 Lakh	1x
10-25 Lakh	0.7x
25-50 Lakh	0.4x
50-75 Lakh	0.4x
75 lakh – 1 Cr	0.4x

90+ DPD Portfolios indexed against 5-10 Lakh 90+ DPD marked at 1x

All figures in ₹ Lakhs, Portfolio for ticket size ₹5-100 lacs
Source: CRIF

Quality of Origination Vs Market

Portfolio Distribution Vs Market

CIBIL Category	Portfolio Onboarding Distribution
Super Prime (>790)	11%
Prime Plus (771-790)	25%
Prime (731-770)	54%
Near Prime (681-730)	10%
Sub Prime (300-680)	0%

CMR Category	Industry	LTF
Low Risk	30%	46%
Medium Risk	27%	48%
High Risk	6%	5%
Unranked	5%	1%
NTC	32%	0%

Parameter	LTF	Industry*
Standard %	109	100
1-30 %	22	100
31-60 %	37	100
61-90 %	37	100
90+ %	50	100

Portfolio Distribution in ticket size ₹5-100 lacs as on Sept'25
*Industry includes all lenders
Source: CRIF

LTF values indexed against Industry figures marked at 100

Risk resilient customer segment leading to better than industry delinquency performance

Business Highlights

1



Geographic expansion

- 6.23%* LTF market share amongst existing locations across India
- Target to increase the market share from 7% with deepening our network base into existing and new locations

2



Feature Adjacencies

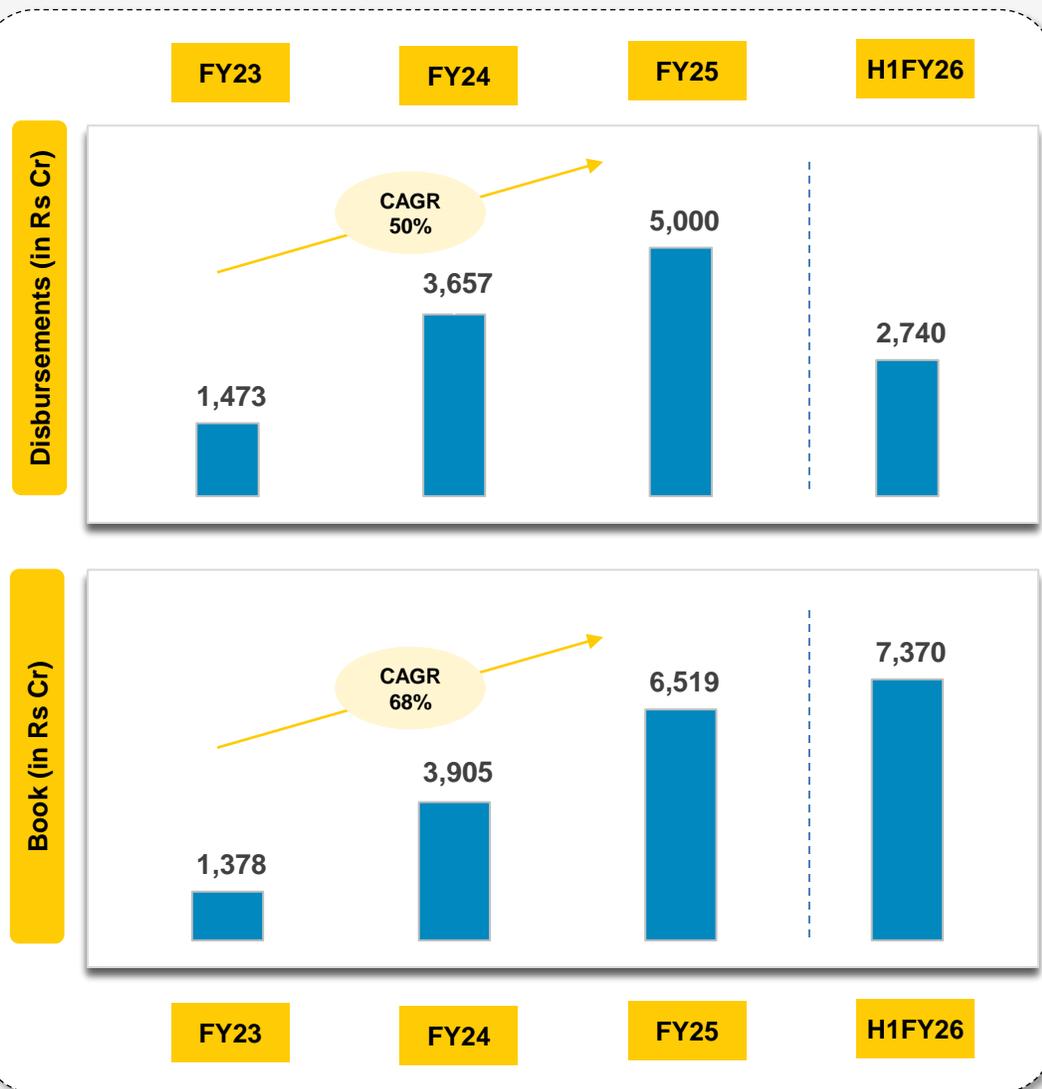
Increased loan limit up to **Rs 1 Cr** across all feature variants which will enable access to a wider customer base

3



Partnerships & Direct Sales Team

- Shifted focus on building tie-ups for increasing customer funnel
- Onboarded 10+ partners and Direct Sales Team with a focus to increase Direct Sourcing, current contribution upwards of **13% to overall disbursements of H1FY26**



Strengthening collection strategy

Policy Measures



- *Turnover / Cash profit capping*
- *Profile rationalization under GST Program*
- *Enquiry based norms*
- *Location specific bank statement analysis for SEP*

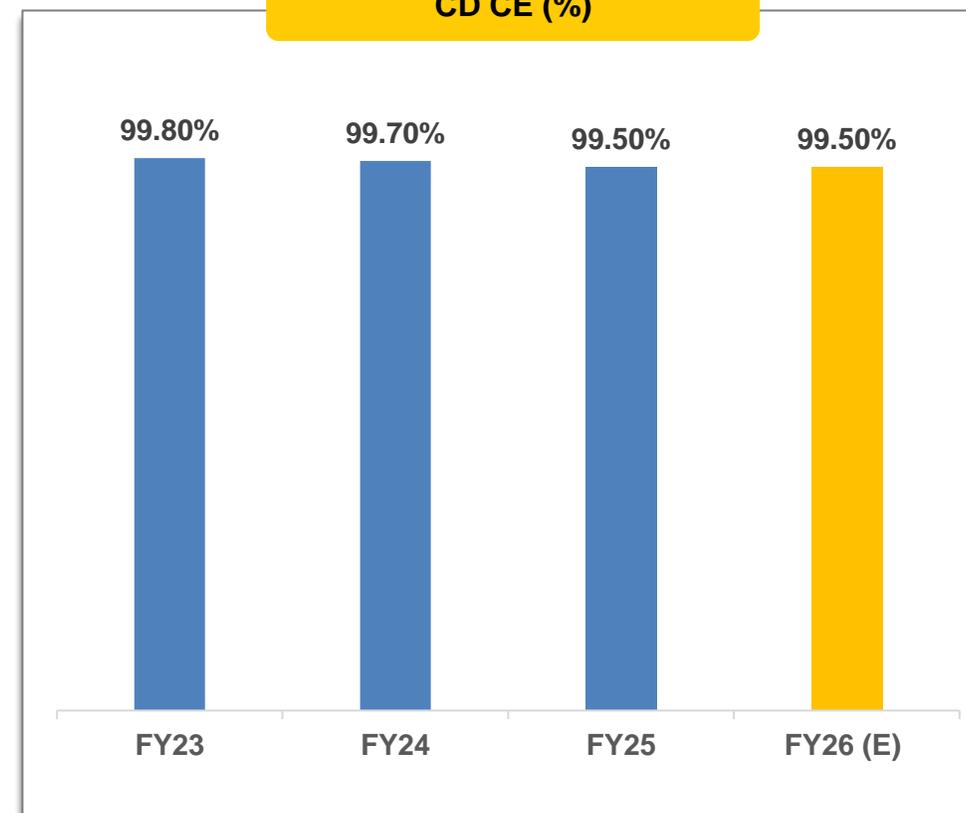
Team Structure bifurcation



- *Separate teams for higher bucket resolutions for focused resolutions*
- *X bucket handled at Call Centre level first and thereafter at field*
- *Focused approach on ODBC collection*



CD CE (%)



Project Cyclops

Old Process: Pre Cyclops



Absence of Unified Eligibility View

Multiple back and forth checks required across underwriting programs, leading to delays and inefficiencies



Limited Data integration

Absence of a unified engine to merge bureau, banking and alternate data sources



High TAT

Lengthy manual credit evaluation processes due to absence of multiple data points led to Higher TAT and customer dissatisfaction

Current state: Post Cyclops

Smarter risk assessment

Integrates bureau, banking and alternate data for holistic borrower evaluation

Improved customer segmentation

Evaluates multidimensional data to classify by risk, behaviour and growth potential- enabling tailored credit offerings and sharper portfolio targeting

Consistency & Accuracy

Minimises manual errors through rule-based and machine-learning led segmentation

Impact on P&L

01

Productivity Enhancements

Credit manager TAT has reduced by 50% while enabling sharper decisioning

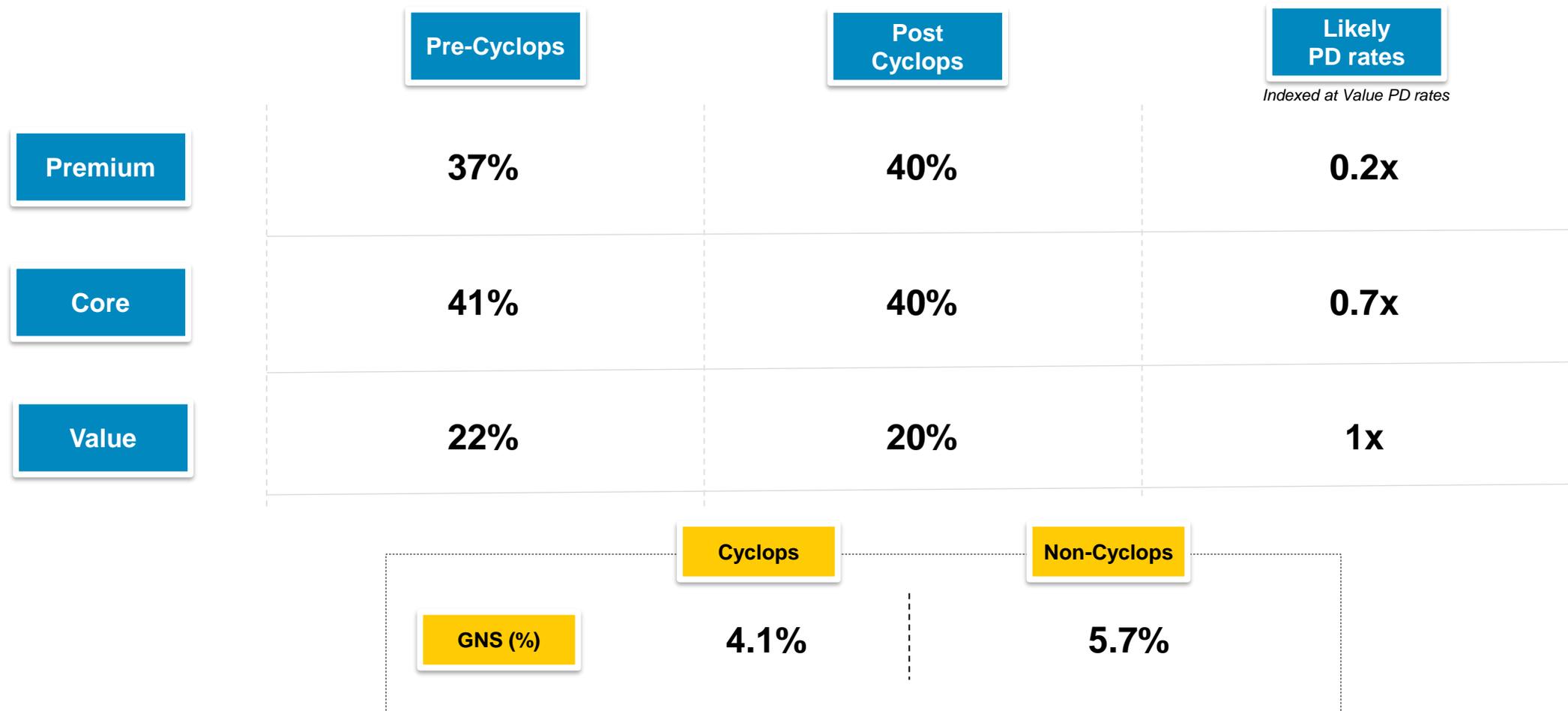
02

Credit Cost Control

Data led underwriting will help us drive early risk control and sustained credit cost reduction

Portfolio distribution

Non Cyclops v/s Cyclops



Premium Customer cohort has moved 300 basis point vis-à-vis pre-cyclops outcome & Cyclops GNS is 160 basis points lower as compared to Non-Cyclops GNS

Way forward: Digital Initiatives

Empowering team with Agentic AI

Projects Launched

Project Cyclops

- Real-time decisioning
- Strengthened scorecards
- Improved customer segmentation

Project Helios Phase1

- Reduce Turnaround Time
- Reduce human errors
- Increase Efficiency

Performance metrics

TAT reduction



32 hours to 24 hours

3-4 hours to 30 mins



Upcoming Projects



Project Helios Phase 2 & 3

First step in the AI world, leveraging the generative AI capabilities for credit bureau analysis

- Loan sheet rationalisation with the help of AI
- Integration with Perfios for banking
- Anomaly detection for fake docs / fraud etc

Performance metrics

TAT reduction

5-6 hours to 30 mins



Legal & Technical checks via AI

Secured BL with AI enabled legal & technical checks

- AI document validations of title chain validation
- Encumbrance & Litigation check
- Fraud detection in property collaterals

- ✓ Reduction in TAT
- ✓ Detects early frauds / ownership issues
- ✓ Continuous portfolio risk monitoring



Universal Partner API

Enabler to onboard multiple partners quickly and efficiently

- Plug and play APIs for deeper integration with partners
- Lead generation & customer sourcing
- Predictive lead sourcing

- ✓ Better Quality leads
- ✓ Higher conversions
- ✓ Better customer experience

Alongside upcoming initiatives, the existing business journey will continually evolve through the integration of automation & AI across all possible stages

Challenges faced...



Manual review of extensive bureau reports delays underwriting Turnaround Time (TAT) & is prone to human error



Manual checks of crucial inquiries & subjective interpretation leads to assessment inaccuracies, increasing rework & inconsistency



Absence of case-specific data & Personal Discussion recommendations in current reports hindered deep analytical understanding



Overall Credit Summary

Credit Report	Value
Total Accounts	114
Number of Active Accounts	59
Number of Zero Balance Accounts	55
Number of Past Due Accounts	4
Oldest Account Opened Date	2014-08-16
Newest Account Opened Date	2024-10-28
Total Sanction Amount	29,75,71,693
Total Balance Amount(POS)	10,41,98,495
Total Past Due Amount	1,25,010
Total High Credit	96,146

Enquiries vs Loans Disbursed (Last 6m)

- ✓ Total Loan Enquiries (Last 6 Months): 11
- ✓ Total Loans Disbursed (Last 6 Months): 0
- ✓ Total Disbursed Amount (Last 6 Months): INR 0

Enquiry Summary

Enquiry_Purpose	Number_of_Enquiries	Number_of_disbursement	Total_Disbursed_Amount
Business Loans	3	0	0
Other Loans	8	0	0

Derogatory Information Table

CreditFacilityStatus	WriteOffAmount	Account_ID	SuitFiledStatus	PastDueAmount
	0	1		44,730
	0	2		315

Deviation Analysis (Policy View)

E) All EMI based loans except above

DPD within <=6 months, DPD < 30 - Overdue amount <= INR 1K - CM
Account ID(s): 2

DPD string > 6 months and < 24 months, DPD < 30 -CM
Account ID(s): 3

DPD within <=6 months, DPD < 30 - Overdue amount > INR 20K - policy_level
Account ID(s): 3

Case-Specific Insights & PD Questions

1. Copilot Insights:

- ✓ **Credit Health Narrative:** The applicant has a good CIBIL score of 728, suggesting a generally positive credit history. However, recent DPDs on both a Housing Loan and a Commercial Vehicle Loan raise concerns about current repayment behavior. Further investigation is needed to understand the reasons

2. PD Questions:

- ✓ **DPD Related:**
- ✓ Please explain the 22 DPD recorded in March 2025 on Account ID 2 (Housing Loan, with outstanding balance of 14,03,798 INR, and date opened on 16-08-2014).
- ✓ Please explain the 16 DPD recorded in July 2023 on Account ID 3 (Commercial

Agentic bureau analyser has helped to reduce time by **50%**

Way forward: Business strategy

Feature Variant: Semi Secured

- Fixed Deposits
- Mutual Funds
- Mortgages
- Gold
- Insurance policies

Supply Chain Finance Anchors

Product Variants	<ul style="list-style-type: none"> Vendor Financing Semi-Secured (FD, BG, Mortgages) Invoice Discounting 	<p>Anchors 4 onboarded</p> <p>Partners 2 onboarded</p>
------------------	---	--

Tapping into new markets

Exploring markets with LTF presence

- Gold
- Two wheeler
- Farm

Building focus on Partnerships

Increased Customer funnel at lower acquisition cost

Focus on risk resilient customer segments to drive quality book growth



With L&T Finance since : November, 2015

Total years of experience : 27 years

Past Experience : IDFC, Rabo, ABN Amro, Societe Generale, Global Trust Bank

Educational Qualification : AMP – The Wharton School
LLB & B.Com.– Mumbai University

Acquisition Context



Opportunity to enter a high yield, secured product (₹ 2.5L crore NBFC industry)



Potential to cross sell to RBF customer base (~17K cr)



Leverage existing physical presence (~2K MCs, ~250 branches)

Acquisition Journey



Paul Merchants Finance Private Limited (North, West) acquired through slump sale



Deal Execution:

- Comprehensive Due Diligence (incl. gold audit)
- Definitive documents executed
- Integration completed



Acquisition live on 9 June, 2025

Key business metrics

At Acquisition

₹ 1,289 Cr
POS

~130
Branches

~1.0 Lac
Customers

~696
Employees

Post Acquisition

Disbursements (in ₹ Cr)



POS trajectory (in ₹ Cr)



Focus on business continuity



Existing LOS & LMS - smooth integration



Seamless customer onboarding



Employee orientation

Security resilience



Additional Command Center (Mumbai)

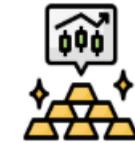


Infosec strengthened the acquired system through relevant guardrails

100 Day 100 progress



E-sign implementation



IBJA automation and caratage automation



Automation of regulatory reports

Technology themes going forward



Customer Interaction

- KYC automation
- PLANET and Web journey linkages
- Further reduction of TAT from ~30 mins



Gold Assaying

- AI based gold assessment tool (in-house)
- Karatmeter (XRF*)



Disbursement/Top-up

- IMPS
- One-tap top-ups through PLANET app



Security

- 12+ AI enabled security layers



Service & Experience

- Hindi voice-bots
- Email-bots

AI based command center use cases

Current Command Centers across the industry...



OTP based safe access



Manual camera checks for guard/customers/etc.



Security guard frisks customers for weapons/security hazard



Customer registers maintained for walk-ins

AI enabled Command Centers of the future...



Facial recognition enabled by AI to open safe locks STP



AI checks camera feeds and gives access



Camera feeds with AI detect weapons/security hazards



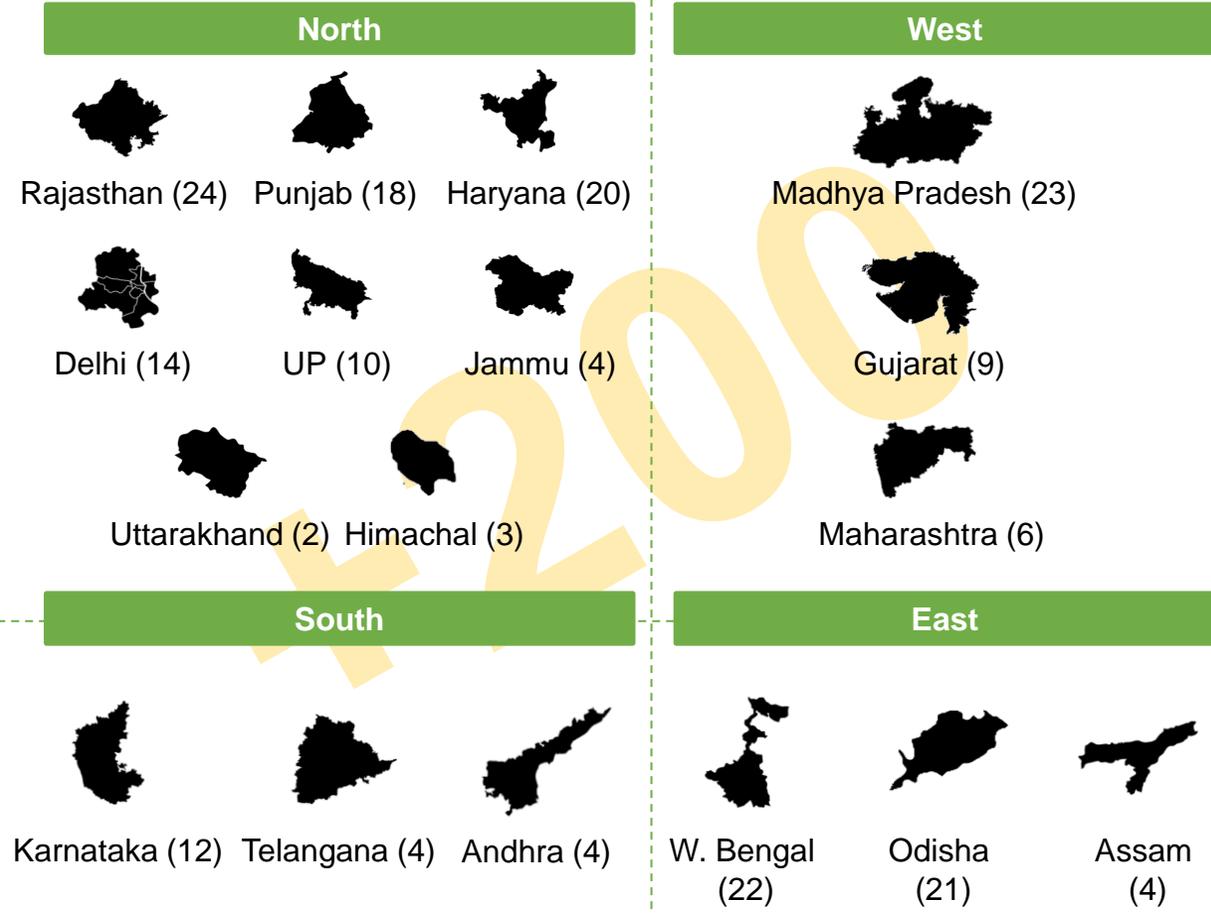
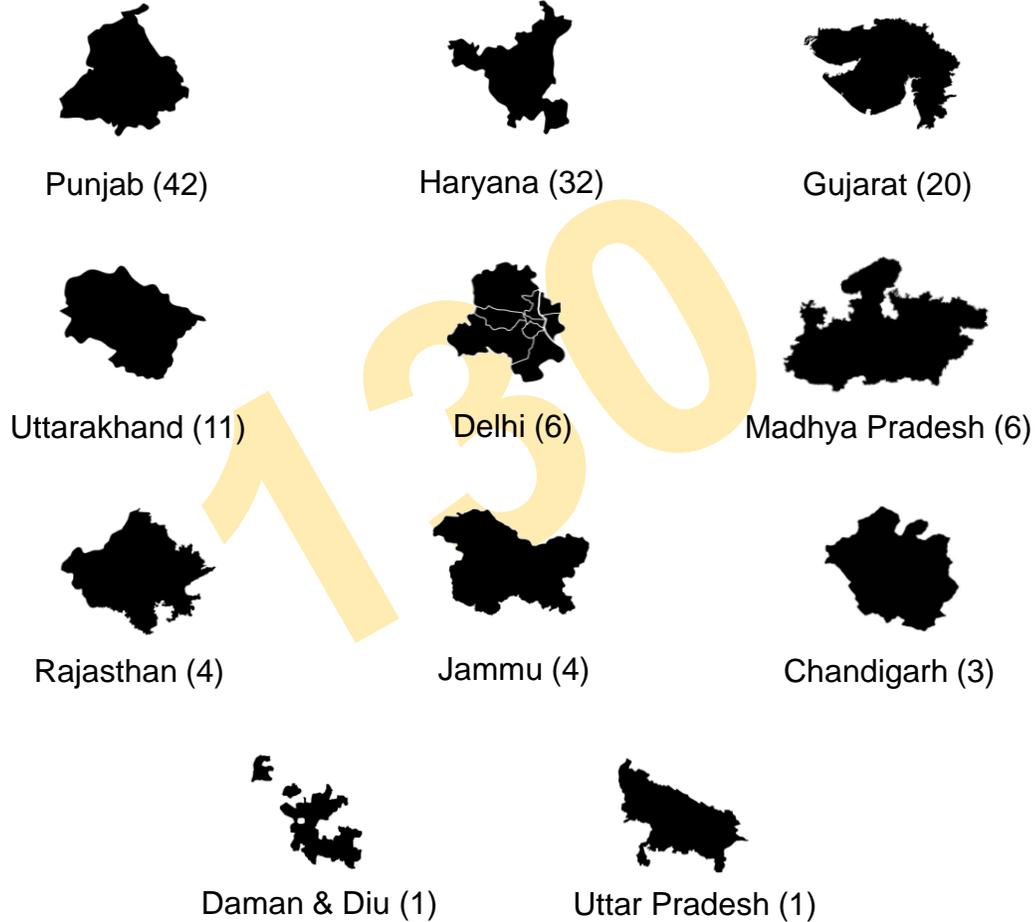
Branch footfalls counted by AI enabled camera

We are currently in discussion for implementing a future-enabled command center, leveraging both in-house and vendor provided use cases

We are in process of expanding our existing 130 branches by 200 in FY26 to establish pan-India presence

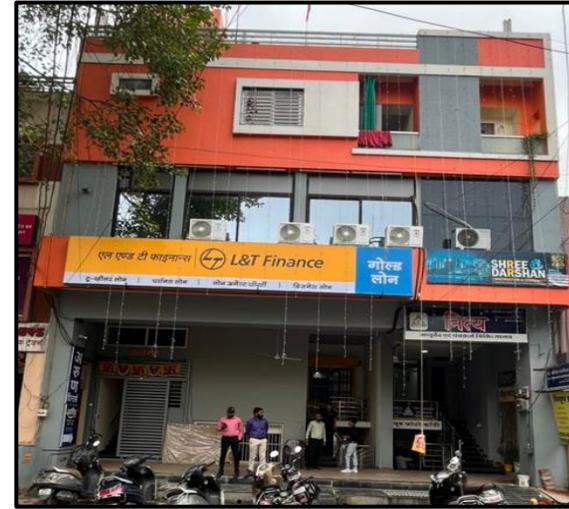
We have a strong branch presence across North and West...

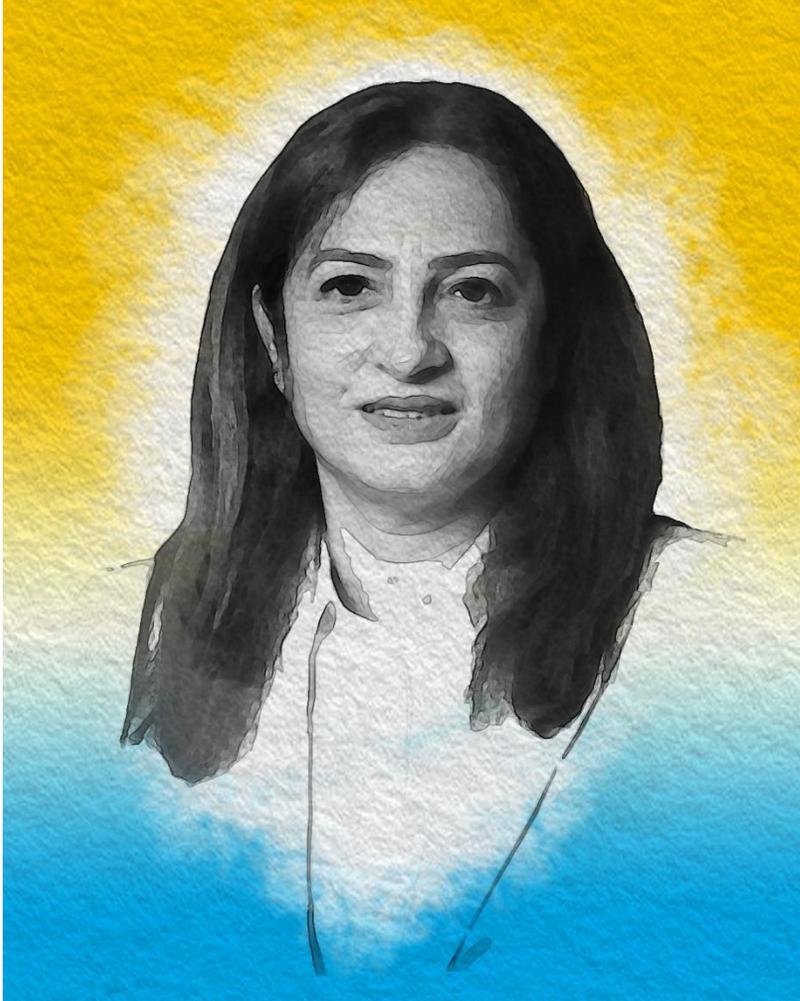
...and are expanding at a branch a day to become pan-India



Aspiration to grow AUM by 10x in 2 years via cross sell & branch expansion

We have launched the first Samporna Gold Finance Branch in Ujjain





With L&T Finance since : October, 2023

Total years of experience : 26 years

Past Experience : Pidilite, General Mills, ICICI Bank

Educational Qualification : MBA – Sydenham Institute of Management Studies, Mumbai
M.Com. – Mumbai University

 **L&T Finance**
JUST ZOOM
TWO-WHEELER LOANS





Launching Our Brand Ambassador



Speed and Style

Launching Our Brand Ambassador



Speed and Style



Game changer

Launching Our Brand Ambassador

Ab loan milega
Bumrah ki speed par

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*T&C apply. Loan approval decisions are subject to the KYC completion, credit eligibility and other terms and conditions of L&T Finance.

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BUMRAH 2-32 6.4

TARGET 230

Game changer

Ab loan milega *Bumrah ki speed par*

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DR. ANURADHA LOKARE'S DENTAL & AESTHETIC CENTER

KOLARE SANTOSH SANGAPPA
DIANAMECH ENGINEERS

SANKET RAJENDRA NERKAR
PROP HANDY TECHNOLOGIES PRIVATE LIMITED

DEBJANI CHOWDHURY
DOHNA GLOBAL PRIVATE LIMITED

SUNIT SHAH
MAGNES ENERGY INDIA LLP

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FOR THEIR GAME CHANGING STORIES, VISIT LTFINANCE.COM/BLOG

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Bumrah + Asia Cup = Amplified Brand Power



Ad spots in Asia Cup'25



Branding across Outdoor, 1400+ Cabs & Buses – Metro announcements



Digital reach within YouTube and other tactical placements





Contextual Aston Bands

Connecting Bumrah's unmatched bowling speed to two-wheeler loans, **turning a live sports moment into a clever, memorable brand association.**



During Live Stream via technology + pre-programmed content of custom Aston bands is superimposed & fed to the Live uplink

Contextual programmatic content in transit media

Real-time optimisation kept our message visible from morning rush to evening wind down, stating relevant messaging all day



BowlLikeBumrah.com – An AI-powered engagement platform

A unique, gamified activation to link Bumrah's unique style directly to the brand, driving engagements and brand visibility



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BOWL KAR
#BumrahKiSpeedPar

SHOW OFF YOUR BOWLING
STYLE AND GET A CHANCE
TO MEET ME*

Get Started

AND ALSO WIN
Bumrah's signed gears & vouchers

SIGNED BIKE GLOVES SIGNED CRICKET BALL AMAZON VOUCHER

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Saharsh's Bowling
Analysis with
JUST ZOOM

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TWO-WHEELER LOANS
BUMRAH KI SPEED PAR

Key results - Two-Wheeler IMC



**76 Mn Reach on
Asia Cup Live TV**



**40 Mn views on
Digital platforms**



**5 Mn social media
engagements**

Ab loan milega
Bumrah ki speed par

L&T Finance
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DR. ANURADHA LOKARE'S DENTAL
& AESTHETIC CENTER

**KOLARE SANTOSH
SANGAPPA**
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CHOWDHURY**
DOHNA GLOBAL PRIVATE LIMITED

SUNIT SHAH
MAGNES ENERGY INDIA LLP

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Brand refresh through two Integrated Marketing Campaigns (IMCs)

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DR. ANURADHA LOKARE'S DENTAL & AESTHETIC CENTER

KOLARE SANTOSH SANGAPPA
DIANAMECH ENGINEERS

SANKET RAJENDRA NERKAR
PROPHANDY TECHNOLOGIES PRIVATE LIMITED

DEBJANI CHOWDHURY
DOHNA GLOBAL PRIVATE LIMITED

SUNIT SHAH
MAGNES ENERGY INDIA LLP

Inke business ka
GAME CHANGER

*T&C Apply

Extend Bumrah to celebrate business owners as Game Changers



TV spots and strategic Outdoor

Digital Video and tactical ad placements

Engagements within Business communities

Business Poster With Bumrah



Create Your **Own Business Poster** in **Minutes!**

We guide your recovery with trust towards lasting wellness

1 Anuradha Uttam Lokare
Dr. Anuradha Lokare's Dental & Aesthetic Center

We transform your ride with smooth expertise and fun

1 Sunit Shah
Magnes Energy India LLP

We drive your journey smooth, safe and reliable everyday

1 Santosh Kokate
Dianamech Engineers

We guide your recovery with trust towards lasting wellness

1 Anuradha Uttam Lokare
Dr. Anuradha Lokare's Dental & Aesthetic Center

We drive your journey smooth, safe and reliable everyday

1 Santosh Kokate
Dianamech Engineers

Visit: www.ltgamechanger.in

A unique activation for SME owners to create a Business Poster for their company through AI, also leveraging Bumrah.

Business Poster With Bumrah



A unique activation for SME owners to create a Business Poster for their company through AI, also leveraging Bumrah.

Business Poster With Bumrah



Digital Billboard activation, creating user interactions



Key results - Business Loan IMC



**11 Mn Reach to
Business Owners**



**29 Mn views on
Digital platforms**



**4.5 Mn social media
engagements**

Key results - Business Loan IMC



11 Mn Reach to Business Owners

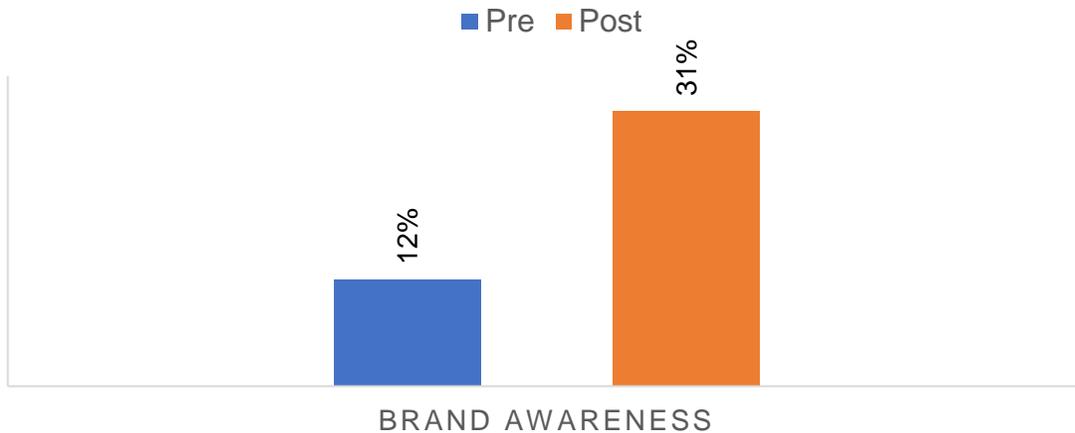


29 Mn views on Digital platforms

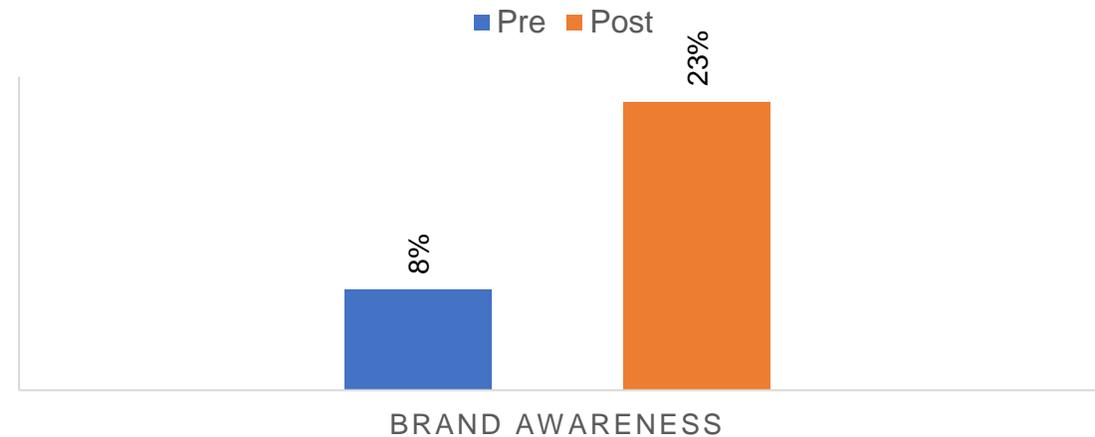


4.5 Mn social media engagements

BRAND AWARENESS



BRAND CONSIDERATION



Leveraging Gen AI into Martech

Dussehra



Diwali



Durga Pooja



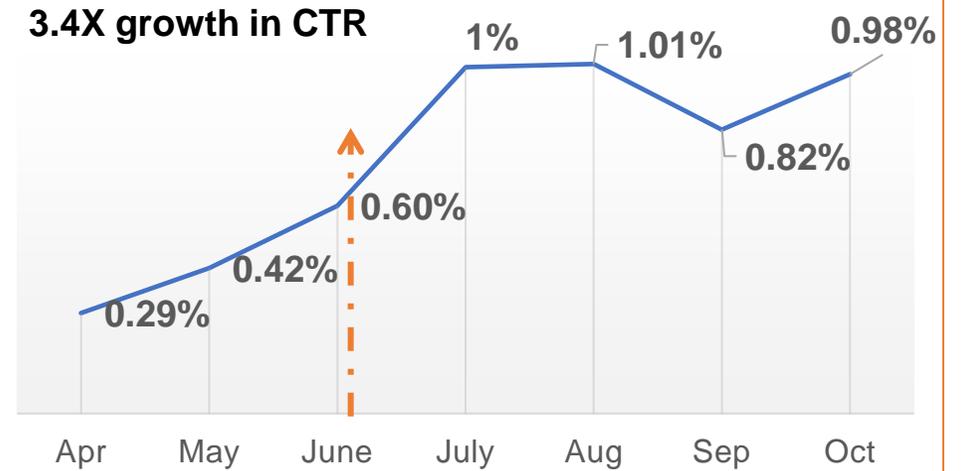
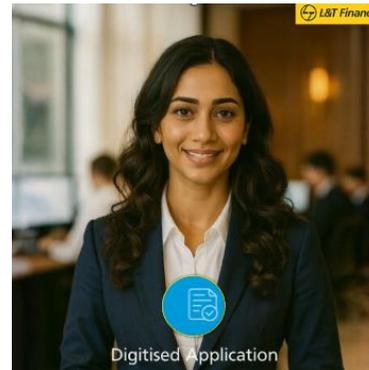
Application



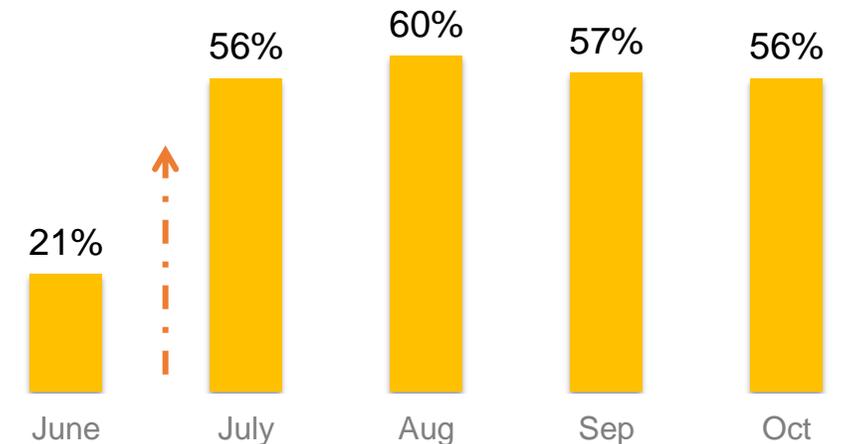
Sanction



Banking



Contribution to Personal Loan Cross-Sell business



Leveraging Gen AI into Martech

Dussehra



Diwali



Durga Pooja



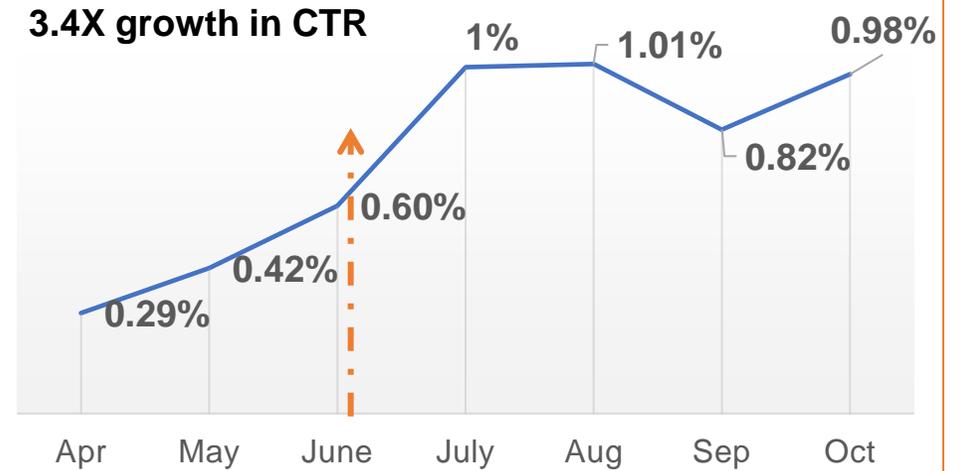
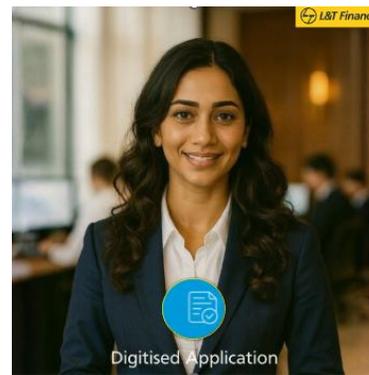
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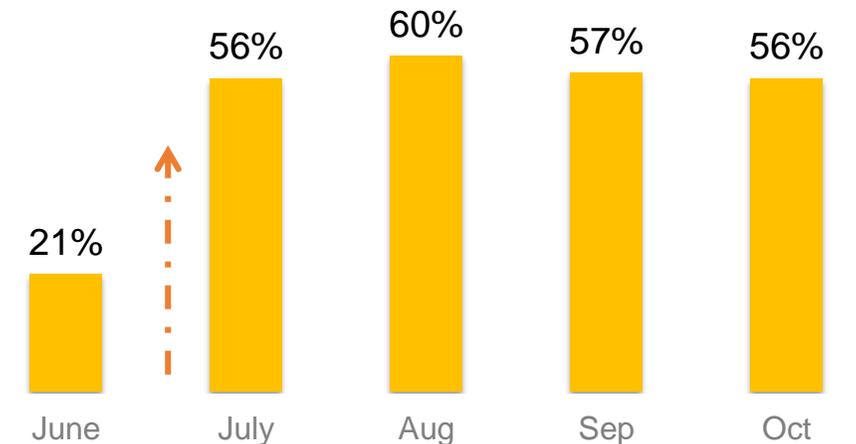
Sanction



Banking



Contribution to Personal Loan Cross-Sell business



**Sab Honge Kaamyab with L&T Finance
Fully AI-generated Diwali theme song**

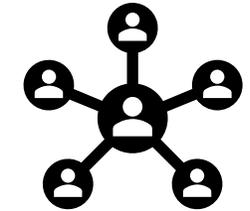


Iss Diwali

Sab Honge Kaamyab

 **L&T Finance** **KE SAATH**

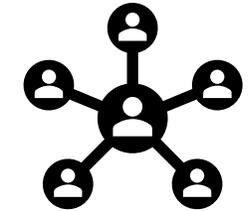
Home Loans | Loan Against Property | Personal Loans | Two-Wheeler Finance | Farm Equipment Finance | Business Loans | Rural Business Finance | Gold Loans



**45 Mn Views
on Instagram**

**90k
engagements**

Sab Honge Kaamyaab with L&T Finance Fully AI-generated Diwali theme song



45 Mn Views
on Instagram

90k
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