

L&T Finance Ltd. launches 'The Complete Home Loan' in Bengaluru

- The 'Complete Home Loan' offers a Digitized Process, Dedicated Relationship Manager and a Home Décor Finance
- The Company has also introduced three TV commercials showcasing the key offerings *with a tagline, 'Kum Nahi, Complete'*

Bengaluru, May 08, 2024: L&T Finance Ltd. (LTF), one of the leading retail financiers, has launched 'The Complete Home Loan' for the customers of Bengaluru with all the support they need to fulfil their dream of owning a home. 'The Complete Home Loan' is offered through a Digitized Process along with a Dedicated Relationship Manager and comes with the option of a Home Décor Finance.

A Home Décor Finance aims to provide flexibility and convenience in acquiring essential furnishings for a comfortable living space. The Digitized Process simplifies the journey of availing the loan with tech intervention. And the Dedicated Relationship Manager serves as a point of contact for the customer throughout the loan process ensuring a smooth and satisfactory experience.

To promote its latest offering, the Company has unveiled three new TV commercials. These commercials cleverly blend humour and relatable situations, with the tagline, 'Kum Nahi, Complete'. The first TV commercial introduces 'Home Décor Finance,' while the second and third highlight benefits like 'Digitized Process' and 'Dedicated Relationship Manager.'

Speaking at the launch, Mr. Sudipta Roy, Managing Director & CEO at LTF said, "To suit the ever-evolving needs of our customers, we are delighted to announce 'The Complete Home Loan', a dynamic customer focused offering driven by our commitment to innovation and focus on customer centricity. Through meticulous on-the-ground research, we identified unmet customer needs, leading us to reimagine our existing offerings and focus on a one-stop solution for Home Loans. This launch is a testament to our continuous focus on delivering market leading financing solutions and creating value for our valued customers, partners, and stakeholders. Our new TV commercials aim to boost brand visibility and effectively communicate our offerings. We are confident they will resonate with audiences, making Home Loans more accessible."

Mr. Sanjay Garyali, Chief Executive – Urban Finance at LTF said, "Bengaluru is a key market for us, and through the launch of 'The Complete Home Loan', we are primarily targeting new home buyers seeking fresh Home Loans for both under-construction and ready properties. By understanding consumer behaviour, we are proud to offer the research-driven proposition 'The Complete Home Loan' that is aimed at providing a holistic solution to customers. In addition to the highlighted features, key value-added features like paperless processing, hassle-free documentation, and best service standards are coupled with attractive interest rates. We believe that our tailored solutions

will aid consumers in financing their additional home décor needs seamlessly. Through our offering, we will be able to provide our customers with the flexibility and convenience that they deserve for comfortable living.”

As part of the campaign, the Company is one of the co-presenting sponsors for IPL, and the TV commercials are being streamed on Jio Cinema (Connected TV) during IPL matches. The Company will advertise on prominent news channels during the pre-election results and on poll counting days. The Company has also launched a digital campaign across various social media channels.

Additionally, the LTF brand is being featured on outdoor hoardings, airport advertising, on-ground builder tie-ups, and category fairs in Bengaluru and other cities in India.

To watch the TV commercials, click here:

- Home Décor Finance: <https://youtu.be/o6FVmT7466E>
- Digitized Process: <https://youtu.be/XvDJeBn5HOI>
- Dedicated Relationship Manager: <https://youtu.be/TIbMt8NnCCQ>

To apply for ‘The Complete Home Loan’, please give a missed call on **+91 9004555111** or visit our website, <https://www.ltf.com>

About L&T Finance Ltd. (LTF):

L&T Finance Ltd. (LTF) (<https://www.ltf.com>), formerly known as L&T Finance Holdings Ltd., (LTFH) is a leading Non-Banking Financial Company (NBFC), offering a range of financial products and services. Headquartered in Mumbai, the Company has been rated ‘AAA’ — the highest credit rating for NBFCs — by four leading rating agencies. It has also received leadership scores and ratings by global and national Environmental, Social, and Governance (ESG) rating providers for its sustainability performance. The Company has also won many prestigious awards for its flagship CSR project – “Digital Sakhi”- which focuses on women empowerment and digital and financial inclusion. Under Right to Win, being in the ‘right businesses’ has helped the Company become one of the leading financiers in key Retail products. The Company is focused on creating a top-class, digitally enabled, Retail finance company as part of the Lakshya 2026 plan. The goal is to move the emphasis from product focus to customer focus and establish a robust Retail portfolio with quality assets, thus creating a Fintech@Scale while keeping ESG at the core. Fintech@Scale is one of the pillars of the Company’s strategic roadmap - Lakshya 2026. The Company has over 2.3 Crore customer database, which is being leveraged to cross-sell, up-sell, and identify new customers.

