

L&T Finance Ltd. launches Knowledgeable AI (KAI), an AI-powered virtual home loan advisor on its new corporate website

Mumbai, January 31, 2025: L&T Finance Limited (LTF), a leading Non-Banking Financial Company (NBFC), is transforming the home loan experience with the launch of Knowledgeable AI (KAI), an AI-powered virtual advisor, on its newly redesigned [corporate website](#). KAI, initially unveiled during LTF's RAISE' 24 event, represents a significant leap in leveraging AI to streamline and personalize the home loan journey. This innovation underscores LTF's commitment to providing cutting-edge solutions that empower customers and simplify the often-complex process of securing a home loan.

Designed to tackle challenges such as complex terminology, intricate calculations, and lengthy application processes, KAI specifically addresses the needs of first-time buyers, making the journey to homeownership smoother and more accessible. It offers prospective homebuyers an intuitive, efficient, and user-friendly experience, delivering instant support and expert guidance at their fingertips.

KAI utilizes advanced AI technology, including a specialized Large Language Model (LLM), to understand the unique needs of each user. This allows KAI to provide: Instant EMI Calculations & Loan Estimates, Expert Answers to Your Home Loan Questions and to provide context and guidance, acting as a home loan guide, rather than a mere chatbot.

Mr. Sudipta Roy, Managing Director & CEO at LTF said, "We are pleased to launch KAI, a testament to our dedication to improving customer engagement and streamlining financial processes. With KAI, we are not just launching a chatbot; we are offering a personalized, 24/7 guide to help potential home buyers navigate the often-confusing home loan process. Our goal is to make the home buying journey simple, efficient, and accessible. What makes KAI truly unique is its ability to not only provide immediate responses to specific queries related to LTF's home loans but also offer guidance on a spectrum of related home loan topics."

KAI goes beyond basic chatbot functionality by drawing information from LTF documents (using latest RAG technology) and providing smooth EMI calculations using interactive sliders. Users can conveniently download EMI schedules and bookmark preferred options. KAI provides conversational style answers making it easy to understand for a broad base of users, and it can also handle follow-up questions seamlessly ensuring a comprehensive and user-friendly experience.

About L&T Finance Ltd. (LTF):

L&T Finance Ltd. (LTF) (<https://www.ltf.com>), formerly known as L&T Finance Holdings Ltd., 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 been certified as a Great Place To Work® and has also won many prestigious awards for its flagship CSR project – "Digital Sakhi" – which focuses on women's empowerment and digital and financial inclusion. Under Right to Win, being in the 'right businesses' has helped the Company become one of the leading financiers in key Retail products. The Company is focused on creating a top-class,

digitally enabled, Retail finance company as part of the Lakshya 2026 plan. The goal is to move the emphasis from product focus to customer focus and establish a robust Retail portfolio with quality assets, thus creating a Fintech@Scale while keeping ESG at the core. Fintech@Scale is one of the pillars of the Company's strategic roadmap - Lakshya 2026. The Company has approximately 2.5 Crore customer database, which is being leveraged to cross-sell, up-sell, and identify new customers.

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