

| | |
|-------------------------|------|
| Quality | (%) |
| ROE | 10.9 |
| Operating Profit Margin | 20.7 |
| PAT margin | 16.3 |

| | |
|----------------------|------|
| 3Y Growth | (%) |
| Sales | 58.4 |
| Operating Profit | 12.8 |
| Earnings Per Share | 23.9 |
| Book Value Per Share | 8.5 |

| | |
|-------------------------|------|
| 3Y Average | (%) |
| ROE | 10.7 |
| Operating Profit Margin | 11.6 |
| PAT Margin | 15.2 |

| | |
|-------------------------|------|
| Valuation | (%) |
| PE Premium to 5Y median | 37.2 |
| PB Premium to 5Y median | 80.8 |
| Dividend Yield | 1 |

Price Chart

Last Close (Rs.)
277.55

MCap (Rs. Cr)
68.623

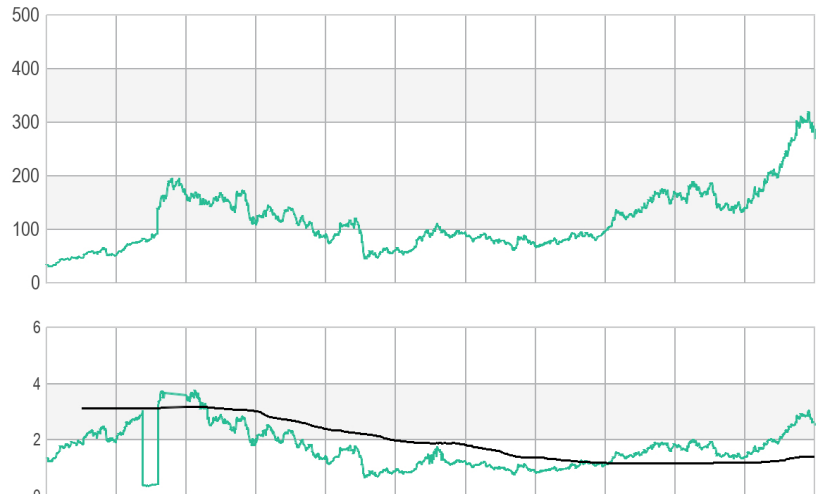
PE
24.41

PEG
2.1

PB Trend

Current PB
2.53

5Y median
1.4



Stock Performance (Trailing)

| Time Period | L&T Fin | S&P BSE Sensex |
|-------------|---------|----------------|
| 3 Months | 2.6 | -1.9 |
| 1 Year | 90.1 | 15.4 |
| 3 Years | 47.7 | 14.4 |
| 5 Years | 24.8 | 11.7 |
| 10 Years | 22.7 | 13.9 |

Price Data

| | FY16 | FY17 | FY18 | FY19 | FY20 | FY21 | FY22 | FY23 | FY24 | FY25 | YTD |
|----------------------------|------|-------|-------|-------|-------|-------|------|------|------|------|-------|
| Market Cap (Rs.: '000' Cr) | 11.2 | 21.7 | 31.3 | 30.5 | 10.3 | 23.6 | 19.9 | 20.3 | 39.4 | 38.2 | 68.6 |
| High (Rs) | 46 | 78 | 199 | 176 | 145 | 113 | 101 | 98 | 179 | 194 | 279 |
| Low (Rs) | 30 | 39 | 74 | 103 | 43 | 45 | 59 | 66 | 79 | 129 | 269 |
| Total Return (%) | 33 | 197.9 | -11.7 | -22.6 | -20.7 | -13.9 | 12.3 | 89.2 | -17 | -- | -12.2 |
| Index Return (%) | 8 | 48.1 | -13.3 | -3 | 19.9 | 39.2 | 1.4 | 45.5 | 25.8 | -- | -2.8 |

Key Financial Metrics

| | Mar-16 | Mar-17 | Mar-18 | Mar-19 | Mar-20 | Mar-21 | Mar-22 | Mar-23 | Mar-24 | Mar-25 | TTM |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|------|
| Income Statement (Rs.: '000' Cr) | | | | | | | | | | | |
| Sales | 7.3 | 8.3 | 10.2 | 13 | 14.1 | 13.4 | 11.9 | 12.8 | 13.6 | 15.9 | 17.2 |
| Operating Profit | 5.5 | 5.8 | 7 | 10 | 10.3 | 8.4 | 7.1 | 8.1 | 8.5 | 9.6 | 10.3 |
| PAT | 0.9 | 1 | 1.3 | 2.2 | 1.7 | 0.7 | 0.8 | -0.7 | 2.3 | 2.6 | 2.8 |
| Balance Sheet (Rs.: '000' Cr) | | | | | | | | | | | |
| Net Worth | 8.4 | 9.1 | 11.4 | 13.4 | 14.7 | 18.8 | 19.9 | 21.5 | 23.4 | 25.6 | 26.4 |
| Debt | 51.6 | 59.8 | 75.2 | 91.5 | 93.9 | 88.6 | 85.2 | 83 | 76.5 | 92.2 | -- |
| Cash Flow | | | | | | | | | | | |
| CFO (Rs.: '00' Cr) | -92 | -58 | -156 | -116 | 22 | 55 | 61 | 67 | 7 | -166 | -- |
| FCF/Share | 8 | 3 | 7 | 11 | 9 | 4 | 3 | -4 | 21 | -18 | -- |
| Ratios | | | | | | | | | | | |
| ROE (%) | 12.8 | 14 | 13.4 | 18.1 | 12.2 | 4.5 | 4.4 | -3.5 | 10.4 | 10.8 | 10.9 |
| ROCE (%) | 9.8 | 8.9 | 8.9 | 10.4 | 9.6 | 7.9 | 6.6 | 5 | 8.2 | 8.7 | -- |
| Operating Margin (%) | 14.7 | 10 | 8.5 | 9.3 | 2.6 | -13.3 | -26.1 | -3.2 | 6.4 | 7.8 | 20.7 |
| PAT Margin (%) | 11.4 | 12.1 | 11.8 | 15.1 | 10.4 | 4.6 | 5.2 | -4.8 | 14.7 | 14.5 | 16.3 |
| Debt to Equity | 6.2 | 6.7 | 6.6 | 6.9 | 6.5 | 4.8 | 4.3 | 3.9 | 3.3 | 3.6 | 0 |
| Valuation | | | | | | | | | | | |
| P/E | 15 | 21.6 | 23.2 | 12.7 | 5.6 | 24.4 | 18.6 | 12.5 | 17 | 14.5 | 24.4 |
| P/B | 1.6 | 2.8 | 2.8 | 2.3 | 0.7 | 1.3 | 1 | 1 | 1.7 | 1.5 | 2.5 |

Quarterly Sales (Rs.: '00' Cr)

| Financial Year | Jun | Sep | Dec | Mar |
|----------------|------|------|------|------|
| FY27 | -- | -- | -- | -- |
| FY26 | 42.6 | 43.4 | 45.8 | -- |
| FY25 | 37.8 | 40.2 | 41 | 40.2 |
| FY24 | 32.2 | 32.1 | 35.3 | 36.7 |
| FY23 | 29.5 | 30.9 | 33.2 | 32.4 |

Quarterly PAT (Rs. Cr)

| Financial Year | Jun | Sep | Dec | Mar |
|----------------|-------|-------|--------|-------|
| FY27 | -- | -- | -- | -- |
| FY26 | 700.8 | 734.9 | 738 | -- |
| FY25 | 685.3 | 696.7 | 625.7 | 635.8 |
| FY24 | 530.5 | 594.2 | 639.4 | 553 |
| FY23 | 221.7 | 360.3 | 1727.8 | 416.9 |

Other Details

Sub-Ind : NBFC - Diversified

Chairman: SN

MD : Sudipta Roy

Group : L&T

Size : Mid Cap

BSE Code : 533519

NSE Code : LTF

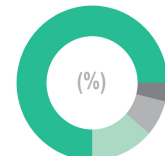
Liquidity : High

Listing : --

10Y Growth

| | |
|-----|----|
| PAT | 29 |
| EPS | 18 |
| -- | -- |

Shareholding Pattern (%)



Fund House Invested (% of Equity)

| | |
|---------------|-----|
| Kotak | 1.8 |
| Mirae Asset | 1.8 |
| Invesco | 1.7 |
| Motilal Oswal | 1.6 |

About the Company

L&T Finance Limited, a non-banking financial company, engages in the provision of various financial products and services in India.

Thinking of Investing in L&T Fin ?

Before you take the leap, consider this:

Value Research Stock Advisor has analysed thousands of stocks to create a curated list of recommendations, focusing on companies with the highest potential for strong returns. With expert insights and proven strategies, we provide the insights you need to grow your wealth with confidence.

Why choose Value Research Stock Advisor?



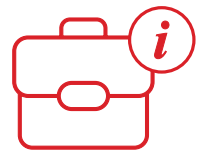
Ready-to-Invest Portfolios

Stocks tailored to your investment needs



Top Stock Picks

Monthly handpicked recommendations



Portfolio Guidance

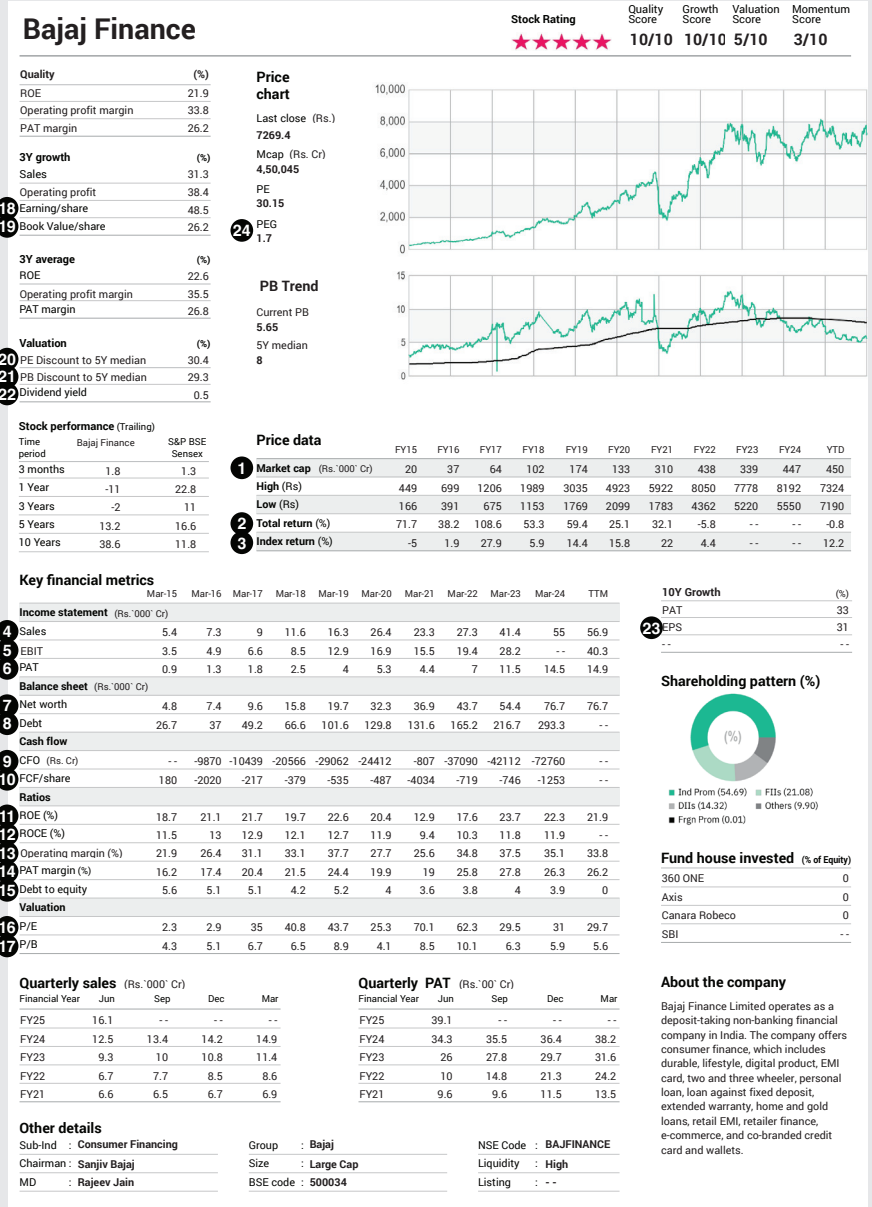
Clear and actionable advice

[Get Recommended Stocks Now](#)



Trusted source for wise decisions

- Market capitalisation:** What you need to pay to own 100 per cent of the company. Calculated by multiplying the share price and total number of shares.
- Total return:** It is the overall return, combining dividends and capital gains, generated by a stock in a financial year.
- Index return:** It is the return generated by a benchmark stock index in a financial year.
- Sales:** Refers to the amount of income generated by a company from the sale of goods and services in a given period. It indicates a business's scale of operations.
- Operating profit:** Profit earned from operating activities before setting aside funds for any potential loan losses.
- PAT:** Profit after tax is the profit earned by a company in a given period after deducting all expenses from revenue.
- Net worth:** The difference between a company's total assets and its total liabilities, reflecting the value owned by shareholders. Also called shareholders' equity or equity.
- Debt:** The total amount of interest-bearing financial obligations owed by a company.
- CFO:** The cash generated from a company's operating activities, indicating its ability to sustain and grow its operations.
- FCF/share:** Free cash flow is the amount of cash left with the company after all operational expenses and reinvestments (capex) have been made. Calculated on a per-share basis.



- ROE:** Return on equity highlights the efficiency in generating profit from equity.
- ROCE:** Return on capital employed showcases a company's capital efficiency. That is, how much profit did a company generate from the total capital (debt and equity) employed in the business.
- Operating profit margin:** Operating profit as a percentage of sales. It indicates the operating profitability of a company.
- PAT margin:** Profit after tax as a percentage of sales. It indicates the overall profitability of a company.
- Debt to equity:** It shows how much debt a company has for every rupee of equity in the business.
- P/E:** Current share price divided by the earnings per share (i.e., PAT per share) generated in the last twelve months. It is a valuation metric that shows how much market participants are willing to pay for each rupee of profit after tax.
- P/B:** Current share price divided by the net worth per share (also called book value). Another valuation metric that shows how much market participants are willing to pay for each rupee of net worth.
- Earning/share:** Commonly known as EPS, it is simply the profit after tax divided by the total number of outstanding shares. It represents the profit earned on each share.

- Book value/share:** Book value per share (or net worth per share) captures the net worth of the company on a per-share basis.
- P/E discount or premium to median:** Current P/E of a stock as compared to its five-year historical median. Shows how expensive or cheap it is as compared to the past.
- P/B discount or premium to median:** Current P/B of a stock as compared to its five-year historical median. Shows how expensive or cheap it is as compared to the past.
- Dividend Yield:** Dividends paid by the company in the last one year as a percentage of the current share price. It indicates the return that can be generated through dividends alone.
- Provision and contingencies:** The amount set aside to cover potential future loan losses or liabilities, respectively.
- PEG:** The P/E ratio divided by the last five-year growth in earnings per share. It is a better measure of valuation than the P/E ratio as it incorporates profit growth as well. The higher the score, the better.