



**AIM. INNOVATE. CREATE.**

**LTFS – Lakshya 2026**



***L&T Financial Services***

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# Path to becoming a top class digitally enabled retail finance company

1 Sustained profit and growth engine



2 Demonstrable strength in risk management



3 Creating Fintech @ Scale



4 Sustainable future growth through ESG



# Our Progress till now (1/2)

## Disclosures basis existing practices

## Enhanced disclosures and certifications

## Building ESG conscious organisation



2018 - 19

- Undertook Gap assessment on Sustainability readiness
- Constitution of Sustainability Task Force
- Undertook 1<sup>st</sup> materiality assessment



2019 - 20

- Published 1<sup>st</sup> Sustainability Report
- Became a 'Constituent' on FTSE Emerging Index series
- Applied for S&P Global Corporate Sustainability Assessment



2020 - 21

- Adopted ESG targets
- Remained 'Constituent' on FTSE & included in CDP
- Published 2<sup>nd</sup> SR (Disclosure under 6 capitals of IIRC & GRI Standards) & external assurance by E&Y



2021 - 22

- Setup board level ESG committee and amongst 1<sup>st</sup> in industry to map BRSR in SR
- Took Carbon neutrality & water neutrality targets and Corporate HQ shifted to "Renewable Energy"
- Introduced Materiality assessment across all stakeholders (internal & external)

LTFS amongst the early movers in the industry on ESG initiatives

# Our Progress till now (2/2)

## ESG ratings highlights

**S&P Global**



FTSE4Good

**MSCI**  
ESG RATINGS



CCC B BB BBB A AA AAA

FY20 Score	FY21 Score	YoY Change	Highlights
35	55	↑	<ul style="list-style-type: none"> <li>Improvement in score by 20 points</li> <li>In 90<sup>th</sup> percentile; global industry average: 27</li> </ul>
Constituent	Constituent	↑	<ul style="list-style-type: none"> <li>Remained constituent on the FTSE4Good Index Series for last 3 years</li> </ul>
A	A	—	<ul style="list-style-type: none"> <li>Consistently maintained 'A' rating for 3 consecutive years</li> </ul>

Access details of all our ESG ratings on [www.ltfs.com](http://www.ltfs.com)

Improvement in ESG ratings on YoY basis; amongst industry leaders in NBFC sector

# Sustainable future growth through ESG



**VISION**

To be an environmentally and socially responsible financial institution built on the foundation of 'Assurance', focused on generating sustainable long-term value for all our stakeholders



**GOALS**



Profitability with ethical, environmental and social responsibility



Mainstream ESG practices into business, operations and value chain



Achieving Best-in-class ESG ratings

ESG to be deeply embedded in LTFS operations and businesses

**Strategy**



Develop and deploy ESG Implementation Framework



Integrate environmental and social risks in ERM framework



Set clear targets under ESG Monitoring and Reporting



Become signatory to International ESG standards

**Governance/Social**



Formulate ESG linked KRAs for senior executives & employees



Implement Diversity, Inclusion and Equity Program



Drive employee & customer satisfaction through initiatives



Mechanism to ensure compliance of ESG practices

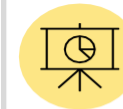
**Systems/Processes**



Develop ESG specific risk assessment tools & risk appetite statements



Develop training modules for creating awareness



Broaden scope for monitoring Scope 3 emissions & automate ESG data collection



Develop ESG dashboard across operations & business units

# Sustainable future growth through ESG

Commitment to achieve Carbon and Water Neutrality adopted in FY22

LTFH Carbon Neutral by

FY35



Adopt Energy Conservation and efficiency measures



Use Renewable Energy solutions in operations



Achieve Carbon Sequestration through initiatives such as tree plantations

LTFH is already Water Neutral in

FY22



Engage in Water conservation and efficiency initiatives



Follow "Reuse and Recycle" for water in operations



Support efforts for Water replenishment in drought prone areas

# Thank You