

L&T Finance Ltd. Scales Gold Loan Footprint to Over 260 Branches

Category: Business

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- The Company's entry into Gold finance business began with 130 branches via an acquisition deal in June 2025
- Within 8 months of acquisition, the Company has added over 130 new branches

L&T Finance Ltd. (LTF), (formerly known as L&T Finance Holdings Ltd.), one of the leading Non-Banking Financial Companies (NBFCs) in the country, today announced a major milestone in its retail strategy by doubling its Gold Loan branch network to over 260 branches nationwide. This rapid expansion was marked by the launch of its 130th new branch earlier this month since the acquisition of the gold loan business in June 2025. By matching its acquired portfolio with over 130 new branches in under a year, LTF has signalled a high-velocity play in India's secured credit landscape.



Visit our website to avail of the L&T Finance Gold Loan

By scaling operations across the North, West, East, and South regions, LTF is pursuing geo-expansion to capture increasing demand for secured credit. LTF's Gold Loan business has expanded its footprint to 18 States and Union Territories, marking its strategic entry into Assam, Karnataka, Telangana, Maharashtra, Odisha, West Bengal, Himachal Pradesh, and Rajasthan. By seamlessly integrating physical proximity with digital agility, LTF continues to redefine the gold loan experience through rapid turnaround times and flexible credit solutions.

Commenting on this development, **Mr. Raju Dodti, Chief Operating Officer, LTF**, said, *"We are elated to share that we have successfully doubled the Company's dedicated gold loan branch network in record time since our entry into this business, bringing the total count to over 260 branches nationwide, which will continue to increase given our aggressive branch expansion policy. Our rapid expansion is a testament to our 'Lakshya' strategy—transforming into a top-class, digitally-enabled, customer-centric retail powerhouse. By adding nearly 1 branch per day over the past few months, we aren't just increasing our footprint; we are building a robust ecosystem of security and trust. By scaling across the North, West, East, and South, LTF is de-risking its portfolio through*

geographic diversification while capturing high-growth retail demand. It is also underpinned by operational excellence, featuring state-of-the-art security systems and an experienced workforce specialised to deliver gold-standard customer service."

About L&T Finance Ltd. (LTF)

L&T Finance Ltd. (LTF) (www.LTFINANCE.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—by four leading domestic rating agencies. In August 2025, S&P Global Ratings upgraded LTF's long-term Issuer Credit Rating to "BBB/Stable" from "BBB-/Positive" and short-term issuer credit rating to "A-2" from "A-3." Fitch Ratings has assigned LTF Long-Term Foreign and Local-Currency Issuer Default Ratings of "BBB-" with a Stable outlook. 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 over a 2.8 Crore customer database, which is being leveraged to cross-sell, up-sell, and identify new customers.

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