

Published Date	1 st April 2025	Portal	Outlook Business
Edition	National	Category	A
Headline	Driving Sustainable Growth: L&T Finance's CSR Impact on Communities in FY25		

Driving Sustainable Growth: L&T Finance's CSR Impact on Communities in FY25

How has L&T Finance's Corporate Social Responsibility (CSR) strategy in FY25 contributed to meaningful change in communities across your geographies in India?

At L&T Finance, our CSR strategy is deeply rooted in the '3S' approach namely Social Impact, Scale, and Sustainability that ensures long-term and transformative change. In FY25, the Company continued to deliver social impact through its focused CSR thrust areas i.e., Digital and Financial Inclusion, Disaster Management, Climate Impact Management, and Social Inclusion.

Our flagship 'Digital Sakhi' program was extended to three new districts in Rajasthan (Udaipur, Rajas and, and Chittorgarh) and one each in Uttar Pradesh and Bihar, in Kushinagar and Saharsa respectively. While 300 Digital Sakis empowered over 3 lakh people, enabling them with digital and financial awareness, 870 Digital Sakis reached over 10 lakh community members across six states and 10 districts for other initiatives. A significant milestone was connecting 2 lakh last-mile beneficiaries to government schemes worth Rs. 150 crore. This year, we also released a coffee table book titled 'संKALAN', a compilation of transformative and inspirational stories of Digital Sakis and women entrepreneurs to showcase their role in driving change in rural communities.

Another impactful contribution was our immediate response to the states that faced several disasters in the form of floods and cyclones. Despite so many on-ground challenges like tough and restricted terrains, unavailability of relief material, and vast geographical spread, we provided immediate relief, ensuring affected communities received essential supplies on time. Over 33,000 relief kits were distributed in Bihar, Uttar Pradesh, and Telangana, aiding recovery and resilience.

With climate resilience being a global priority, how is L&T Finance addressing this issue through its CSR initiatives?

We introduced Climate Impact Management as a focused area and implemented two major programs.

Firstly, Project Prakruti through which we converted 500 acres into fertile land through horticulture plantations, benefiting small and marginal farmers. Over 2.5 lakh saplings were planted with an impressive 95% survival rate, as verified by an independent agency. And secondly, Jalvaibhav 2.0 through which we launched this program in 12 villages of Kolar, Karnataka. This initiative created rainwater harvesting structures, promoted farm field schools for irrigation efficiency, and improved surface water availability. It impacted 5,000 farmers and

added 40 lakh litres of water storage, enabling farmers to cultivate two crop cycles that further positively impacted their income.

What are the key learnings from this year's CSR initiatives, and how does L&T Finance plan to strengthen its commitment to social and environmental impact in the coming years?

It is evident that community-driven empowerment leads to sustainable change. Our Digital Sakhi program has reinforced that when rural women are equipped with knowledge and tools, they uplift entire communities.

Looking ahead, we plan to scale our Digital Sakhi program, as well as expand climate resilience initiatives, and strengthen our disaster response framework. By leveraging technology and partnerships in CSR, we aim to maximize social and environmental impact, ensuring inclusive and long-lasting change for communities at large.

Driving Sustainable Growth: L&T Finance's CSR Impact on Communities in FY25

An exclusive interview with Ms. Apurva Rathod, Company Secretary & Chief Sustainability Officer, L&T Finance Ltd.

How has L&T Finance's Corporate Social Responsibility (CSR) strategy in FY25 contributed to meaningful change in communities across your geographies in India?

At L&T Finance, our CSR strategy is deeply rooted in the '3S' approach namely Social Impact, Scale, and Sustainability that ensures long-term and transformative change. In FY25, the Company continued to deliver social impact through its focused CSR thrust areas i.e., Digital and Financial Inclusion, Disaster Management, Climate Impact Management, and Social Inclusion.

Our flagship 'Digital Sakhi' program was extended to three new districts in Rajasthan (Udaipur, Rajasmand, and Chittorgarh) and one each in Uttar Pradesh and Bihar, in Kushinagar and Saharsa respectively. While 300 Digital Sakhis empowered over 3 lakh people, enabling them with digital and financial awareness, 870 Digital Sakhis reached over 10 lakh community members across six states and 10 districts for other initiatives. A significant milestone was connecting 2 lakh last-mile beneficiaries to government schemes worth Rs. 150 crore. This year, we also released a coffee table book titled 'संKALAN', a compilation of transformative and inspirational stories of Digital Sakhis and women entrepreneurs to showcase their role in driving change in rural communities.

Another impactful contribution was our immediate response to the

states that faced several disasters in the form of floods and cyclones. Despite so many on-ground challenges like tough and restricted terrains, unavailability of relief material, and vast geographical spread, we provided immediate relief, ensuring affected communities received essential supplies on time. Over 33,000 relief kits were distributed in Bihar, Uttar Pradesh, and Telangana, aiding recovery and resilience.

With climate resilience being a global priority, how is L&T Finance addressing this issue through its CSR initiatives?

We introduced Climate Impact Management as a focused area and implemented two major programs. Firstly, Project Prakruti through which we converted 500 acres into fertile land through horticulture plantations, benefiting small and marginal farmers. Over 2.5 lakh saplings were planted with an impressive 95% survival rate, as verified by an independent agency. And secondly, Jalvaibhav 2.0 through which we launched this program in 12 villages of Kolar, Karnataka. This initiative created rainwater harvesting structures, promoted farm field schools for irrigation efficiency, and improved surface water availability. It impacted 5,000 farmers and added 40 lakh litres of water storage, enabling farmers to cultivate two crop cycles that further positively impacted their income.



What are the key learnings from this year's CSR initiatives, and how does L&T Finance plan to strengthen its commitment to social and environmental impact in the coming years?

It is evident that community-driven empowerment leads to sustainable change. Our Digital Sakhi program has reinforced that when rural women are equipped with knowledge and tools, they uplift entire communities. Looking ahead, we plan to scale our Digital Sakhi program, as well as expand climate resilience initiatives, and strengthen our disaster response framework. By leveraging technology and partnerships in CSR, we aim to maximize social and environmental impact, ensuring inclusive and long-lasting change for communities at large.