L&T Finance initiates the flagship CSR Project 'Integrated Community Development Project comprising the 'Digital Sakhi,' 'Jalvaibhav 2.0,' and 'Project Utthan' in Purba Bardhaman district of West Bengal

- The project will onboard 200 rural women as Digital Sakhis who will spread Digital Financial Literacy (DFL) to rural communities in over 800 villages of the Purba Bardhaman district of West Bengal
- Digital Sakhis will identify and provide training and support to over 2,000 rural women entrepreneurs, enabling them to expand and strengthen their existing micro-businesses
- Jalvaibhav 2.0 project will be implemented in 20 villages benefitting more than 5,000 farmers
- Transform 1,000 households across 20 villages through integrated solar, water, agricultural, and digital development solutions through Project Utthan
- L&T Finance Ltd. has planned CSR initiatives over the next four years in Purba Bardhaman district of West Bengal

Purba Bardhaman (West Bengal), September 3, 2026: L&T Finance Ltd. (LTF), one of the leading Non-Banking Financial Companies (NBFCs) in the country, announced the expansion of its flagship Corporate Social Responsibility (CSR) project – 'Integrated Community Development Project' (ICDP) in Purba Bardhaman district of West Bengal state. The Digital Sakhi project is under the Digital and Financial Inclusion vertical of LTF. It empowers women to catalyse positive change in their communities through Digital Financial Literacy (DFL) and help create sustainable livelihoods for women.

Over the next four years (FY27–30), the Company is committing to a comprehensive social impact roadmap focused on sustainable development and inclusive growth. Through these strategic initiatives, the Company aims to advance digital and financial literacy by reaching over 10 lakh beneficiaries across more than 800 villages, while fostering economic independence by identifying, upskilling, and handholding over 2,000 women entrepreneurs. To ensure equitable access to welfare, the effort will prioritise delivering government schemes directly to the last-mile beneficiaries. Furthermore, the Company will partner with more than 5,000 farmers to boost income levels through targeted water conservation projects, complemented by broader environmental efforts centred on developing climate-smart villages, preserving ecological balance, and expanding access to clean water.

By achieving these objectives, the Company intends to have a significant positive impact on the lives of rural women and their families, fostering financial inclusion, entrepreneurship, and sustainable development in the region. The Digital Sakhi project focuses on Sustainable Development Goal (SDG) 5 – Gender Equality, wherein women are identified from rural communities and trained extensively in DFL, leadership, and technology.

The Jalvaibhav 2.0 project will address issues like water scarcity and soil conservation by implementing various initiatives like replenishment of existing and new water resources, promoting climate-smart agricultural and allied interventions, thereby positively impacting the income levels of over 5,000 farmers. The project will be implemented in ten villages in the same region. Both the projects are specifically designed to benefit the region's predominantly agricultural population.

The Project Utthan will transform 1,000 households across 20 villages through integrated solar, water, agricultural, and digital development solutions.

Commenting on the expansion of the Digital Sakhi project in Purba Bardhaman district of West Bengal, **Mr. Sudipta Roy, Managing Director & CEO of LTF** said, "With the successful implementation of the Digital Sakhi project in the East Medinipur district of West Bengal, and launch across 200+ villages in the Murshidabad district of West Bengal during FY25, we are now expanding this initiative in Purba Bardhaman, with a four-year plan. True financial inclusion goes

beyond providing access, it requires building grassroots capability and long-term resilience. By placing women at the center of community transformation and linking financial literacy with sustainable livelihoods, we are not just expanding a CSR initiative; we are creating a scalable model for last-mile empowerment and climate-smart rural growth. While the Jalvaibhav 2.0 project significantly improves the livelihoods of farmers."

Speaking about the Integrated Community Development Project (ICDP), **Ms. Apurva Rathod, Company Secretary and Chief Sustainability Officer of LTF** said, "As we celebrate a decade of the Digital Sakhi movement, expanding our Integrated Community Development Project into Purba Bardhaman marks a pivotal milestone in our journey across West Bengal. By combining digital financial inclusion with climate resilience and clean energy, we are going beyond basic account ownership to true economic empowerment—building self-sustaining ecosystems where local women and smallholder farmers lead the transformation of their own communities."

LTF will expand this four-year project, the Integrated Community Development Project, with the support of Sabuj Sangha, a non-governmental organisation (NGO), for implementation. Notably, since its inception in 2017, the project has created a cadre of over 2,000 Digital Sakhis who have benefited over 72 lakh individuals and helped upskill over 17,500 women entrepreneurs.

About L&T Finance Ltd. (LTF):

L&T Finance Ltd. (LTF) (www.LTFINANCE.com), 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 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 affirmed 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 transforming into a Risk-first, Technology-first, AI-native Retail financial services institution as part of the Lakshya 2031 plan. The Company has over 2.9 Crore customer database, which is being leveraged to cross-sell, up-sell, and identify new customers.

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About Sabuj Sangha:

Sabuj Sangha is a non-governmental organisation that originated as a social club in 1954 in the village of Nandakumarpur in the South 24 Parganas district of West Bengal. In 1975, it evolved as an organisation and was registered under the West Bengal Societies Act, 1961. In the 1990s, Sabuj Sangha adopted a participatory approach in empowering vulnerable communities through various social development programmes.

In 1992, the organisation was registered under the Foreign Contribution Regulations Act 1976. Over the next three decades, Sabuj Sangha expanded its operational areas to the districts of Kolkata, North 24 Parganas, East Midnapore, Nadia and Alipurduar districts. Sabuj Sangha works with a wide range of stakeholders, including Indian and foreign funding agencies, corporate companies, trusts, institutions, and several departments of the Government of West Bengal. Sabuj Sangha has a strong network of longstanding individual supporters and well-wishers that grow Year-on-Year.