L&T Finance expands flagship CSR Project 'Digital Sakhi' in Kalaburagi, Karnataka; Targets reaching 10 lakh beneficiaries across more than 800 villages

- The project will onboard 200 rural women as Digital Sakhis who will spread Digital Financial Literacy (DFL) to rural communities in over 800 villages in Kalaburagi, Karnataka
- 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
- L&T Finance Ltd. (LTF) has planned CSR initiatives over the next four years in Kalaburagi, Karnataka

Kalaburagi (Karnataka) 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 – 'Digital Sakhi' in Kalaburagi, Karnataka state. This 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 1,000 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.

Commenting on the expansion of the Digital Sakhi project in Kalaburagi, **Mr. Sudipta Roy, Managing Director & CEO of LTF** said, "With the successful implementation of the Digital Sakhi project in Kalaburagi, Karnataka we are expanding this initiative in the district 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."

Speaking about the Digital Sakhi project, **Ms. Apurva Rathod, Company Secretary and Chief Sustainability Officer of LTF** said, "We believe that when you empower a woman with digital fluency and economic agency, the ripple effect lifts an entire village. Digital Sakhi is our commitment to closing the rural divide by giving women, farmers, and local entrepreneurs the tools, knowledge, and infrastructure they need to build self-sustaining futures."

LTF will expand this four-year project with the support of implementing agency Access Livelihoods Foundation. 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 Access Livelihoods Foundation:

Access Livelihoods Foundation is a non-profit organization dedicated to transforming and mainstreaming the livelihoods of economically marginalized and unorganized communities in India, including small and marginal farmers, livestock holders, tribals, artisans, and women. By pioneering innovative livelihood solutions, enterprise development, and community-owned institutions (such as Farmer Producer Companies), Access Livelihoods works to build self-reliance, enhance economic returns, and foster sustainable, equitable growth.