L&T Finance Ltd. (LTF) initiates the 'Integrated Community Development Project' (ICDP) comprising the 'Digital Sakhi' and 'Project Utthan' in the Purnea district of Bihar

- The ICDP approach will unify standalone interventions of Digital and Financial Inclusion and Climate Impact management under one umbrella with more focus and deeper impact
- The Company has planned the above intervention for the next four years in the Purnea district of Bihar and targets reaching 10 lakh beneficiaries in more than 800 villages
- The project will onboard 200 rural women as Digital Sakhis who will spread Digital and Financial Literacy (DFL) to rural communities
- The Company will transform 1,000 households across 30 villages by promoting Climate Smart Villages, integrating solar technology in agricultural, and providing clean drinking water facilities through Project Utthan

Purnea (Bihar), September 18, 2026: L&T Finance Ltd. (LTF), one of the leading Non-Banking Financial Companies (NBFCs) in the country, announced the launch of its Corporate Social Responsibility (CSR) new intervention – 'Integrated Community Development Project (ICDP)' in the Purnea district of Bihar. The ICDP approach will unify standalone interventions of Digital and Financial Inclusion through Digital Sakhi and promote Climate Smart Villages, integrating solar technology in agricultural, and providing clean drinking water facilities through Project Utthan under one umbrella with more focus and deeper impact. The project team will work directly alongside local community institutions to anchor digital literacy, financial inclusion amongst rural women and climate-resilient practices with farmers across identified villages. By integrating these initiatives through an ICDP, the programme will deliver a seamless, coherent development process for residents rather than a fragmented series of isolated projects.

The first pillar of the Purnea rollout is Digital Sakhi, LTF's flagship CSR initiative for digital and financial inclusion, which has already delivered strong results across Bihar's Supaul and Saharsa districts. The programme equips local women to become "Digital Sakhis"—champions of digital and financial literacy. In turn, they empower their communities, particularly women, to adopt digital payments, access essential financial and government services, and navigate online security with heightened awareness of digital and cyber fraud. Beyond literacy, Digital Sakhi plays a pivotal role in identifying the women who want to become entrepreneurs and training existing women entrepreneurs. Expanding the Digital Sakhi programme to the Purnea district of Bihar will bring its model of women-led, community-anchored financial inclusion to new villages, building lasting local capacity.

Alongside Digital Sakhi, LTF is launching Project Utthan in Purnea district to strengthen rural resilience to climate change and expand access to essential environmental services. Through the initiative, Project Utthan will establish Climate Smart Villages that adopt sustainable agricultural and resource-management practices tailored to shifting climate conditions. The project will also promote solar technology to deliver clean, reliable energy and establish clean drinking water facilities to address a critical need for rural households. Together, these components are designed to reduce villages' vulnerability, especially for women, to climate-related shocks while improving day-to-day quality of life. The project intends to positively impact on the income levels of over 1,000 households. This intervention will be implemented in thirty villages in the same region.

Commenting on the expansion of the Digital Sakhi project in Purnea district of Bihar, **Mr. Raju Dodti, Whole-time Director and Chief Operating Officer, L&T Finance Ltd.** said, "Following the successful implementation of the Digital Sakhi project in the Supaul district of Bihar and over 200 villages in the Saharsa district of Bihar during FY25, we are pleased to expand this initiative in the Purnea 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 centre 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 Integrated Community Development Project, **Ms. Apurva Rathod, Company Secretary and Chief Sustainability Officer, L&T Finance Ltd.** said, “As we celebrate a decade of the Digital Sakhi project, launching our new initiative of the Integrated Community Development Project into Purnea marks a pivotal milestone in our journey across Bihar. 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 rural women and smallholder farmers lead the transformation of their own communities.”

Over the next four years (FY27–30), the Company is committing to a comprehensive social impact roadmap focused on sustainable development and inclusive growth. Bringing Digital Sakhi and Project Utthan together under ICDP is intended to create benefits greater than the sum of the two programmes run separately. 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 social welfare schemes, the effort will prioritise delivering government schemes directly to the last-mile beneficiaries.

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.

LTF will expand this four-year project with the support of BAIF Livelihoods, a non-government 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 BAIF:

BAIF is a non-profit organisation working towards sustainable rural development and livelihood improvement in India. Established in 1967, BAIF focuses on creating sustainable income and livelihood opportunities for rural families, particularly for disadvantaged and vulnerable communities. BAIF envisions a self-reliant and sustainable rural society with improved food security, safe drinking water, better health and nutrition, gender equity, education, and a clean and healthy environment. BAIF aims to create opportunities for gainful self-employment and sustainable livelihoods for rural families, especially disadvantaged sections of society. It works towards improving the overall quality of life and environmental sustainability through development research, appropriate technologies, skill development, capacity building, and community participation. BAIF’s programmes span 18 states across India, covering hundreds of districts and villages, and are supported by a multidisciplinary team working closely with rural communities and development partners.