L&T Finance Ltd. initiates the 'Integrated Community Development Project' (ICDP) comprising the 'Digital Sakhi,' 'Jalvaibhav,' and 'Project Utthan' in the Jhabua district

- Building on the success of the Digital Sakhi Project, L&T Finance is launching its flagship Integrated Community Development Project (ICDP) in the Jhabua district of Madhya Pradesh
- The Company has planned the above intervention for the next four years in the Jhabua district of Madhya Pradesh and targets reaching 10 lakh beneficiaries across more than 800 villages
- The Digital Sakhi project will onboard 200 rural women as Digital Sakhis who will spread Digital and Financial Literacy (DFL) to rural communities
- Project Utthan will benefit over 1,000 farmers on water conservation and climate-smart agricultural practices

Jhabua (Madhya Pradesh), September 30, 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 Jhabua district of Madhya Pradesh. The ICDP model consolidates previously standalone CSR initiatives into a unified framework designed to drive sustainable economic empowerment and environmental stewardship. This strategic integration operates across Digital Sakhi, Jalvaibhav, and Project Utthan.

The Company plans to expand Digital Sakhi, LTF's flagship CSR initiative under digital and financial inclusion thrust area, which has already delivered strong results across Madhya Pradesh's Dhar and Bharwann 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 frauds. 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 Jhabua district of Madhya Pradesh 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 the Jhabua district to promote Climate Smart Agri-Practices, and clean drinking water access. Under Jalvaibhav 2.0, activities will be carried out to create additional water harvesting capacities, thus making water available for productive purposes, the ICDP model delivers targeted, long-term impact across diverse community landscapes. 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.

Commenting on the expansion of the CSR initiative in Jhabua, **Mr. Sudipta Roy, Managing Director & CEO of L&T Finance Ltd.** said, "As India moves toward inclusive economic progress, empowering rural communities requires a shift from transactional assistance to transformational ecosystems. Our expansion into Jhabua brings digital literacy, women entrepreneurship, and climate-resilient agriculture under a single strategic framework. Through this integrated approach, L&T Finance is committed to driving lasting socio-economic change that strengthens both community resilience and the broader national growth story."

Speaking about the Digital Sakhi project, **Ms. Apurva Rathod, Company Secretary and Chief Sustainability Officer of L&T Finance Ltd.** said, "Sustainability is deeply embedded in our organizational ethos, driving how we create value for both business and society. The integrated ICDP framework in Jhabua allows us to address interrelated grassroots challenges, from bridging the gender digital divide to promoting climate-resilient water practices—under a single, unified roadmap."

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 this expansion, the programme will deliver direct digital and financial literacy training to over 10 lakh beneficiaries across more than 800 villages, while providing critical upskilling and handholding support to nurture over 2,000 local women micro-entrepreneurs. To strengthen the region's agricultural ecosystem, the project will benefit more than 1,000 farmers on water conservation and climate-smart farming techniques. Additionally, the initiative will facilitate government convergence by streamlining direct, last-mile access to key state and central welfare schemes for rural households.

LTF will expand this four-year project with the support of implementing agency Manjari 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 at the Pan India level.

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 Manjari Foundation:

Established in May 2015, the Manjari Foundation is a non-profit organisation dedicated to empowering women from marginalised rural communities across India. Operating on a community-led development model, the foundation mobilises rural women into self-governing institutions, Self-Help Groups (SHGs), and producer collectives to foster gender equality, economic self-reliance, and sustainable livelihoods. Through key initiatives in women-led micro-enterprises, sustainable agriculture, education, healthcare, and renewable energy, Manjari Foundation works at the grassroots level to transform lives and drive long-term socio-economic progress.