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

- Building on the success of the Digital Sakhi Project, L&T Finance is launching its flagship Integrated Community Development Project (ICDP) across all 156 Gram Panchayats in the Kolar district of Karnataka
- The Company has planned the above intervention for the next four years in the Kolar district of Karnataka and targets reaching 7.5 lakh beneficiaries in more than 600 villages in 156 Gram Panchayats
- The Digital Sakhi project will onboard 150 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
- Under Project Prakruti, 30,000 horticulture plantations shall be done in a cluster approach promoting multi-level cropping.

Kolar (Karnataka), October 1, 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 model – 'Integrated Community Development Project (ICDP)' in the Kolar district of Karnataka. 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 four core pillars: Digital Sakhi, Jalvaibhav, Project Prakruti, 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 Karnataka's Bidar, Kalaburagi, Kolar, and Tumakuru districts since 2022. 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 Kolar district of Karnataka will bring its model of women-led, community-anchored financial inclusion to new villages, building lasting local capacity and penetrate the remaining villages of Kolar.

Alongside Digital Sakhi, LTF is launching Project Utthan in Kolar 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; Project Prakruti, will expand horticulture models to expand green cover through plantations simultaneously promoting multi-level cropping for enhancing farmers income by bridging socio-economic growth with ecological preservation, 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 Kolar, **Mr. Sudipta Roy, Managing Director & CEO of L&T Finance Ltd.** said, "As India moves toward inclusive economic growth,

PUBLIC

empowering rural communities with the right tools, capabilities, and infrastructure remains critical. The launch of our Integrated Community Development Project in Kolar marks a pivotal shift in how we drive sustainable impact, moving from isolated CSR projects to an integrated, district-wide execution model. By synthesising our flagship Digital Sakhi initiative with targeted agricultural and water conservation efforts, we are creating a scalable blueprint designed to enhance livelihoods, drive digital financial inclusion, and secure long-term ecological balance for over 7.5 lakh beneficiaries."

Speaking about the Integrated Community Development Project, **Ms. Apurva Rathod, Company Secretary and Chief Sustainability Officer of L&T Finance Ltd.** said, "True community development requires a holistic approach where economic progress and environmental stewardship go together. Through the ICDP, we have brought our key social and environmental initiatives under a single, unified banner. By combining digital inclusion with climate-smart agri-practices, water conservation, and horticulture plantations, we are creating a scalable model for long-term ecological balance and sustainable livelihoods in Kolar district of Karnataka."

Over the next four years (FY27–30), the Company is expanding beyond its initial footprint of 490 villages, LTF is scaling its operations district-wide across Kolar by onboarding 150 new Digital Sakhis to drive inclusive rural growth. Through this expansion, the programme will deliver direct digital and financial literacy training to over 7.50 lakh beneficiaries across more than 600 villages, while providing critical upskilling and handholding support to nurture over 1,500 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, alongside distributing 30,000 horticulture saplings to 150 farming families to establish a cluster model of horticulture plantations which will enhance farmers income. 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 Access Livelihoods Foundation, 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 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.

PUBLIC

LnTFS LnTFinance ltfinance L&TFinance Intfinance

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.

PUBLIC