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Headline	Championing Inclusion The Empowering Journey of L&T Finance Holdings LTD.		

## CHAMPIONING INCLUSION: THE EMPOWERING JOURNEY OF L&T FINANCE HOLDINGS LTD.

**By MS. APURVA RATHOD, Company Secretary and Chief Sustainability Officer, L&T Finance Holdings Ltd.**

**In today's corporate landscape, fostering inclusion isn't just a moral imperative; it's a strategic necessity. At L&T Finance Holdings Ltd. (LTFH), we believe in the transformative power of inclusion, both within our organization and in the communities we serve. Through our businesses like micro loans and impactful CSR initiatives like the Digital Sakhi project, we are committed to empowering women and promoting inclusion at every level.**

**Driving Change Within: Governance and Equal Opportunities**  
At LTFH, inclusion starts from within. Our commitment to diversity and providing equal opportunities is ingrained in the corporate DNA. Through robust governance practices and policy on Diversity, Equity and Inclusion, we ensure transparency, accountability, and fairness in our operations. This commitment extends to our hiring practices, where meritocracy reigns supreme, offering equal opportunities for all individuals to thrive, regardless of gender or background.

In FY23, women's representation in our Group Executive Committee stood at 27%, a testament to our dedication to gender diversity and inclusion in leadership roles. We recognize that diverse perspectives drive innovation and growth, and we remain steadfast in our efforts to cultivate a culture of inclusivity at every level of our organization.

**Extending Impact Beyond: The Digital Sakhi Project**  
While inclusion begins within our organization, its impact extends far beyond our walls. Our CSR flagship project, the Digital Sakhi, exemplifies our commitment to making a tangible difference in the lives of women in rural India. Centered around enhancing financial and digital literacy, this initiative aims to make rural women self-reliant by equipping them with the skills and knowledge they need to navigate in their local surroundings. Since its inception in 2016-17, the Digital Sakhi project has sensitized over 40 lakh community members covering predominantly rural women, empowering them to take control of their financial futures. Through entrepreneurship training programs, around 14,000 women have gained the skills and confidence to become self-reliant entrepreneurs, driving economic growth and empowerment in their communities.

It is worth noting that every single rupee invested in this initiative has resulted in generating Rs. 123 as social return on investment, highlighting the profound impact of our efforts (Source: CRISIL SROI study 2024).

**A Future of Inclusion: Ambitious Roadmap Ahead**  
As we look to the future, LTFH is committed to building on its successes and pushing the boundaries of inclusion even further. Our ambition roadmap FY28 includes initiatives aimed at promoting diversity and inclusion by way of implementing inclusive policies and practices across all facets of our operations as well as extending the outreach of our Digital Sakhi project manifold.

**#InspireInclusion: International Women's Day 2024**  
I extend heartfelt congratulations to every woman on this International Women's Day 2024. Let us embrace the theme of #InspireInclusion, celebrating our diverse strengths and collective achievements, while working together to create a world where Diversity, Equity and Inclusion is embedded in every walk of our lives.



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