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# DRIVING SUSTAINABLE CHANGE UNDER THE STRATEGIC GOAL OF LAKSHYA 2026

## L&T FINANCE COMMITMENT TO CORPORATE SOCIAL RESPONSIBILITY

L&T Finance firmly believes that businesses have a crucial role to play in addressing societal challenges and contributing to sustainable development. In an interview with Fortune India Exchange, Mr. Dinanath Dubhashi, Managing Director & CEO, L&T Finance Holdings Ltd. shares the CSR philosophy and initiatives of the Company



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**Dinanath Dubhashi**  
Managing Director & CEO,  
L&T Finance Holdings Ltd.

of women in Panchayat elections, allowing them to voice their opinions and contribute to local governance. Additionally, Digital Sakhis have got themselves associated with National Rural Livelihood Mission (NRLM) as well public and private sector companies. The establishment of Digital Seva Kendras has played a pivotal role in enhancing sustainability for women by providing them with a platform to deliver digital services, resulting in increased income and financial stability.

In FY23, we have empowered over 11 lakh community members, by providing them with essential financial services through digital and financial literacy. We have successfully empanelled over 400 new Sakhis in new geographies, specifically in Karnataka and Kerala. Additionally, more than 1 lakh community members were connected to various social entitlement schemes, ensuring better access to Government benefits.

Notably, there was a commendable 12% increase in the adoption of digital payments among the community members, promoting a cashless economy and enhancing financial inclusion.

Furthermore, the initiative has identified and trained over 5000 women entrepreneurs on essential skills for entrepreneurship, fostering economic empowerment and sustainable development in the community.

In our other CSR initiatives, we extend our hand in responding effectively to natural disasters. Through our initiatives, we provide relief, rehabilitation, and aid in the rebuilding process. In addition to the above thrust areas, we undertake various other initiatives based on the evolving needs of society.

### WHAT IS YOUR COMPANY'S LONG-TERM CSR PLAN OR VISION?

We have laid out an ambitious long-term CSR roadmap for 2026 and intent statement for 2030, aligning it with our Lakshya business strategy and relevant SDGs. We aim to collaborate with various stakeholders, including Government bodies, NGOs, and communities, to address societal and environmental challenges effectively for creating a positive social impact and fostering sustainable development.

### WHAT IS THE CSR PHILOSOPHY OF L&T FINANCE?

Our CSR philosophy revolves around the belief that inclusive growth and sustainability go hand in hand. We strive to empower individuals and communities by fostering digital and financial inclusion in rural areas, responding to disaster or natural calamities as and when required, and undertaking various other initiatives like tree plantation, road safety and health care programs. Our approach is centred on creating long-term, transformative change, focusing on areas that align with our core businesses and societal needs.

### WHAT IS YOUR VISION AND MISSION REGARDING CSR?

Our vision is financial and digital transformation of rural communities and creating opportunities for sustainable livelihoods for them thereby creating a positive change.

In line with this vision, our mission is to revitalise and create sustainable livelihoods and a financial ecosystem for the farmers, rural women and the youth. We aim to promote social well-being and environmental stewardship through innovative, impactful, and scalable CSR initiatives.

### CAN YOU PLEASE PROVIDE SOME INSIGHTS INTO YOUR CSR FLAGSHIP INITIATIVES?

Certainly! Our initiative of "Digital Sakhi" aims to bridge the digital divide, empower individuals with digital literacy skills, promote micro entrepreneurship opportunities for women, converge social entitlement schemes and enhance access to financial services specially amongst rural women in rural areas. So far, the project has made a profound impact in empowering women as successful entrepreneurs. Moreover, the project has significantly increased the participation