

L&T Finance Ltd. Launches 'Sachet with Sachet,' a Cyber Safety Initiative for Smarter Financial Decisions

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L&T Finance Ltd. (LTF), formerly known as L&T Finance Holdings Limited, one of the leading Non-Banking Financial Companies (NBFCs) in the country, has announced the launch of '**Sachet with Sachet**,' a cyber safety initiative to empower users with the tools and knowledge to navigate the digital financial landscape. Featuring the animated avatar of LTF's financial awareness mascot, Sachet Kumar, the initiative combines interactive technology with gamified learning to build safer digital habits for the New Year 2026.



L&T Finance's financial awareness mascot, Sachet Kumar, promotes safer digital habits to make people 'scam-smart'

LTF has created Ltfsachet.in to give users the tools to learn, prepare, and stay scam-safe. A primary feature is the Link Verification Tool, which allows users to paste suspicious URLs to quickly determine their safety. This tool utilizes Google Safe Browsing and the ChatGPT API to classify risk levels into a simple color-coded system: green for no risk, orange for moderate threats, and red for high-risk scams. Additionally, the platform offers gamified scam awareness quizzes themed around critical topics like UPI safety, deepfakes, phishing, advance fee scams, etc. Users need to navigate these real-life scenarios to earn the 'Sachet Shield' digital badge, recognizing them as 'Scam-Smart.'

The microsite also provides a scam-safety education section, featuring a digital library of practical learning modules and past financial awareness videos to help users recognize and protect themselves against daily digital threats.

Ms. Kavita Jagtiani, Chief Marketing Officer (CMO) at LTF, shares, *"Today, nearly everyone with a smartphone has, in some way, been targeted by scams. Fraudsters have become incredibly sophisticated, using technology to make it nearly impossible to distinguish between what is real and what is fake. Those who are less digitally savvy are often the most vulnerable, risking the loss of their hard-earned life savings in an instant. 'Sachet with Sachet' is our sincere attempt to educate and empower every citizen. By providing active tools and simple guidance, we want to ensure that being 'Scam-Smart' becomes the new norm for everyone."*

To drive widespread awareness, the campaign leverages a robust influencer and social media strategy built on interactive and community-led engagement. This includes unique podcast-style collaborations where influencers invite the animated mascot Sachet Kumar as a special guest to share actionable and scam-safe resolutions for the New Year 2026. This is complemented by a vox pop engagement strategy, featuring street-led interviews where creators have candid conversations with the public about fraud, awarding physical Sachet Shield trophies to those who demonstrate they are scam-smart.

Link to the microsite: Ltfsachet.in

About L&T Finance Ltd. (LTF)

L&T Finance Ltd. (LTF) (www.LTFINANCE.com) formerly known as L&T Finance Holdings Ltd., (LTFH) 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. S&P Global Ratings has recently 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 assigned 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 creating a top-class, digitally enabled, Retail finance company as part of the Lakshya 2026 plan. The goal is to move the emphasis from product focus to customer focus and establish a robust Retail portfolio with quality assets, thus creating a Fintech@Scale while keeping ESG at the core. Fintech@Scale is one of the pillars of the Company’s strategic roadmap – Lakshya 2026. The Company has over 2.7 Crore customer database, which is being leveraged to cross-sell, up-sell, and identify new customers.

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