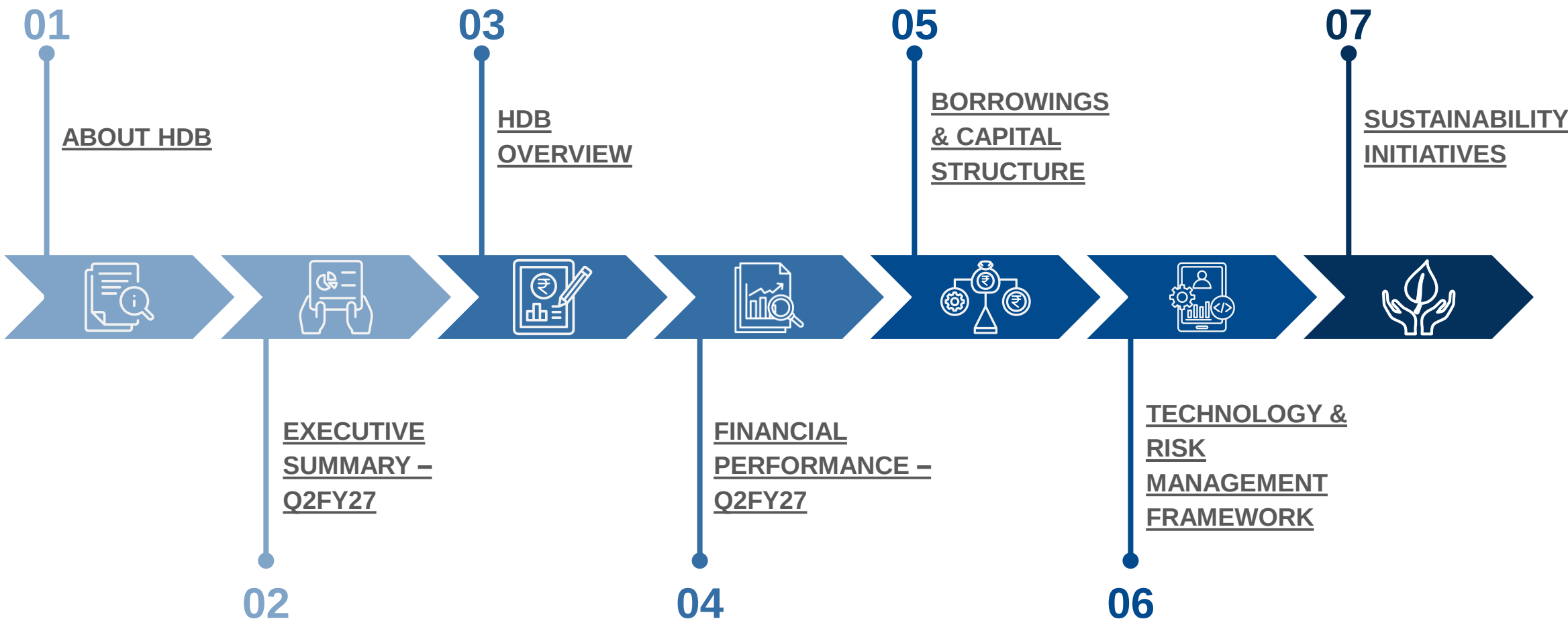


Q2 FY27 Earnings Presentation

October 14, 2026

Presentation Path



Section 1

About HDB

- 1 HDB – Snapshot
- 2 The Essence of HDB – Our Vision, Mission and Values
- 3 Our Journey

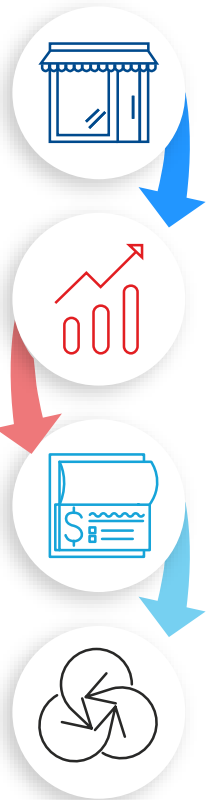
HDB – Snapshot

- We are a **subsidiary of HDFC Bank**, which is the largest private sector bank in India
- HDBFS is licensed by RBI as a Non-Banking Finance Company (“NBFC”)
- Classified as an ‘**Upper Layer**’ NBFC
- Strong and reliable financial institution which is **independently funded** - its long-term debt & bank facilities rated CARE AAA & CRISIL AAA, and short-term debt & commercial papers rated A1+
- Network of **1,701 branches** spread across **1,156 cities and towns**
- Long operating track record and understanding of customer behaviour leveraged to focus on lending to underbanked and underserved customers
- 3 key business lines:
 - **Enterprise Lending** (small and medium businesses lending)
 - **Asset Finance** (Commercial Vehicles / Construction Equipment/ Tractor financing)
 - **Consumer Finance** (Auto, Two-wheeler and short tenor consumption loans)
- **Granular and well seasoned loan book**
 - Top 20 largest borrowers contribute ~0.33% of loans
 - Loan book seasoned across asset and macro economic cycles
- **Conservative liability franchise built on a prudent ALM framework**



We serve ‘Aspirational India’

The Essence of HDB ... What we stand for



Best in class Governance practices embedded over the years through a pedigreed parentage

Focused on prudent, purposeful, resilient growth which is rooted in values

Our Foundational Pillars – People | Processes | Products | Partnerships

At the heart of everything we do

Customers

Stakeholders

Employees

The Essence of HDB ... Our Vision and Mission



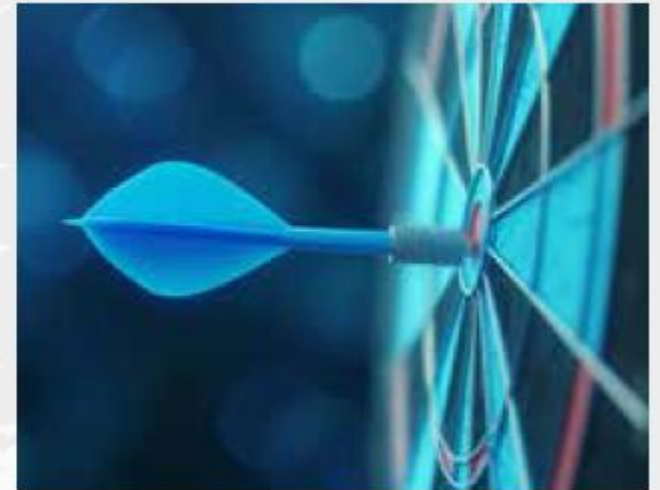
Vision

To be India's most admired NBFC through great execution, driving simplicity and developing humility



Mission

To deliver innovative products and services to cater to the growing needs of an aspirational India, serving both individual and business clients



The Essence of HDB ... Our Values

Integrity

We ensure that the highest standard of professional conduct is embedded in every corner of the organisation. It defines how we go about our business and treat our people, customers and stakeholders.

- We are transparent and ethical in the way we conduct ourselves
- We are honest and fair and base our conclusions on facts
- We have a strong moral code and take responsibility of our actions

Collaboration

We believe that success is achieved not by any one individual but by teams that work together.

- We operate in a spirit of collaboration and teamwork
- We support and encourage people to use their expertise and experience to solve everyday challenges
- We embrace a mindset of openness and trust that helps in breaking silos

Agility

We proactively respond to the changing market environment and evolving needs of our customers.

- We strive to deliver the highest sustainable standards through efficient and timely execution
- Our speed of action reflects our readiness to continuously improve and our openness to change and discovery
- We are flexible and constantly look for ways to enhance efficiencies

Respect

As we continue to increase our reach in every corner of the country, we value those who work with us and the contributions that they make to our business.

- We respect our people's individuality and diversity
- We conduct ourselves in a manner that reflects the spirit of inclusion and humility
- We treat all our customers, employees and stakeholders with respect and empathy

Excellence

In our journey of becoming India's most admired NBFC, we want to excel and set high standards in every aspect.

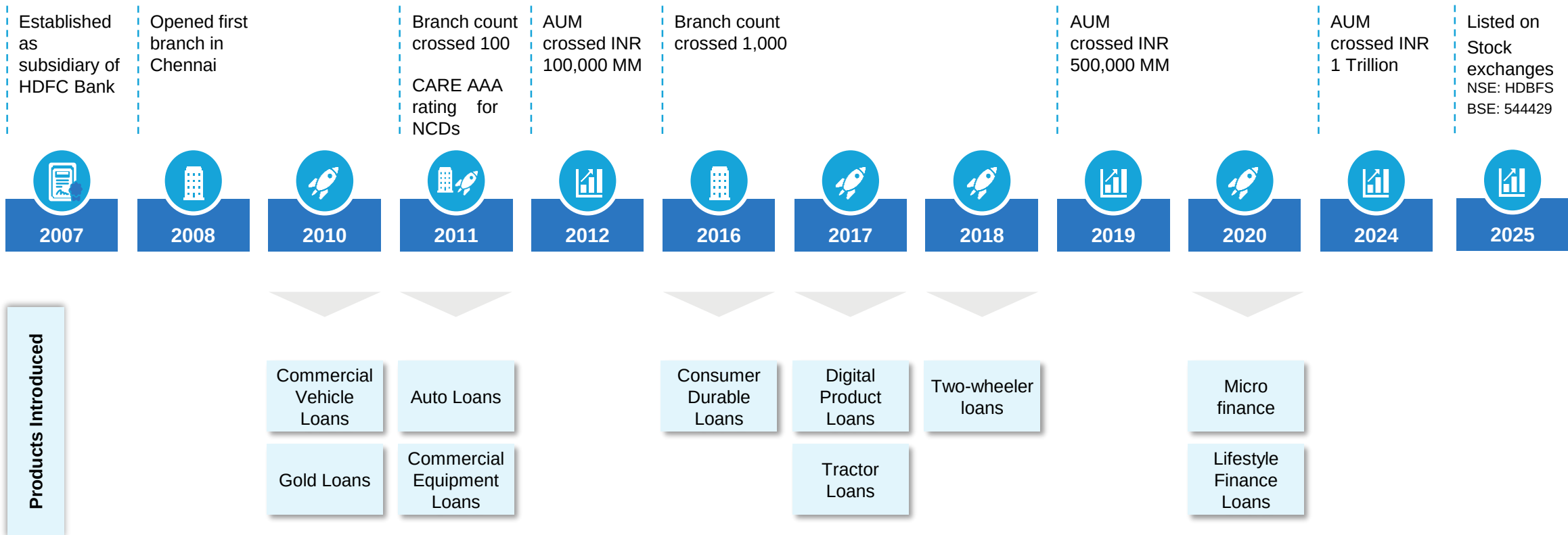
- We aim to execute flawlessly and deliver the highest quality of service and value through simple, relevant solutions
- We challenge ourselves to meet our goals and pursue excellence
- We consistently strive to exceed the expectations of our customers, colleagues and stakeholders

Simplicity

We keep our customers, employees and stakeholders at the heart of everything we do.

- We focus on removing complexities
- We deliver solutions that are simple and relevant
- Our communication, policies and processes are simple to understand and easy to follow

Our Journey



Section 2

Executive Summary Q2FY27

1

Key Parameters

2

Key Highlights – Q2FY27

Key Parameters – Q2 FY27



Gross Loan Book
₹ 1,24,469 Cr



Q2 PAT
₹ 780 Cr



Return on Assets: 2.42%
Return on Equity : 14.4%



1,701 Branches across
1,156 Cities/ Towns

Net Interest Margin: 8.23%



Gross NPA: 2.43%
Net NPA : 1.09%



Earnings/share : ₹ 9.4
Book Value/share: ₹ 266.7



24.8 MM Customers



Key Highlights – Q2 FY27 (1/3)

Business metrics

- Customer franchise grew to **24.8** million with an increase of 18.4% Y-o-Y and 3.9% during the quarter
- Gross loan book as on September 30, 2026 stood at **₹1,24,469 crores**, growing 11.7% Y-o-Y and 2.2% sequentially.
Secured loans comprised **74%** of the Gross loan book
- Disbursements for the quarter ended September 30, 2026 was **₹18,522 crores**, up by 18.7% Y-o-Y and 5.1% Q-o-Q
- Branch count stood at **1,701** spread across **1,156** cities and towns

P&L Metrics

- Net interest income for the quarter was **₹2,534 crores**, an increase of 15.6% Y-o-Y and 1.0% Q-o-Q
- Net Interest Margin for Q2FY27 was at **8.23%** vs 7.95% in Q2FY26 & 8.35% in Q1FY27
- Cost to Income ratio for lending business was **39.3%** in Q2FY27 as compared to 40.7% in Q2FY26 & 39.9% in Q1FY27

Key Highlights – Q2 FY27 (2/3)

P&L Metrics (contd...)

- Credit Cost for the quarter was **₹730 crores** as against ₹748 crores for the quarter ended September 30, 2025 and 697 crores for the prior quarter
- Profit after tax for the quarter ended September 30, 2026 was **₹780 crores** as against ₹581 crores for the quarter ended September 30, 2025 and ₹785 crores for the prior quarter

Asset Quality

- Gross Stage 3 / GNPA as at September 30, 2026 was **2.43%** as against 2.81% as at September 30, 2025 and 2.34% as at June 30, 2026
- Provision Coverage on the Stage 3 book stood at **55.00%**

Key Highlights – Q2 FY27 (3/3)

Return Metrics

- RoA (annualized) for the quarter ended September 30, 2026 stood at **2.42%**
- RoE (annualized) for the quarter ended September 30, 2026 stood at **14.4%**
- Earnings per share for the quarter was **₹9.4** and Book Value per share stood at **₹266.7**

Borrowing Metrics

- Our Borrowing mix remains well-diversified with 43% of our borrowings as on September 30, 2026 coming from bank loans, 28% from NCDs, rest from a mix of other instruments

Capital & Liquidity Metrics

- We remain well capitalized with total CRAR of **21.37%** as at September 30, 2026

Dividend

- Interim dividend of **₹2** per equity share of face value of ₹10 each; Record date October 23, 2026

Employee Metrics

- Employee Count was **61,522** for the lending business

Section 3

HDB Overview

- 1 HDB – At a Glance
- 2 Key Metrics
- 3 Product Portfolio & Loan Book Mix
- 4 Distribution Network
- 5 Customer Franchise

HDB at a glance



One of the leading, diversified retail-focused NBFCs in India

- ★ Product portfolio serving multiple credit needs of customers across three business verticals: Enterprise Lending, Asset Finance and Consumer Finance



One of India's largest and fastest growing customer franchises

- ★ Primarily catering to underserved and underbanked customers in low to middle income households with minimal or no credit history

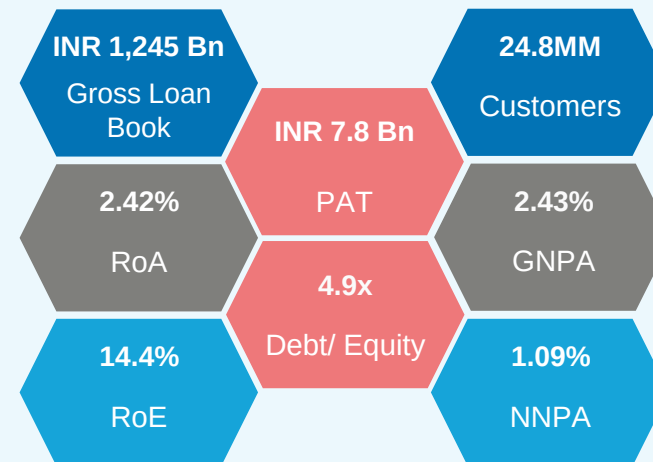


Well seasoned and highly granular loan book

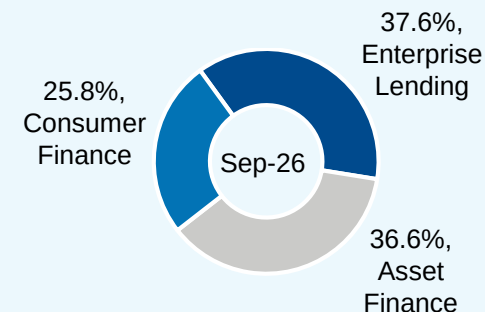
- ★ Diversified across products and geographies resulting in strong & sustainable franchise

Note: Data as on September 30, 2026; RoA and RoE are quarterly annualized

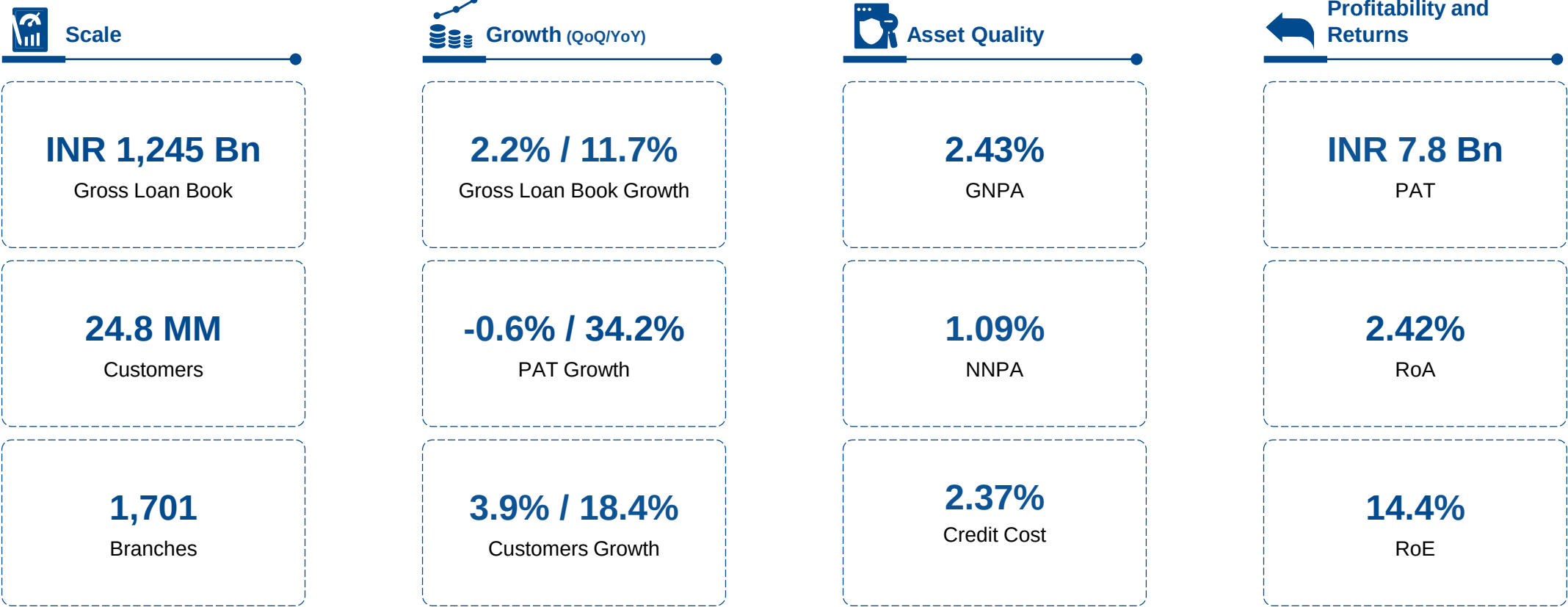
Key Metrics (Q2FY27)



Gross Loan Book Mix

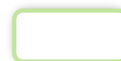


Key Metrics

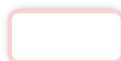


Note: Data as on September 30, 2026; Credit Cost, RoA and RoE are quarterly annualized

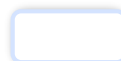
Product Portfolio



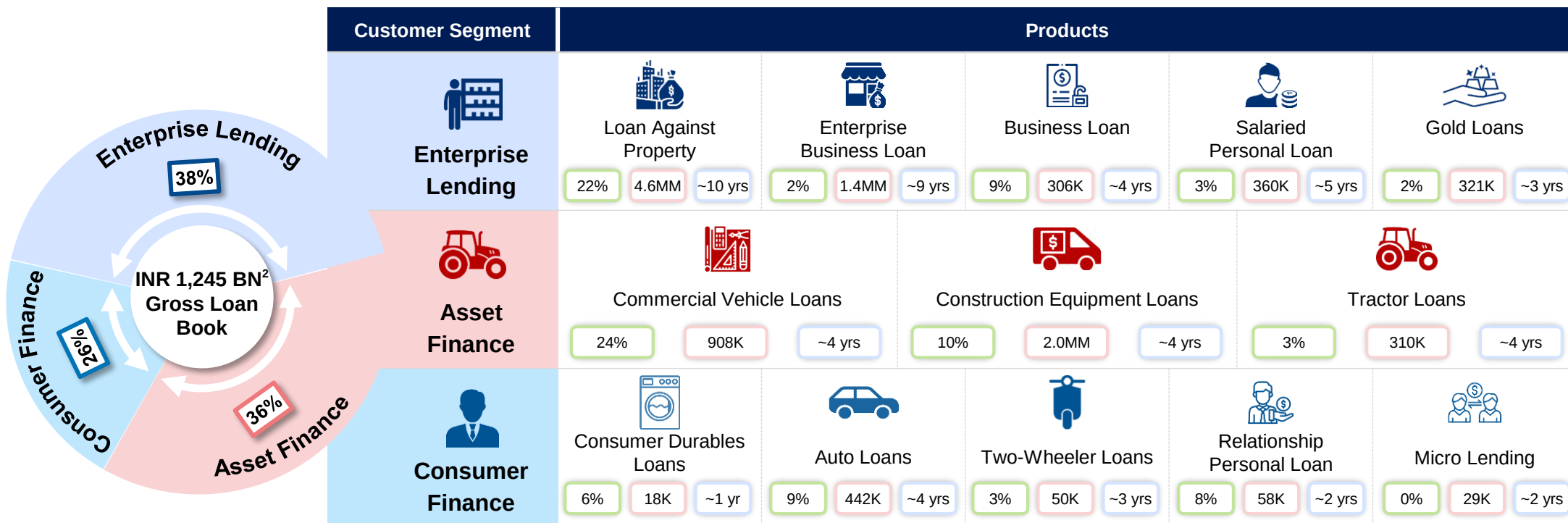
Loan Book Mix¹



ATS² (INR)



Avg. Tenor³



Fee
Products



General
Insurance



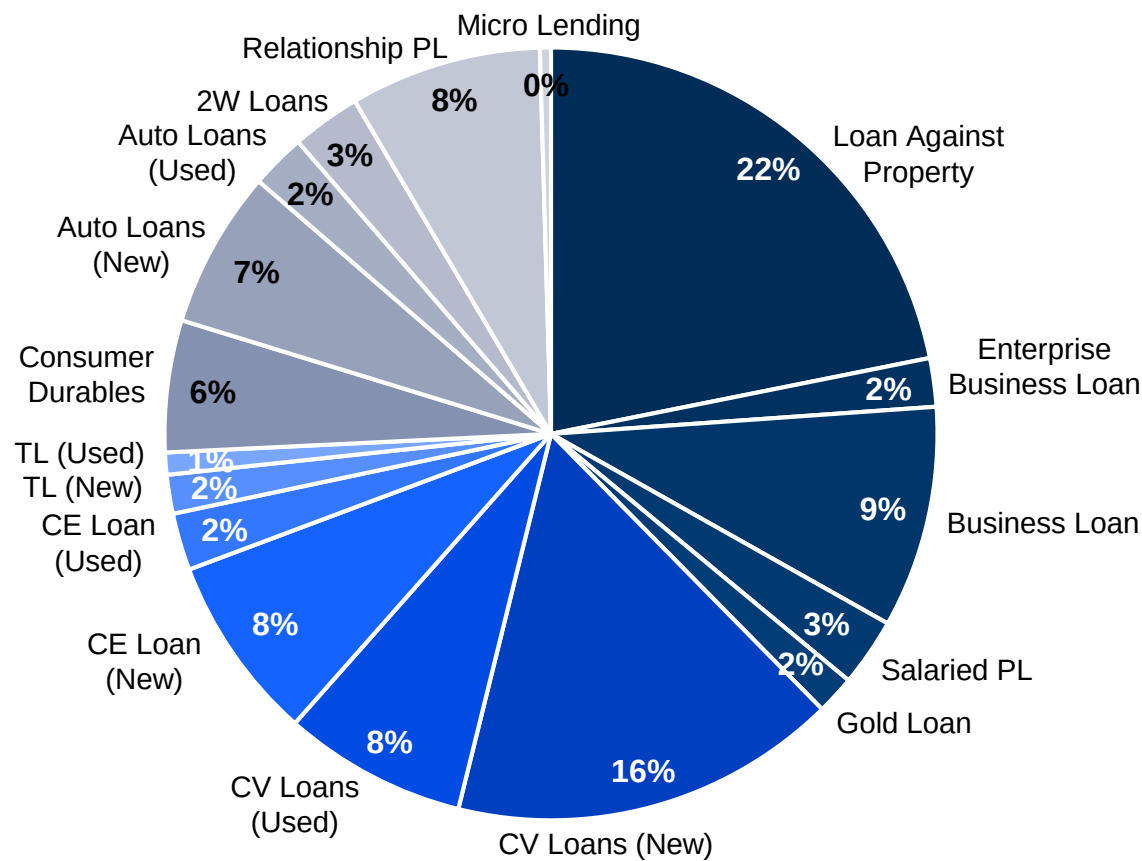
Life
Insurance



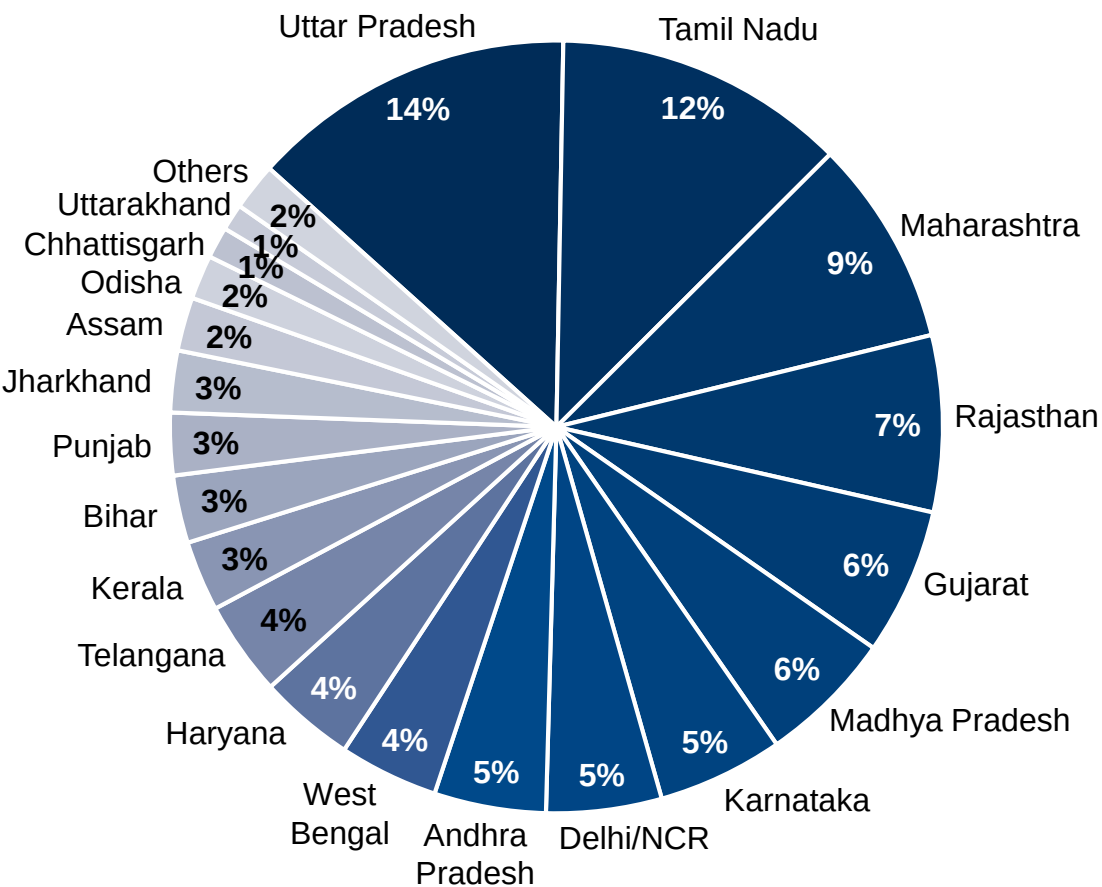
Health
Insurance

Loan Book Mix

Product Mix

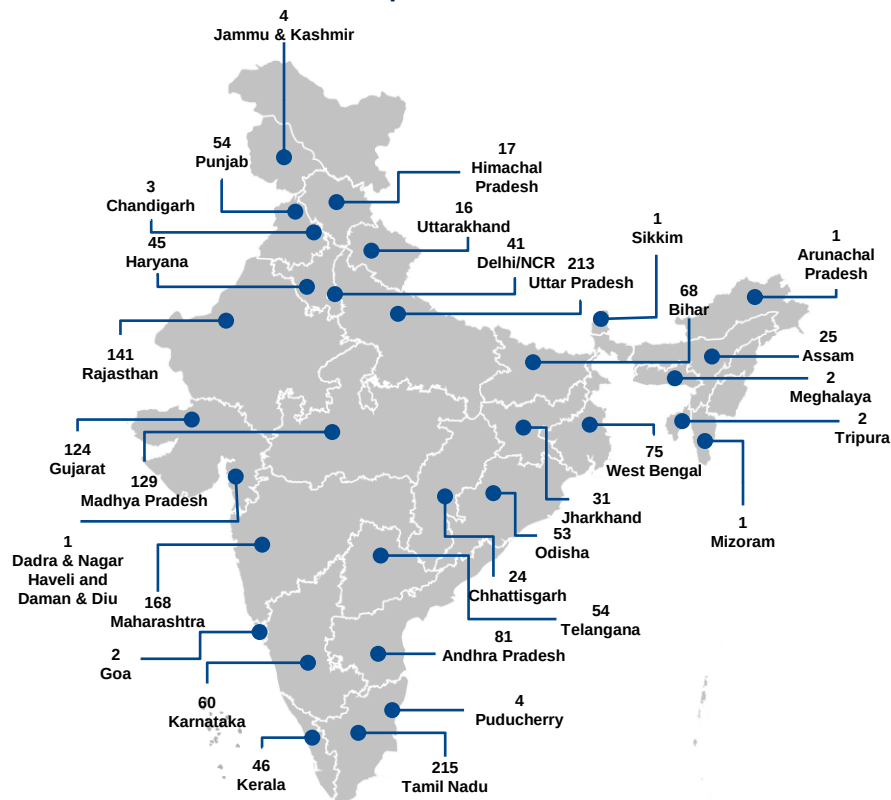


Geographic Mix

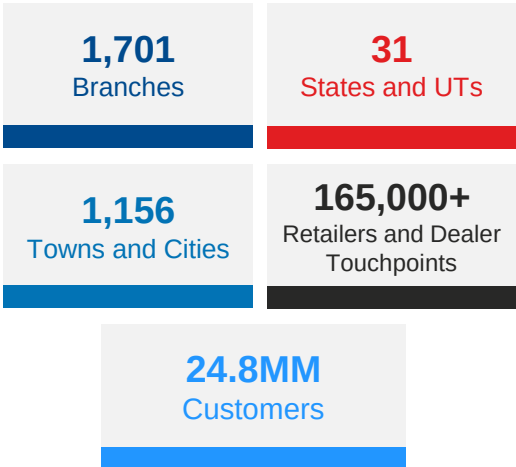


Omni-Channel Distribution with Pan-India Branch Network

Pan India Presence With Focus on Expansion in Tier-2+ Markets⁽¹⁾

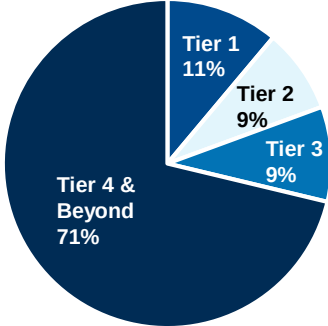


Wide Distribution Presence⁽¹⁾

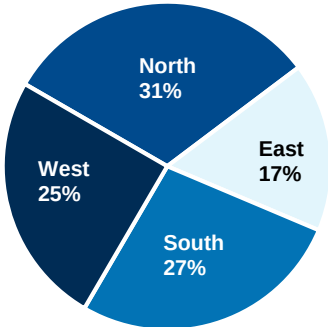


- ✓ 80%+ of Our Branches are Outside 20 Largest Cities in India
- ✓ 71% Branches Located in Tier 4+ towns

Strong Presence Beyond Metro Markets⁽¹⁾



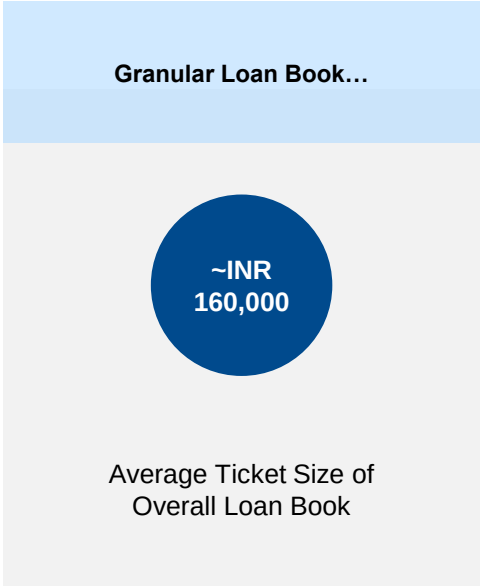
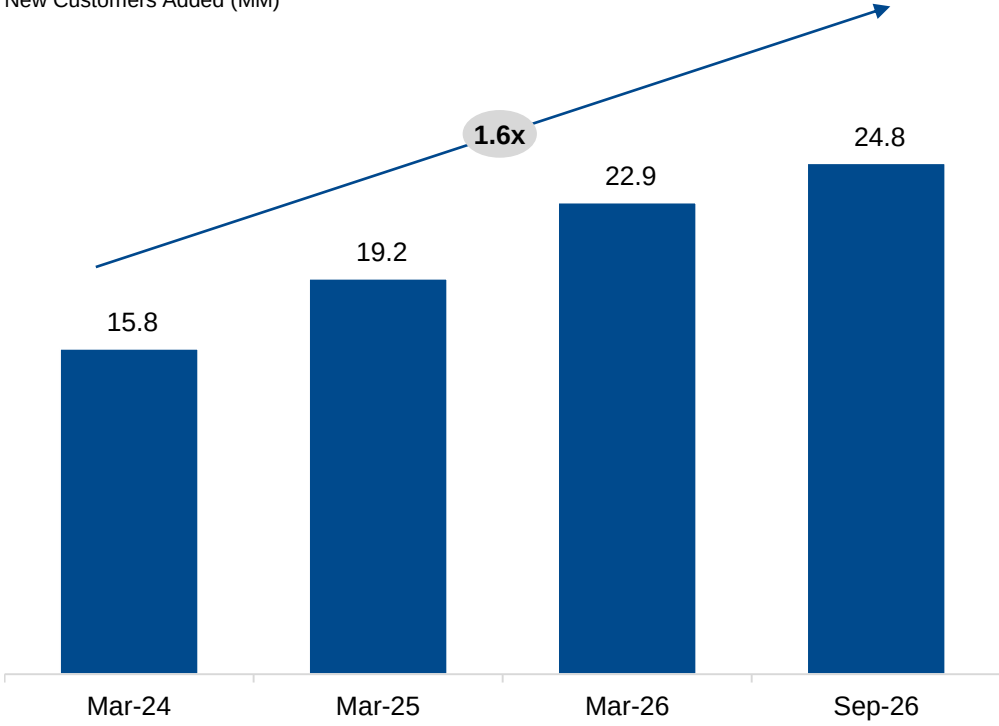
Balanced Presence Across Geographies⁽¹⁾



Customer Franchise

Customer Franchise Growth

New Customers Added (MM)



Section 4

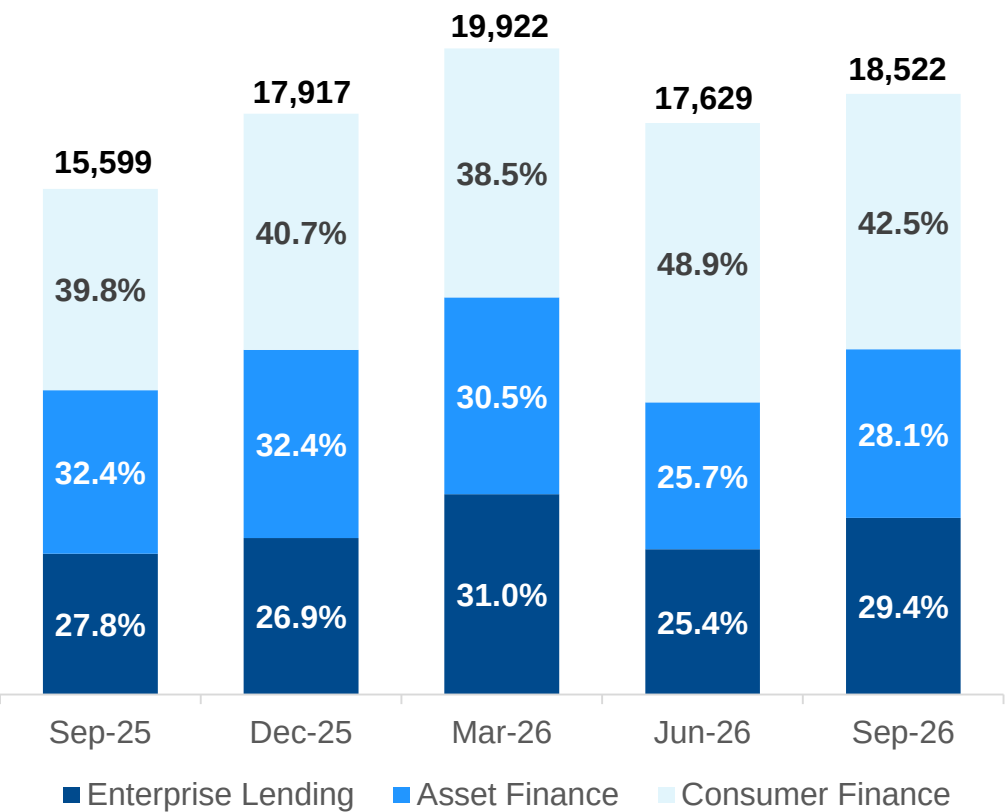
Financial Performance Q2FY27

- 1 Disbursement & Gross Loan Book Mix
- 2 Profit & Loss Statement
- 3 Return Metrics
- 4 Asset Quality
- 5 Performance through the years

Disbursement and Gross Loan Book Mix

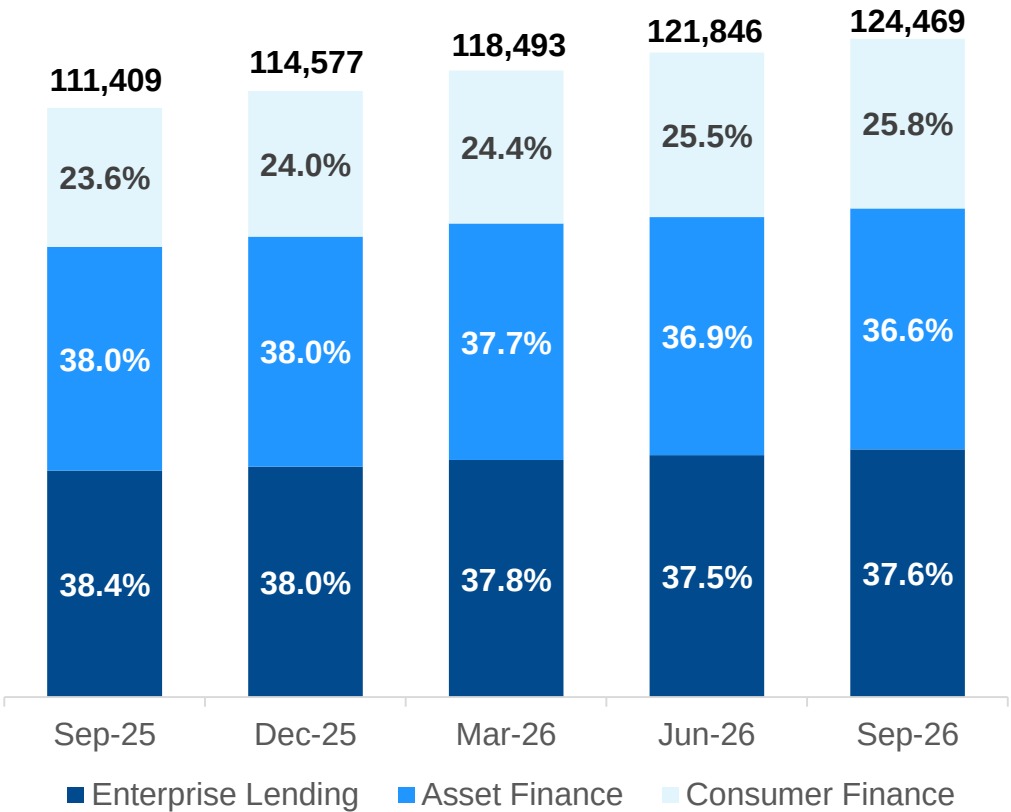
Disbursements

INR Crores



Gross Loan Book

INR Crores



Gross Loan Book Mix – Product wise

INR Crores

Particulars	As at September 30, 2025	As at June 30, 2026	As at September 30, 2026
Loan Against Property	24,033	26,422	27,195
Enterprise Business Loan	2,060	2,365	2,525
Business Loan	12,181	11,497	11,558
Salaried Personal Loan	3,592	3,584	3,547
Gold Loan	990	1,874	2,007
Enterprise Lending	42,856	45,742	46,832
Commercial Vehicle Loans	27,583	29,503	29,750
Construction Equipment Loans	11,672	12,444	12,641
Tractor Loans	3,037	3,062	3,174
Asset Finance	42,292	45,009	45,565
Consumer Durables Loans	4,610	6,759	6,869
Auto Loans	9,085	10,584	11,070
Two-Wheeler Loans	3,412	3,747	3,586
Relationship Personal Loan	8,629	9,448	9,973
Micro Lending	525	558	573
Consumer Finance	26,261	31,095	32,071
Gross Loan Book	1,11,409	121,846	1,24,469

Profit & Loss Statement

INR Crores

Particulars	Q2FY26	Q1FY27	Q2FY27		QoQ	YoY
Gross Loan Book	1,11,409	1,21,846	1,24,469		2.2%	11.7%
Interest income	3,887	4,262	4,351		2.1%	11.9%
Finance cost	1,694	1,753	1,817		3.6%	7.3%
Net Interest Income	2,192	2,509	2,534		1.0%	15.6%
Non-Interest Income	339	363	357		-1.6%	5.5%
Net Income	2,531	2,872	2,891		0.7%	14.2%
Employee cost	679	759	747		-1.6%	9.9%
Other Operating Expenses	350	386	389		0.6%	11.0%
Total expenses	1,029	1,146	1,135		-0.9%	10.3%
Pre-Provisioning Operating Profit	1,502	1,726	1,756		1.7%	16.9%
Credit Cost	748	697	730		4.7%	-2.5%
Profit Before Tax – Lending	753	1,029	1,026		-0.3%	36.2%
BPO Income (Net)	29	26	18		-31.0%	-37.7%
Tax Expense	201	270	263		-2.4%	31.2%
Profit After Tax	581	785	780		-0.6%	34.2%

Segment P&L Statement

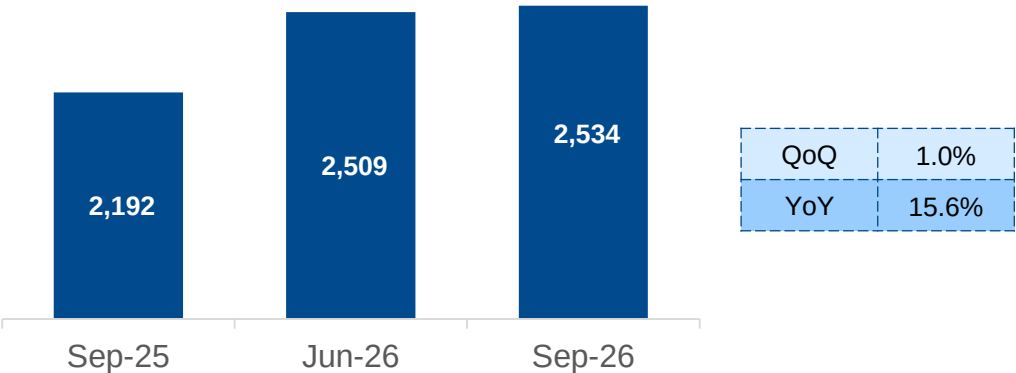
INR Crores

Particulars	Q2FY26			Q1FY27			Q2FY27		
	Lending	BPO	Total	Lending	BPO	Total	Lending	BPO	Total
Interest income	3,887	-	3,887	4,262	-	4,262	4,351	-	4,351
Finance cost	1,694	-	1,694	1,753	-	1,753	1,817	-	1,817
Net Interest Income	2,192	-	2,192	2,509	-	2,509	2,534	-	2,534
Non Interest Income	339	320	659	363	313	676	357	297	655
Net Income	2,531	320	2,851	2,872	313	3,185	2,891	297	3,188
Employee cost	679	278	958	759	276	1,035	747	270	1,016
Other Operating Expenses	350	13	363	386	11	397	389	10	398
Total expenses	1,029	292	1,321	1,146	287	1,432	1,135	279	1,415
Pre-Provisioning Operating Profit	1,502	29	1,530	1,726	26	1,752	1,756	18	1,774
Credit Cost	748	-	748	697	-	697	730	-	730
Profit Before Tax	753	29	782	1,029	26	1,055	1,026	18	1,044

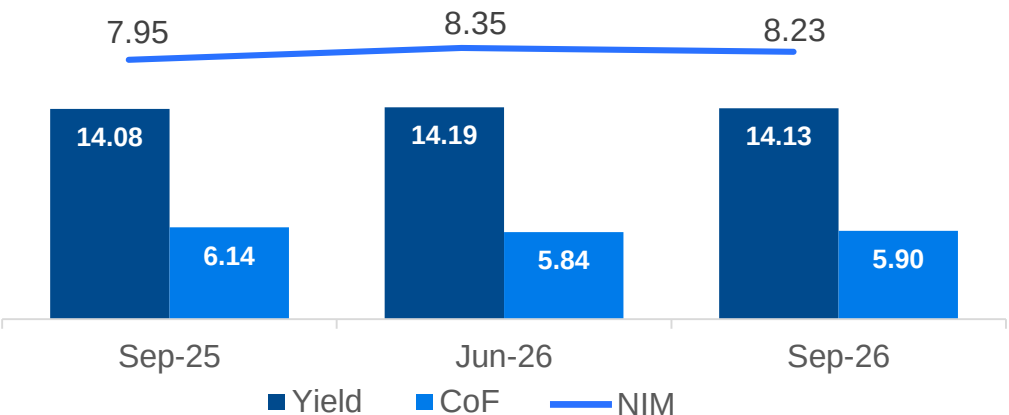
Income Metrics – Lending Business

Net Interest Income

INR Crores

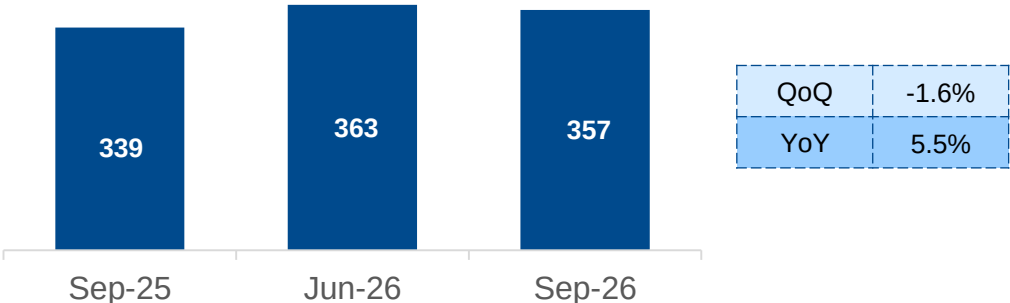


Yield, COF & NIM (%)



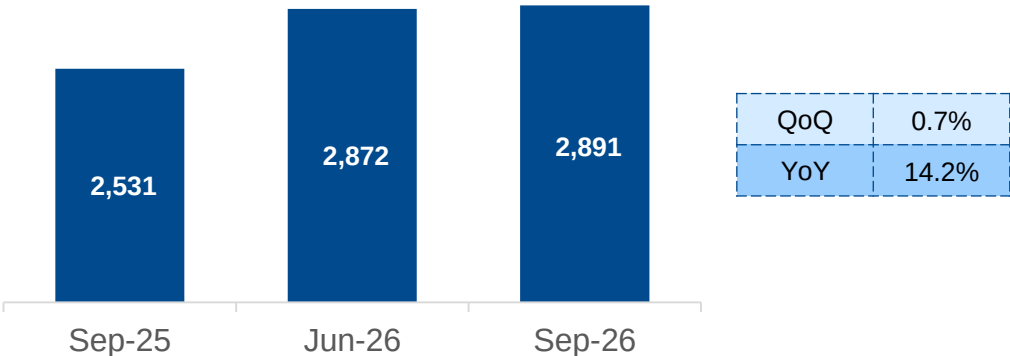
Non-Interest Income

INR Crores



Net Total Income

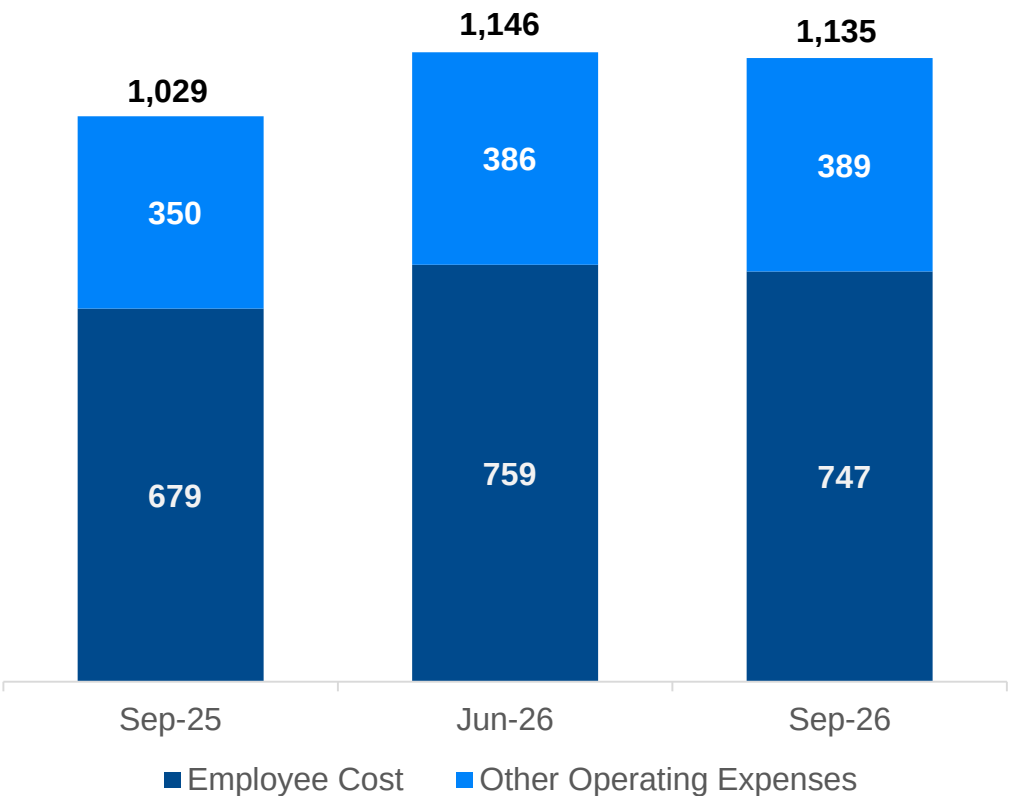
INR Crores



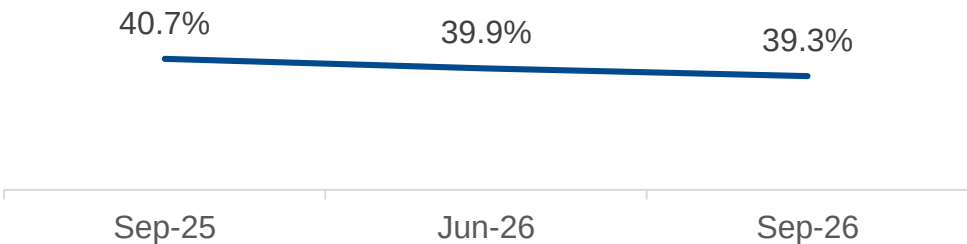
Operating Expenses – Lending Business

Operating Expenses

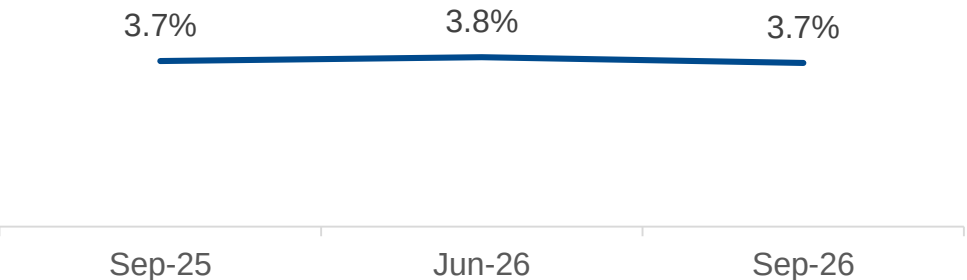
INR Crores



Cost-to-Income Ratio



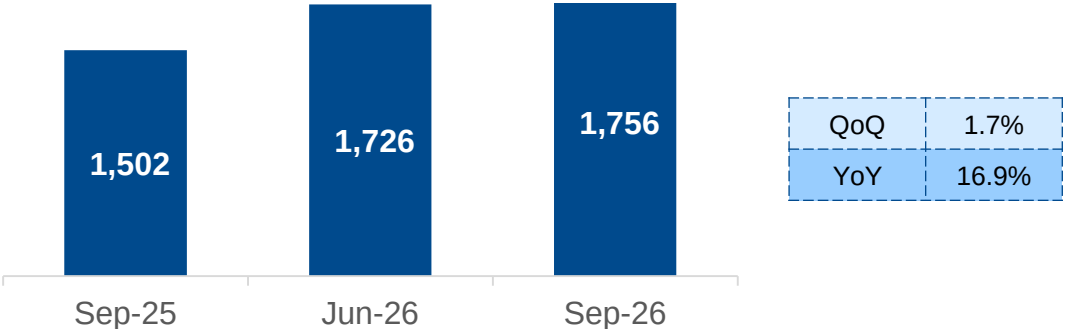
Opex to Avg. Gross Loans (annualized)



Profitability Metrics

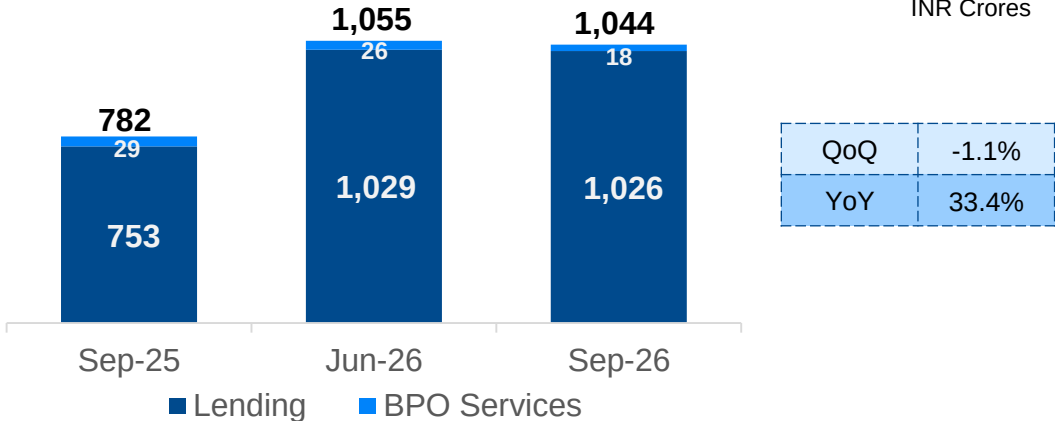
Pre-Provisioning Operating Profit (Lending)

INR Crores



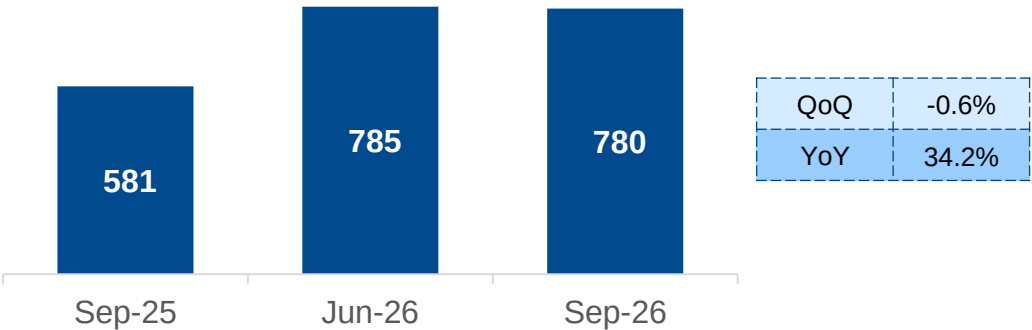
Profit Before Tax

INR Crores



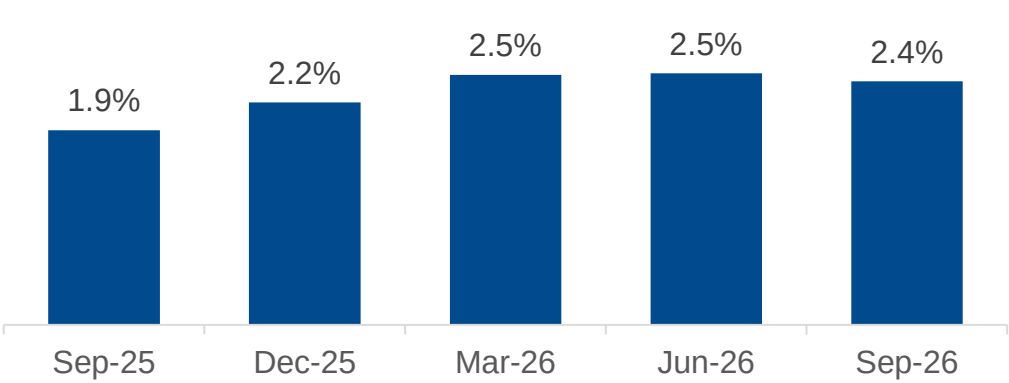
Profit After Tax

INR Crores

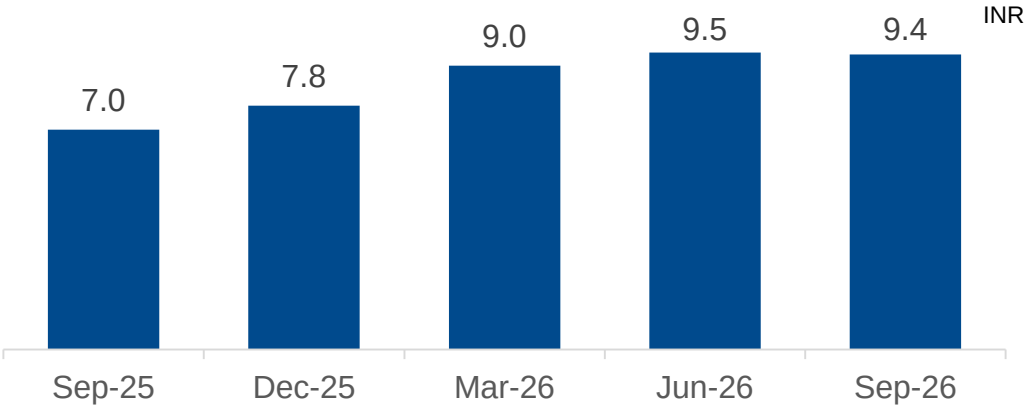


Return Metrics

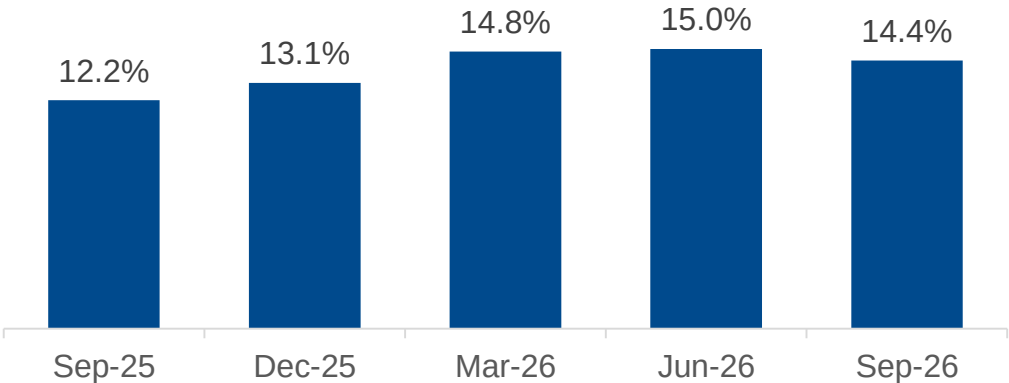
Return on Assets



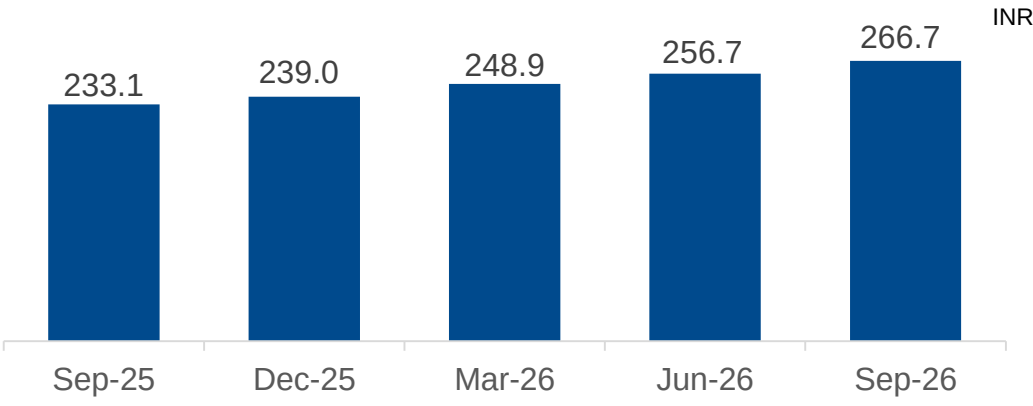
Earnings Per Share



Return on Equity

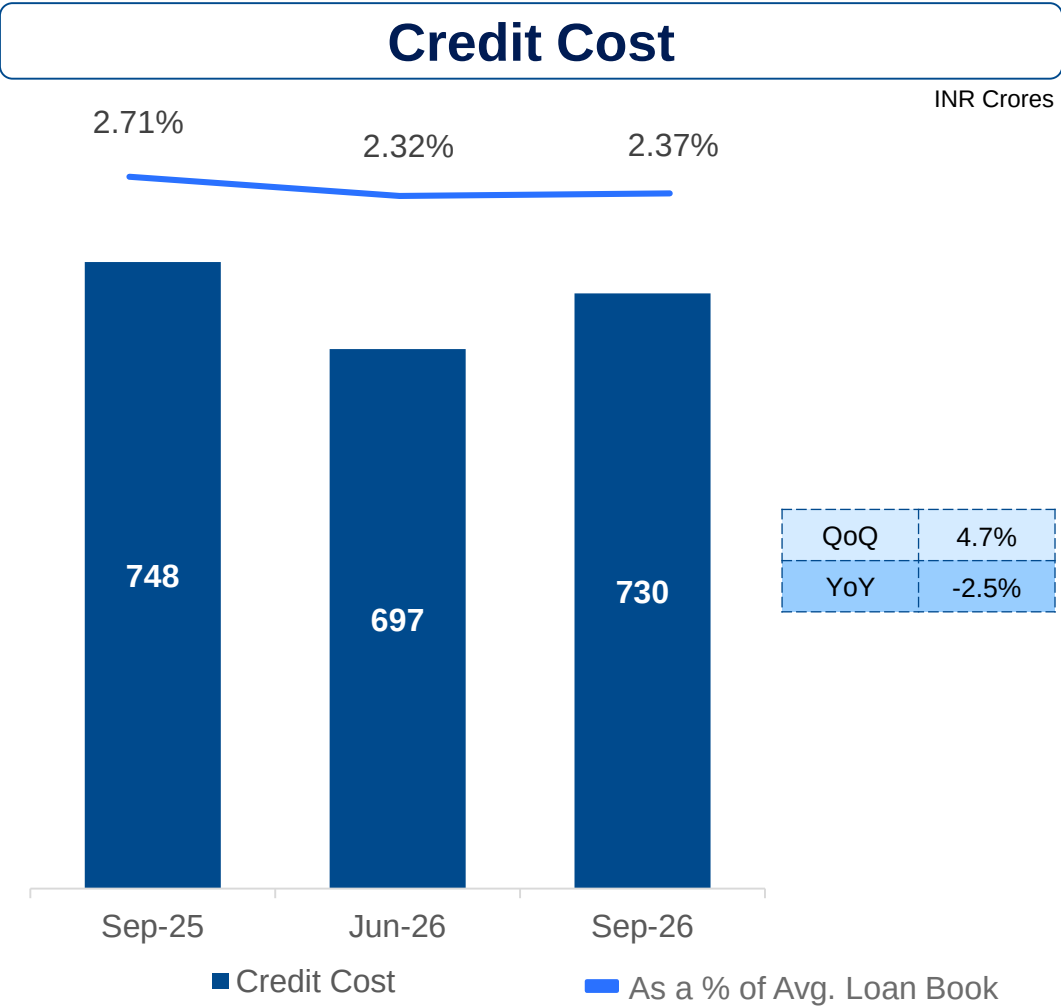


Book Value Per Share



Note: RoA and RoE are quarterly annualized; EPS and Book Value per share is for the quarter.

Asset Quality (1/2)



Loan Book Staging

INR Crores

	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Stage-wise Loan Book					
Gross Loans	1,11,409	1,14,577	1,18,493	1,21,846	1,24,469
Stage 1	1,05,794	1,09,103	1,13,823	1,16,704	1,18,876
Stage 2	2,489	2,260	1,774	2,290	2,571
Stage 3	3,126	3,215	2,896	2,852	3,022
Provision Coverage					
Stage 1	1,441	1,450	1,837	1,872	1,937
Stage 2	498	448	359	454	490
Stage 3	1,711	1,787	1,608	1,589	1,662

Note: Stage 3 includes all loans which have been classified as NPA as per extant guidelines

Asset Quality (2/2)

Vertical-wise Provision Coverage on Stage 3 Book

INR Crores

	Sep-25				Jun-26				Sep-26			
	Loan Book	GS3	NS3	PCR	Loan Book	GS3	NS3	PCR	Loan Book	GS3	NS3	PCR
Enterprise Lending	42,856	826	395	52%	45,742	741	378	49%	46,832	761	401	47%
Asset Finance	42,292	1,800	865	52%	45,009	1,605	733	54%	45,565	1,735	806	54%
Consumer Finance	26,261	499	155	69%	31,095	506	151	70%	32,071	526	152	71%
Total	1,11,409	3,126	1,415	55%	1,21,846	2,852	1,263	56%	1,24,469	3,022	1,360	55%

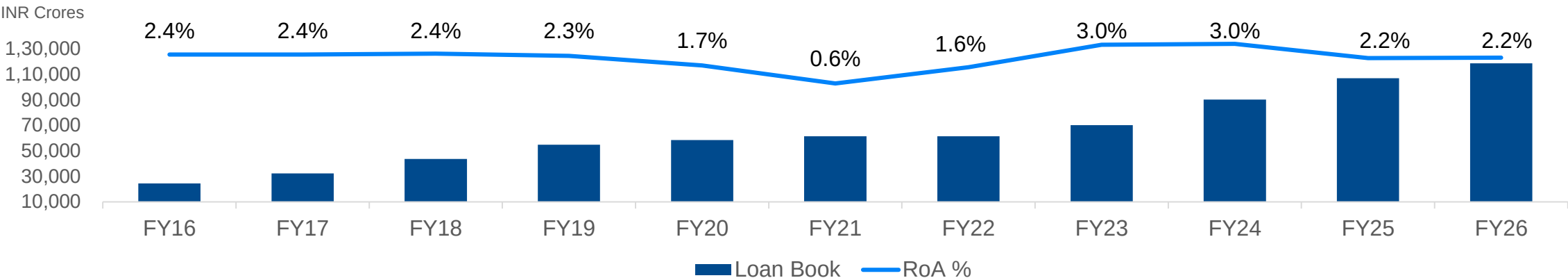
Note: Stage 3 includes all loans which have been classified as NPA as per extant guidelines

Performance Through The Years (1/2)

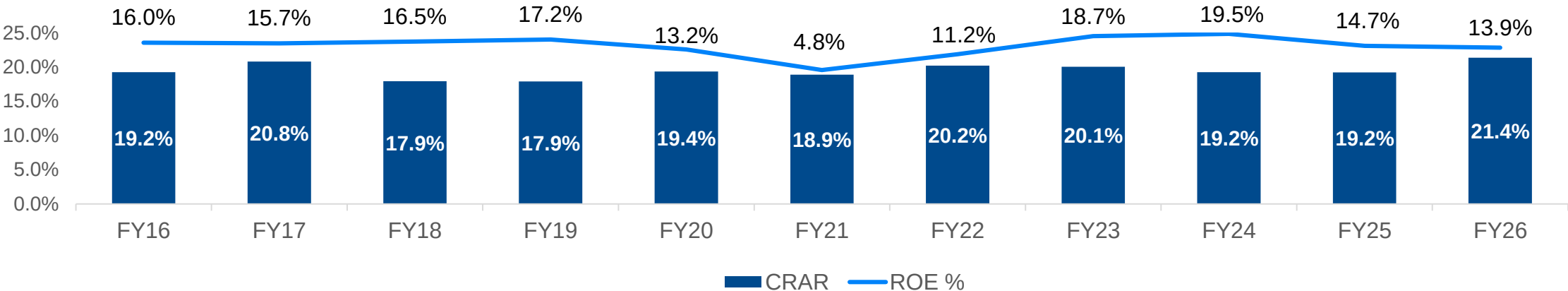
Financial Snapshot (INR Crores)	FY16	FY17	FY18	FY19	FY20	FY21	FY22	FY23	FY24	FY25	FY26	3 Yr CAGR	10 Yr CAGR
AUM	25,906	34,277	44,469	55,425	58,833	61,561	61,444	70,084	90,235	107,262	1,18,733	19.2%	16.4%
Total Income (Lending)	3,222	4,380	5,533	7,077	8,643	8,924	8,943	9,769	12,222	15,084	17,206	20.8%	18.2%
Interest Expenses (Lending)	1,572	2,050	2,357	3,333	4,081	3,883	3,326	3,512	4,864	6,390	6,820	24.8%	15.8%
Net Total Income (Lending)	1,651	2,330	3,176	3,743	4,562	5,041	5,617	6,257	7,357	8,693	10,386	18.4%	20.2%
Operating Expenses (Lending)	649	950	1,261	1,456	1,760	1,576	1,939	2,440	3,143	3,724	4,266	20.4%	20.7%
Credit Cost (Lending)	194	340	519	637	1,442	3,069	2,466	1,330	1,067	2,113	2,815	28.4%	30.7%
Profit before tax (Lending)	807	1,040	1,396	1,651	1,360	396	1,213	2,487	3,147	2,857	3,305	10.0%	15.1%
Net BPO Income	10	18	69	73	104	104	135	141	158	71	81	-16.8%	23.3%
Profit after tax	534	699	952	1,153	1,005	391	1,011	1,959	2,461	2,176	2,544	9.1%	16.9%
Ratios													
Cost to Income (Lending)	39.3%	40.8%	39.7%	38.9%	38.6%	31.3%	34.5%	39.0%	42.7%	42.8%	41.1%		
Credit Cost to Avg. Gross Loans	0.9%	1.2%	1.4%	1.3%	2.5%	5.1%	4.0%	2.0%	1.3%	2.1%	2.5%		
Return on Assets	2.4%	2.4%	2.4%	2.3%	1.7%	0.6%	1.6%	3.0%	3.0%	2.2%	2.2%		
Return on Equity	16.0%	15.7%	16.5%	17.2%	13.2%	4.8%	11.2%	18.7%	19.5%	14.7%	13.9%		
Gross NPA	1.2%	1.5%	1.6%	1.8%	3.9%	4.5%	5.0%	2.7%	1.9%	2.3%	2.4%		
Net NPA	0.7%	0.8%	1.0%	1.2%	3.1%	3.1%	2.3%	1.0%	0.6%	1.0%	1.1%		
Provisioning Coverage Ratio	41.1%	42.4%	39.7%	32.2%	19.4%	31.7%	54.1%	65.1%	66.8%	56.0%	55.5%		
CRAR	19.2%	20.8%	17.9%	17.9%	19.4%	18.9%	20.2%	20.1%	19.2%	19.2%	21.4%		
Leverage Ratio	6.27	5.38	6.41	7.14	6.93	7.02	5.77	5.26	5.81	6.00	5.03		

Performance Through The Years (2/2)

Gross Loan Book and RoA



Capital Position and RoE



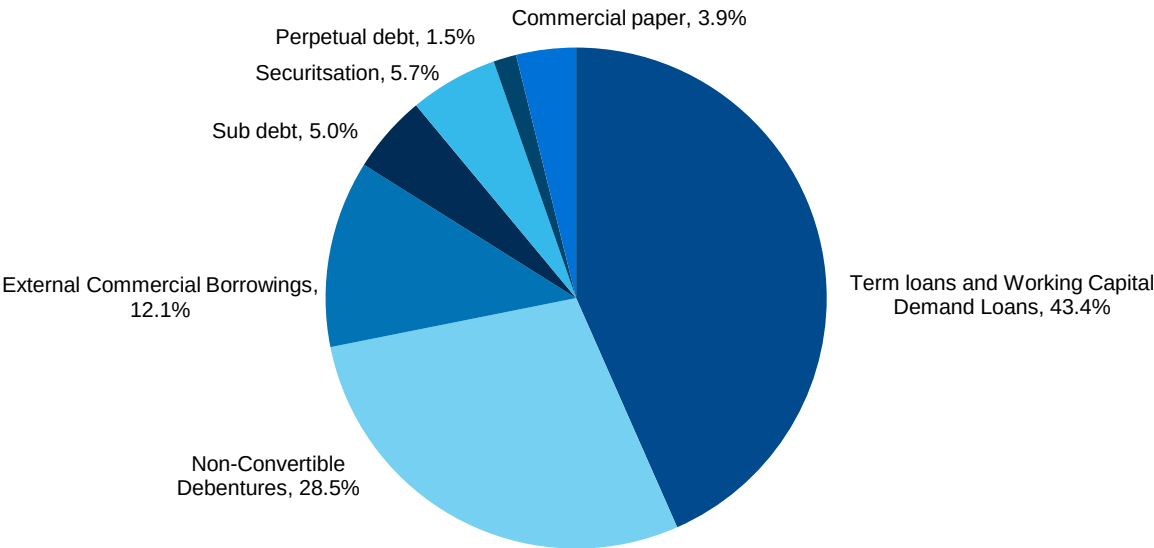
Borrowings & Capital Structure

- 
- 1 Liability Franchise
 - 2 Capital & Liquidity Metrics
 - 3 Asset Liability Management
 - 4 Shareholding Pattern

Liability Franchise

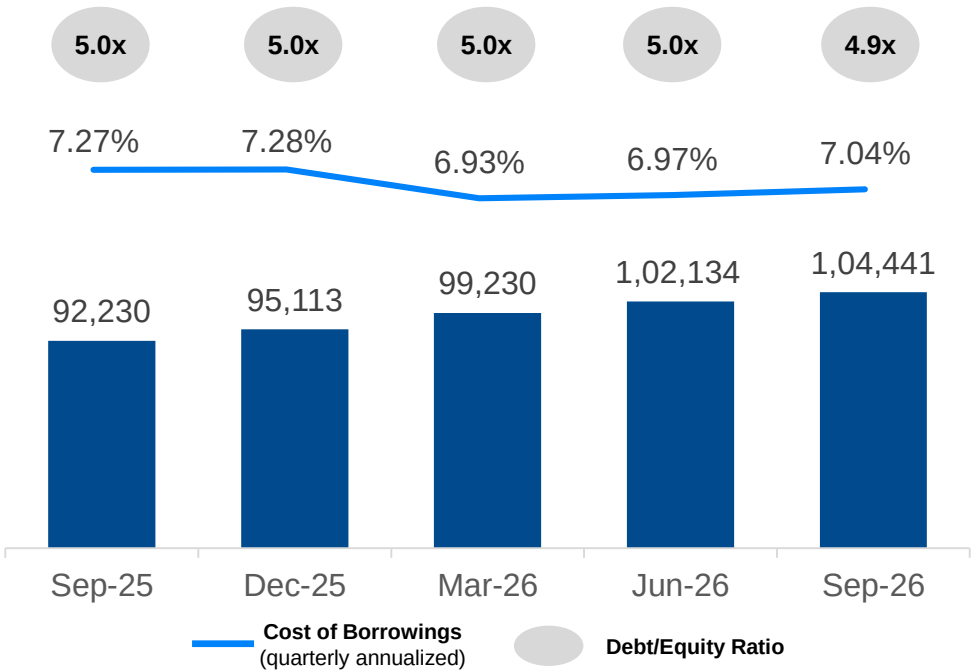
Liabilities Break-up

As on Sep-26



Borrowings Overview

INR Crores



CRISIL

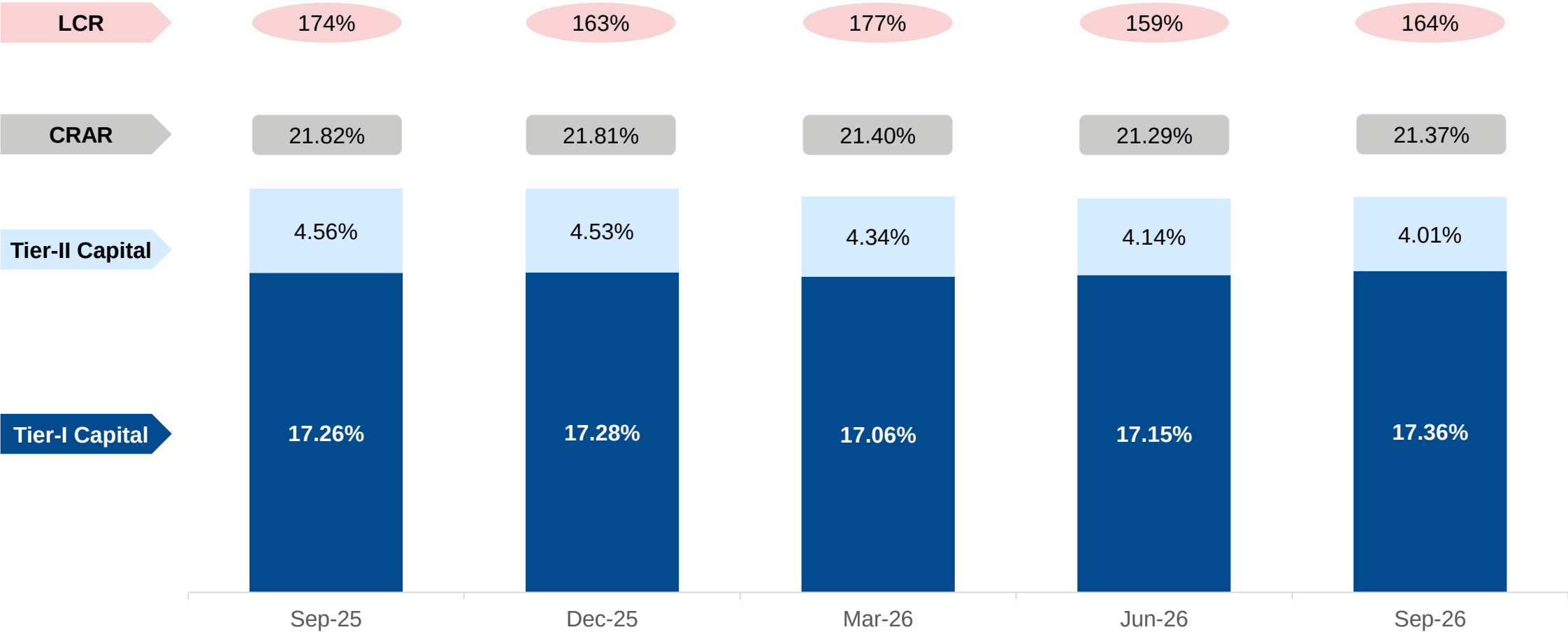
AAA / Stable;
A1+

CARE

AAA / Stable;
A1+

High-quality liability franchise enables us to fund our growth plans at scale

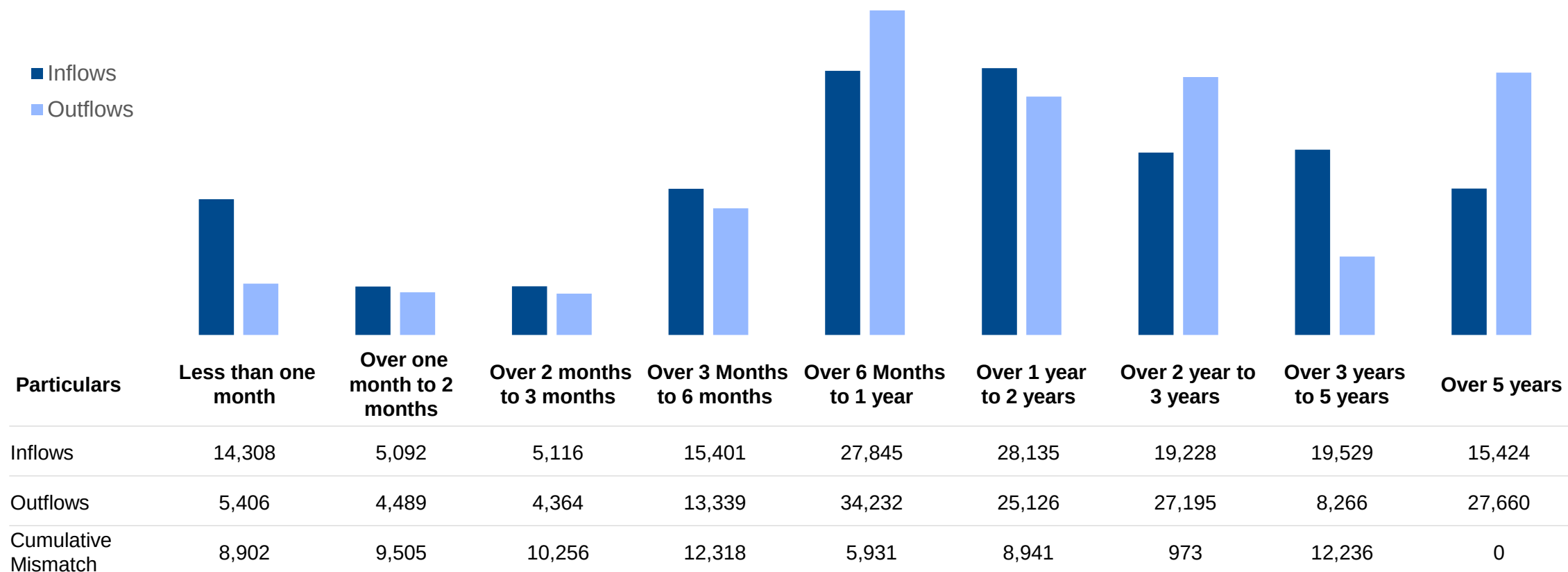
Capital & Liquidity Metrics



Note: LCR is calculated basis daily averages for the respective quarters

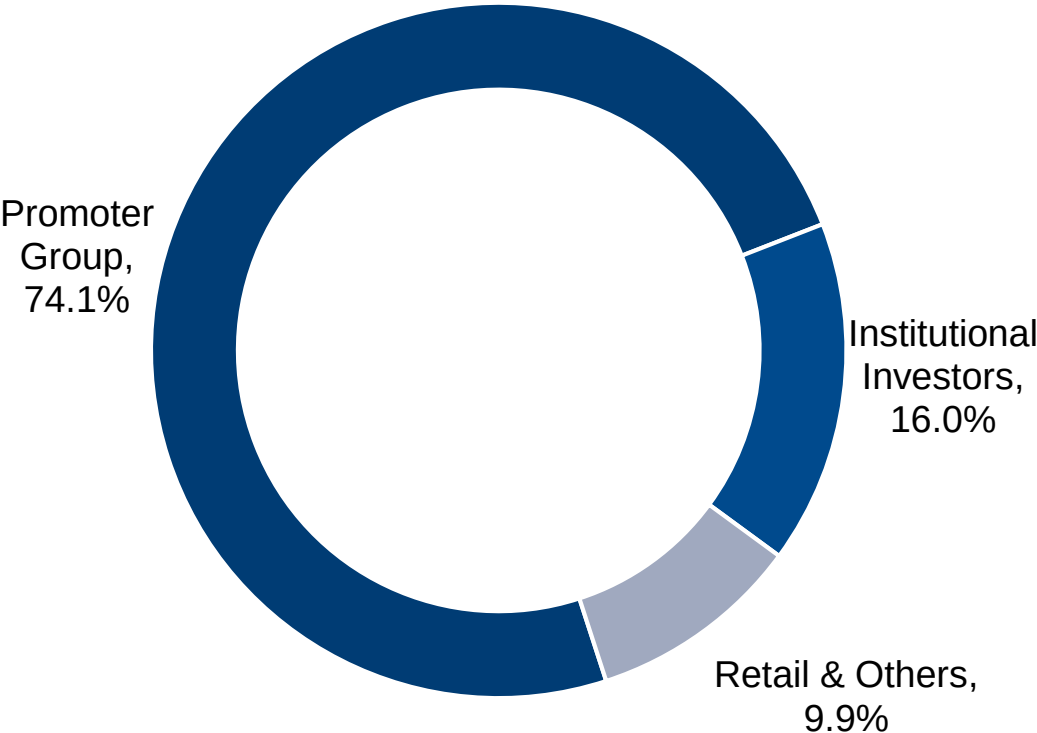
Asset Liability Management – September 2026

INR Crores



Positive cumulative mismatch across all time-buckets

Shareholding Pattern



Notes:
(1) Holdings as on 30th Sept-2026
(2) Institutional Investors include MFs, Insurance Cos, FPIs, AIFs, Nationalised Banks & Provident Funds/Pension Funds

Top Institutional Holdings: Domestic

- Mirae MFs
- Kotak MFs
- ICICI Prudential MFs
- SBI MFs
- Nippon MFs

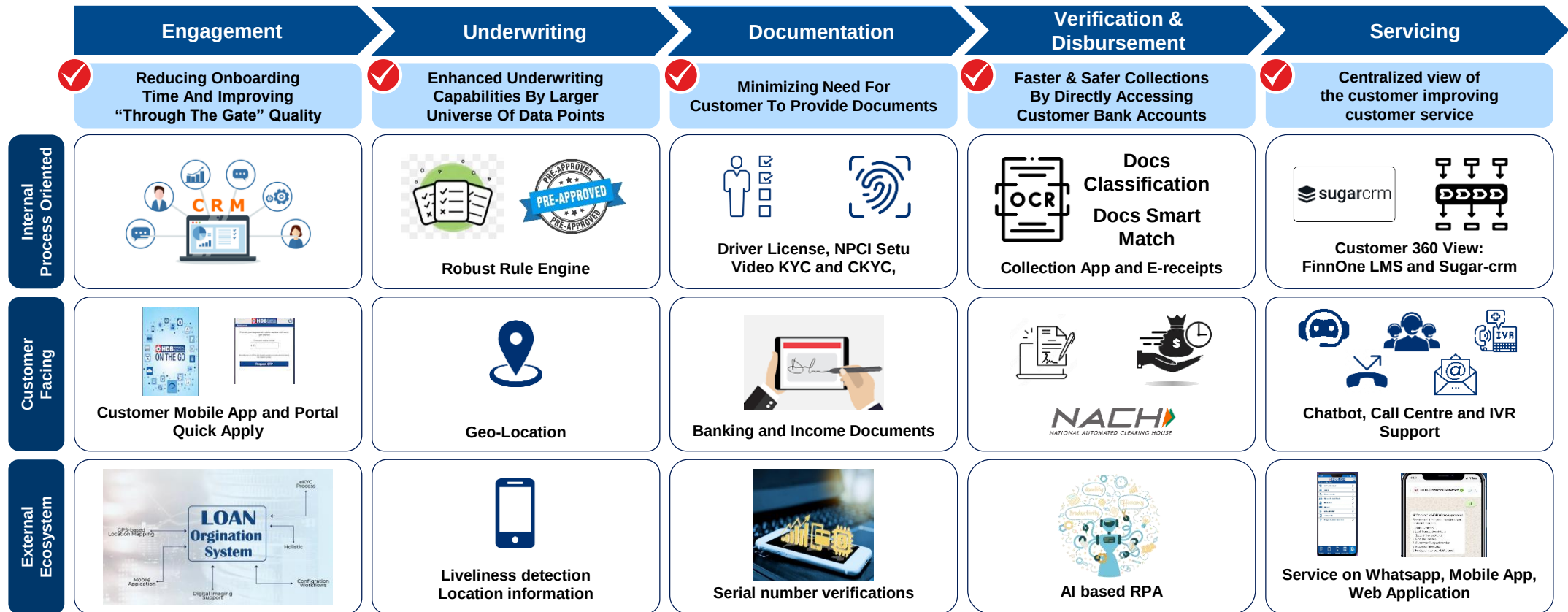
Top Institutional Holdings: Foreign

- Vanguard
- MFS Investment Management
- Baillie Gifford
- Daiwa Asset Management
- Government Pension Fund Global

Technology & Risk Management Framework

- 1 Technology Stack
- 2 Digital Capability
- 3 Shikhar: AI-Powered Transformation Journey
- 4 Risk Management Framework

Technology Stack



Technology Capabilities Benefiting our Customers, our Third-party Partners as well as our Sales Teams

Digital Capabilities – “HDB OnTheGo” App



DAU / MAU: Daily active users / Monthly active users

Shikhar: AI-Powered Transformation Journey

ENHANCING CUSTOMER JOURNEYS | DRIVING EFFICIENCIES | DELIVERING MEASURABLE IMPACT

FOCUS AREA	SHORT TERM (FY27+)	SHORT TERM IMPACT	MEDIUM TERM (FY29+)	MEDIUM TERM IMPACT
 1. CUSTOMER ONBOARDING	 - AI-powered document processing for CD, Digital Product Loans and pre-approved loans - Gen AI-powered voice-based loan journeys for NTB customers	 500K Documents/day  1.2x Sales productivity  +10% Conversion	 End-to-end AI-driven consumer loan journeys	 1.5x Sales productivity  +25% Conversion
 2. CUSTOMER ENGAGEMENT	 - Product discovery content at scale - Outbound Gen AI Voice BOTs - Voice-to-data conversion for all customer interactions - AI-generated next best offers	 8M+ Customer reach  +10% CSAT	 - AI-enabled experiences across apps and web - Reimagined journeys with document vision, summaries and semantic search	 50% Productivity improvement
 3. CUSTOMER SERVICING	 - AI-powered email and voice insights - Agentic AI for CDU operations	 50% CDU process TAT reduction	 - Gen AI Voice BOT-led inbound servicing - NLP-powered self-service	 50% Servicing automation  10% Reduction in servicing cost
 4. CREDIT & COLLECTIONS	 - AI-based thin-file underwriting - Gen AI Voice BOT-based early-bucket calling - Vision AI + anomaly-based fraud detection	 20% → 35% Collections automation  20% Fraud loss reduction  5% Auto cure of portfolio	 - Scale Gen AI Voice BOT collections - Enterprise AI fraud framework - Expand data variables for thin-file customers	 30% Agent productivity  20 bps Reduction in Credit Cost



3 ASCEND

- Personalized offers
- AI-powered cross-sell
- Customer retention & growth

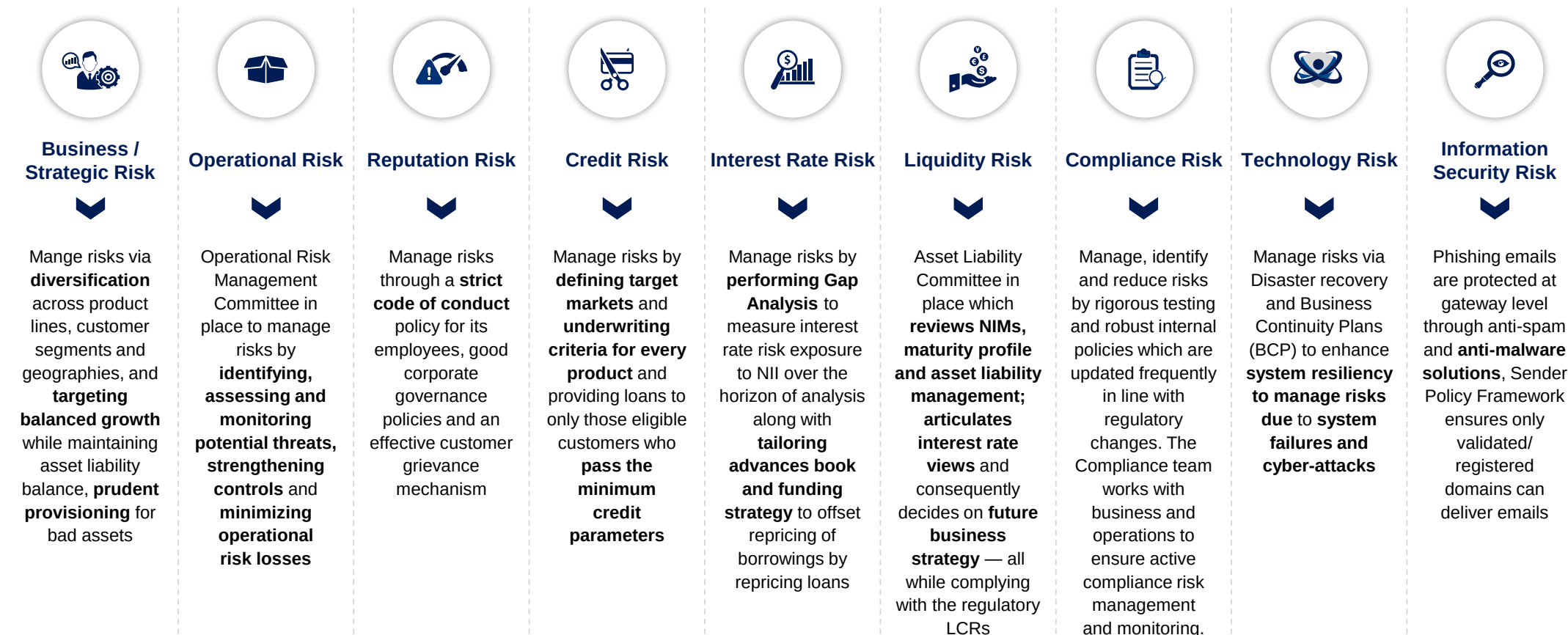
2 ASSURE

- Intelligent collections
- Fraud prevention
- Better recovery & reduced risk

1 ACQUIRE

- AI-driven acquisition
- Seamless onboarding
- Faster approvals

Risk Management Framework



Sustainability Initiatives

- 1 Environment, Social & Governance (ESG)
- 2 Corporate Social Responsibility (CSR)

ESG Framework

Integrate ESG Ideology

Embedding the Company's ESG ideology and identifying ESG related risks and adverse incidents that can affect business operations.



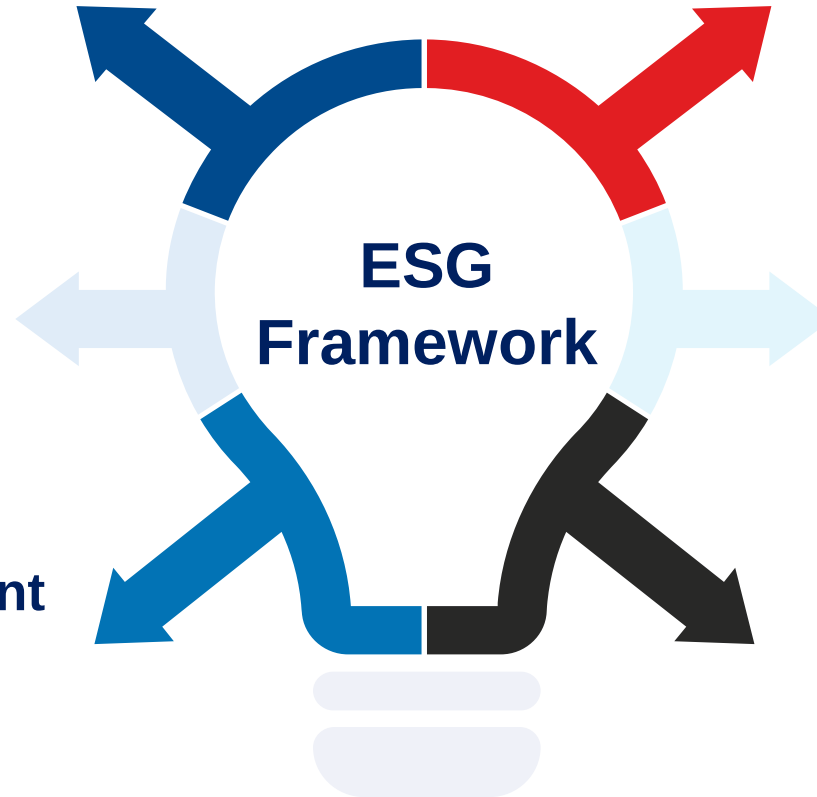
Ethical Conduct

Conduct business ethically, having value driven approach in decision making



Stakeholder Commitment

Demonstrate organizational commitment to stakeholders, meeting their requirements and expectations.



Impact Reporting

Reporting the measurable impacts of business activities on the environment and society.



Robust Compliance

Ensuring robust compliance management with applicable statutory and regulatory guidelines.

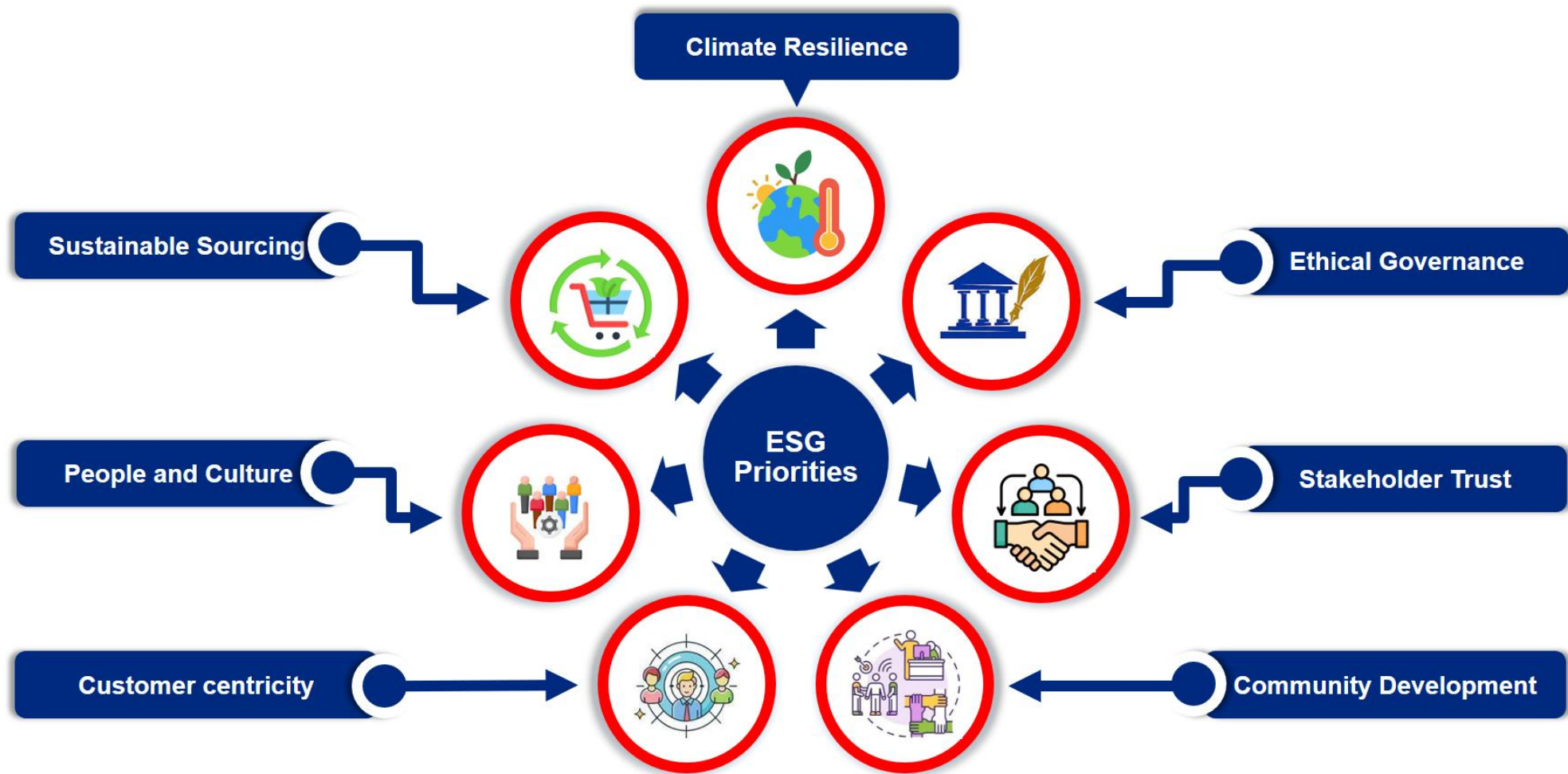


Continuous ESG Improvement

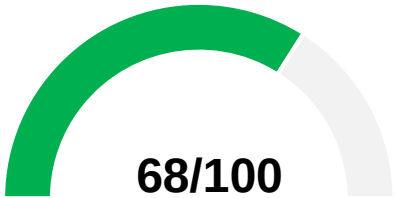
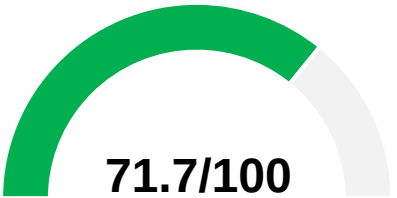
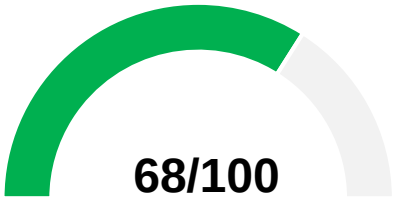
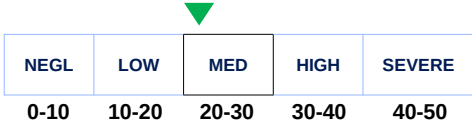
Continuous evaluation and adoption of relevant measures to improve upon ESG Maturity.



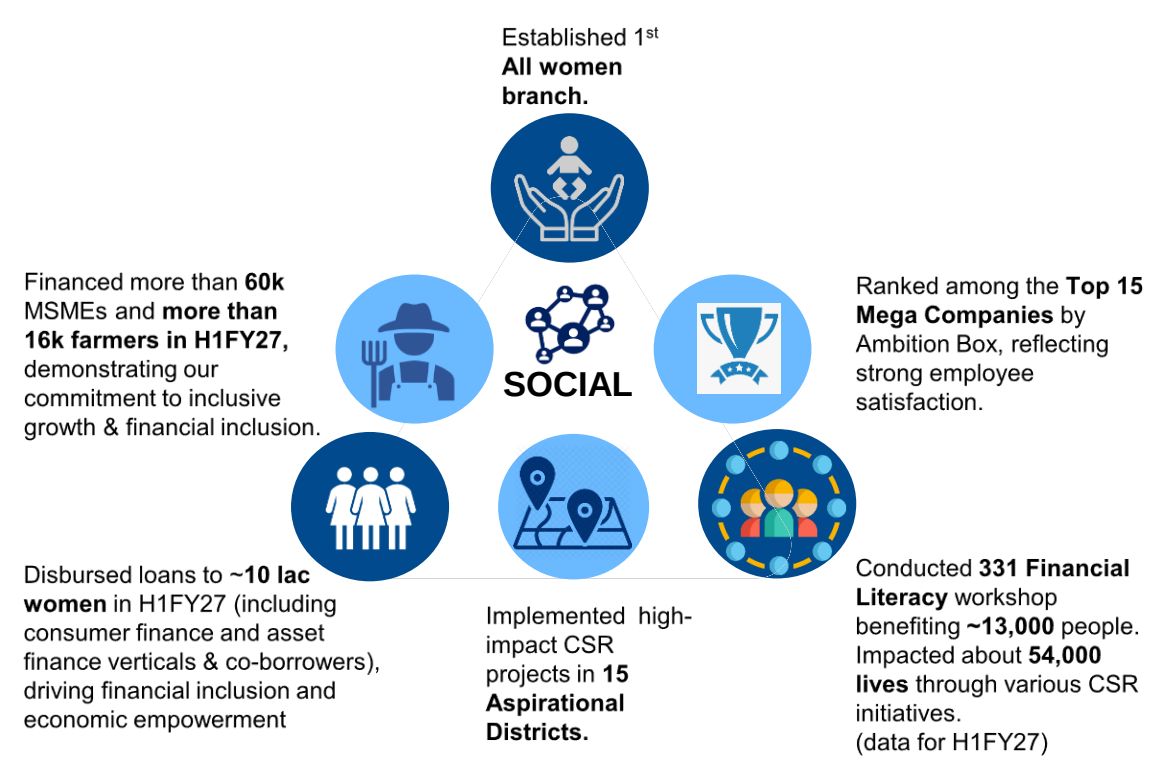
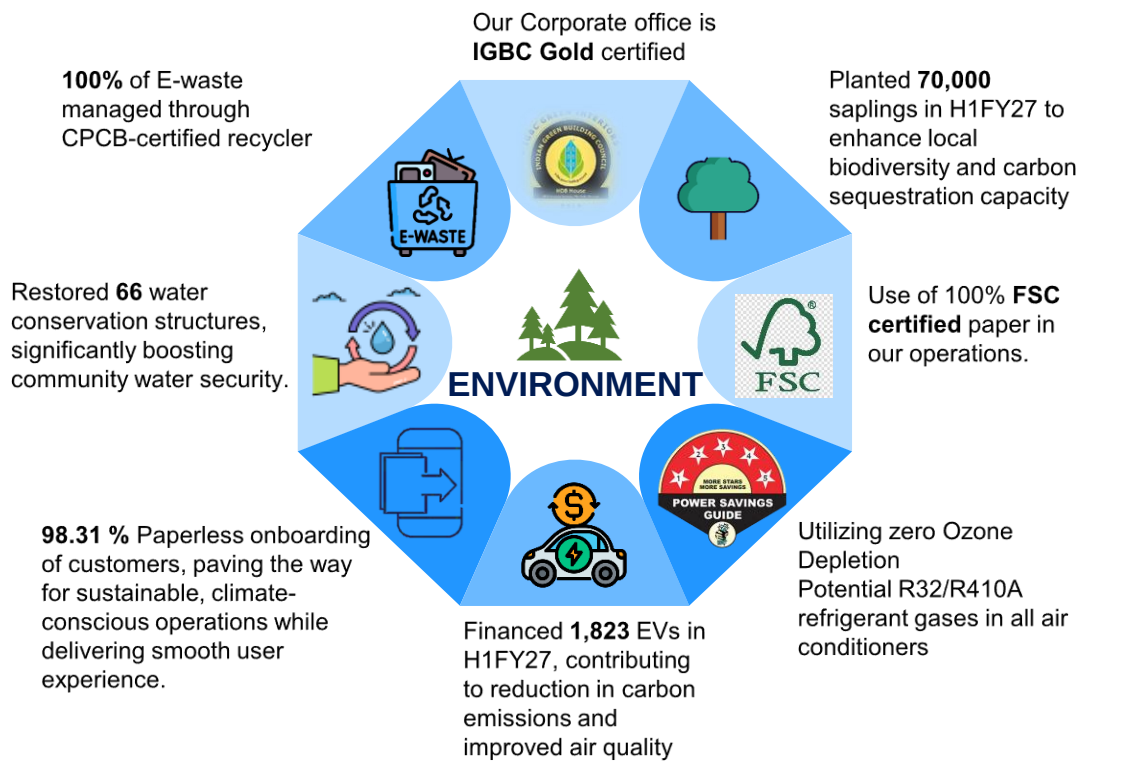
ESG Priorities



Our ESG Ratings – FY26

RATING AGENCY	CRISIL	SES	NSE	SUSTAINALYTICS
RATINGS	 68/100 STRONG	 71.7/100 GOOD	 68/100 ASPIRING	 21.2 MEDIUM RISK
MEANING	Indicates strong ESG performance	Indicates good ESG performance	Indicates early stage ESG maturity with good potential	Indicates medium ESG risk exposure (Lower is better)

ESG Highlights



Corporate Social Responsibility – Key Highlights



₹ 3,098 Mn
Spent on CSR Initiatives

100+
Social & Environmental Projects
Supported

78
Partners Empaneled

14
CSR Programs

Note: Figures since inception

Corporate Social Responsibility – Key Highlights

> 16,54,000

lives impacted through initiatives in the areas of healthcare, livelihoods, environment & others

> 6,30,000

trees planted to create carbon sinks, promote afforestation, and create livelihoods

> 24,464

tons of waste diverted from entering into landfills and waterbodies with support of local authorities

1,126

waterbodies restored to recharge groundwater tables & create storage capacity at surface level

4,035

diagnostic camps conducted promoting preventive care for overall health & well-being

332

sanitation complex retrofitted making safe sanitation accessible in schools and communities

215

patient beds (including OTs) introduced in charitable hospitals for improved reach

8

active transport aarogyam kendras – physiotherapy centers for truck drivers

1,671

financial literacy workshops conducted

Note: Figures since inception

CSR: Intervention Themes

Environment

(Water + Waste + Plantation)



Promoting Waste Management



Reviving Water bodies



Water Conservation Measures



Tree Plantation Drives

Healthcare

(Preventive + Curative + Capacity)



Physiotherapy for Truck Drivers



Maternal Child Health & Nutrition



Free OPD Services in Rural Areas



Safe Sanitation Complex, WASH

Literacy & Livelihoods

(Employability Skills + Financial Literacy)



Skill Enhancement Program



Promoting Rural Livelihoods



Financial Literacy Program



Promoting Employability skills

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