



IMPACT ASSESSMENT REPORT

Youth Employability Program

Implementation Partner: TNS



Impact Assessment By: Give Grants

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Abbreviation

BFSI	Banking, Financial Services, and Insurance
CSR	Corporate Social Responsibility
FY	Financial Year
HDBFS	HDB Financial Services
IT/IES	Information Technology / Information Technology Enabled Services
KII	Key Informant Interview
OECD-DAC	Organisation for Economic Co-operation and Development
PMKVY	Pradhan Mantri Kaushal Vikas Yojana
SDGs	Sustainable Development Goals
TNS	TNS India Foundation
ToC	Theory of Change

Executive Summary

Category	Project Details
Project title:	Youth Employability Program
Project duration:	April 2023 – March 2024
Major Stakeholders:	College students, TNS Programme Team, Parents, Institute Representatives, Parents. HDBFS CSR Team
Location:	Maharashtra
Implementation Agency:	TNS India Foundation
Assessment Agency:	Give Grants

The HDBFS–TNS India Employability Training Programme is a Corporate Social Responsibility (CSR) initiative funded by HDB Financial Services (HDBFS) and implemented by TNS India, a leading skilling and livelihood organisation. The programme targets young graduates and final-year undergraduates from economically modest backgrounds, equipping them with the workplace skills, sector knowledge, and job-placement support needed to successfully enter India’s formal employment market. This impact assessment analyses data collected from 346 beneficiaries across the 2025 cohort to evaluate programme effectiveness, employment outcomes, skill gains, and financial impact. **Over the course of its implementation, the programme has impacted a total of 1,750 beneficiaries.**

The HDBFS–TNS India programme positions itself as a bridge between academic preparation and workplace readiness, with particular emphasis on the Banking, Financial Services, and Insurance (BFSI) sector – the primary employment destination for commerce-stream graduates. The 346 beneficiaries assessed represent a diverse yet coherent cohort: 65% female, 53% first-generation graduates, and 62% from lower-middle-income households, confirming the programme’s reach to populations where economic mobility through employment is most meaningful.



Career Fest

Methodology

Sample Size: 346

- 346 interviews conducted with direct beneficiaries (Youth)
- 7 Key informant interviews conducted with TNS Programme Team, Employers, College/University Representatives, Parent, HDBFS CSR

Programme Design

The programme is structured as an intensive employability intervention of 30 to 35 days (with some extended cohorts exceeding 35 days), delivered across offline, online, and hybrid modalities. Curriculum components span employability skills, communication training, MS Excel and digital literacy, mock interviews, resume preparation, sector and job-role orientation, exposure to employers through job drives, corporate visits, and industry-led sessions by company representatives. The programme is deliberately positioned as a pre-placement or placement-readiness intervention, targeting students in their final year of undergraduate studies (72% of participants were in their third year) or recently graduated and unemployed individuals (76% of graduate participants were unemployed at enrolment).

The design reflects strong alignment with demand-side employer requirements in the BFSI sector while remaining flexible enough to support placements in retail, IT/ITES, logistics, and other adjacent sectors. The partnership model – with HDBFS funding, TNS India implementation, and college placement cells as the primary outreach channel (accounting for 82% of enrolments) – ensures institutional anchoring and cost-effective reach. Assessment upon completion and a formal certificate of completion (received by 81% of participants) provide programme credibility and a tangible credential for job seekers.

Programme Delivery

Delivery quality across the 2025 cohort was consistently high by all measurable indicators. Training content was rated as consistent in quality by 99% of participants, accessible in language by 99.1%, and equally engaging throughout by 99%. Across ten programme components, from doubt-clearing sessions and study materials to placement drives and post-placement support, participant ratings of 4 or 5 out of 5 ranged from 78% to 95%, with practical training materials and mock interview sessions attracting the highest ratings. Trainer performance was equally strong, with 93–98% of participants rating trainers at 4 or 5 across dimensions including knowledge depth, clarity of explanation, responsiveness to doubts, adaptability to learner pace, and attitude towards trainees.

The programme was delivered in all three modalities: 49% offline, 26% online, and 25% hybrid. Among offline and hybrid participants, 97% confirmed adequate access to practical sessions a notable achievement given the operational complexity of multi-modal delivery. Training duration aligned with programme design for the majority, with 57% completing within 30–35 days. Formal assessment was conducted for 58% of participants, and 81% received completion certificates. These delivery metrics collectively reflect a programme executed with high consistency, trainer professionalism, and operational discipline across diverse cohorts and delivery contexts.

Impact & Sustainability

The programme's employment outcomes are significant. Of 346 beneficiaries, 56% are currently employed and a further 6% are self-employed representing a combined economic engagement rate of 62%, up from just 4% employed at the time of enrolment. The BFSI sector absorbs the largest share (38%), consistent with programme specialisation, followed by retail (16%), IT/ITES (13%), and logistics (9%). Among employed participants, 86% earn ₹15,000 or more per month, and 76% of all 346 beneficiaries report improved financial situations, a direct measure of household-level economic impact. Time to employment is efficient: 73% secured jobs within three months, and 37% within one month or immediately.

Skills development outcomes reinforce employment gains. Communication, interview readiness, and confidence levels each improved in over 90% of participants; digital skills improved in 87%. Critically, 87% of participants apply programme-acquired skills in their current roles, and 98% feel better prepared for future career opportunities, indicating long-term human capital impact beyond immediate placement. Sustainability signals are strong: 70% of beneficiaries have recommended the programme to others, with 50% recommending it to three or more people, demonstrating active word-of-mouth advocacy that reduces future outreach costs. The programme's 53% first-generation graduate representation further anchors it as a social mobility vehicle with multigenerational impact potential.

Conclusion and Recommendations

The programme demonstrates strong performance in youth skilling, with high satisfaction, strong employment outcomes, and meaningful financial impact, particularly among first-generation graduates and women from underserved backgrounds. Its robust delivery model, industry partnerships, and placement support position it as a scalable and effective CSR intervention. Strengthening post-placement support and digital skill depth can further enhance long-term outcomes.

Key Recommendations:

- Establish a structured 12-month post-placement engagement model with mentoring, alumni networks, and continuous upskilling.
- Introduce role-readiness counselling before placement drives to improve job alignment and reduce early attrition.
- Strengthen digital and technical training through advanced, differentiated modules aligned with industry needs.
- Expand employer partnerships across diverse sectors to improve role variety and placement fit.

Introduction

HDB Financial Services Limited (HDBFS) has partnered with TNS India Foundation to implement the Youth Employability Programme, a Corporate Social Responsibility (CSR) initiative aimed at enhancing employability and livelihood opportunities for young individuals from socio-economically modest backgrounds. The programme focuses on preparing final-year undergraduate students and recent graduates for entry-level roles, with a strong emphasis on the Banking, Financial Services, and Insurance (BFSI) sector, through structured training, skill development, and placement support.

The initiative is implemented across Maharashtra and targets youth at a critical transition point between education and employment. By equipping participants with workplace-relevant competencies—including communication skills, digital literacy, interview readiness, and sector-specific knowledge—the programme seeks to bridge the gap between academic learning and industry expectations. The training is delivered through offline, online, and hybrid modes over an intensive duration of 30–35 days, ensuring flexibility and accessibility across diverse learner groups.



Training session

The programme has been designed in response to a broader national challenge: despite a large and growing youth population, a significant proportion of graduates remain unemployed or underemployed due to gaps in employability skills, limited industry exposure, and inadequate career guidance. This disconnect is particularly evident in entry-level roles within sectors such as BFSI, where employers seek candidates who possess not only technical knowledge but also strong communication, problem-solving, and professional competencies.

Recognising this demand–supply mismatch, TNS India Foundation has developed a comprehensive employability training model that integrates classroom learning with practical exposure. Key components of the programme include employability skills training, MS Excel and digital literacy, resume development, mock interviews, sector orientation, and direct engagement with employers through placement drives and industry–led sessions. The programme also provides certification upon completion, enhancing the credibility and job–readiness of participants.

The primary objectives of the programme include:

Enhancing Employability Skills among Youth

- Equip participants with essential workplace competencies such as communication, interview readiness, digital skills, and professional behaviour to improve their job preparedness.

Facilitating Access to Employment Opportunities

- Provide structured placement support through job drives, employer engagement, and career guidance to enable participants to secure entry–level roles in BFSI and allied sectors.

Supporting Socio–Economic Mobility

- Target youth from lower–middle–income households and first–generation graduates to enable access to stable income opportunities and long–term career pathways.

Bridging the Skill Gap in the Labour Market

- Align training content with industry requirements to create a pool of job–ready candidates who can meet the evolving needs of employers across sectors.

This impact assessment report evaluates the implementation, effectiveness, and outcomes of the Youth Employability Programme. It examines the programme’s contribution to improving employability, enabling sustainable livelihoods, and strengthening human capital among youth, while also identifying areas for enhancement to maximise long–term impact.



Employee Engagement

The programme is in alignment with the following Sustainable Development Goals (SDGs) outlined in the United Nations Agenda 2030.

Target 4.3

By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university.

Target 4.4

By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship.

Target 4.5

By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations.

Target 5.8

Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.

Target 8.6

By 2020, substantially reduce the proportion of youth not in employment, education or training.

Target 9.1

Develop quality, reliable, sustainable and resilient infrastructure, including regional and transborder infrastructure, to support economic development and human well-being, with a focus on affordable and equitable access for all.

Target 9.8

Significantly increase access to information and communications technology and strive to provide universal and affordable access to the Internet in least developed countries by 2020.

Target 10.2

By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.

Target 17.H

Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships.



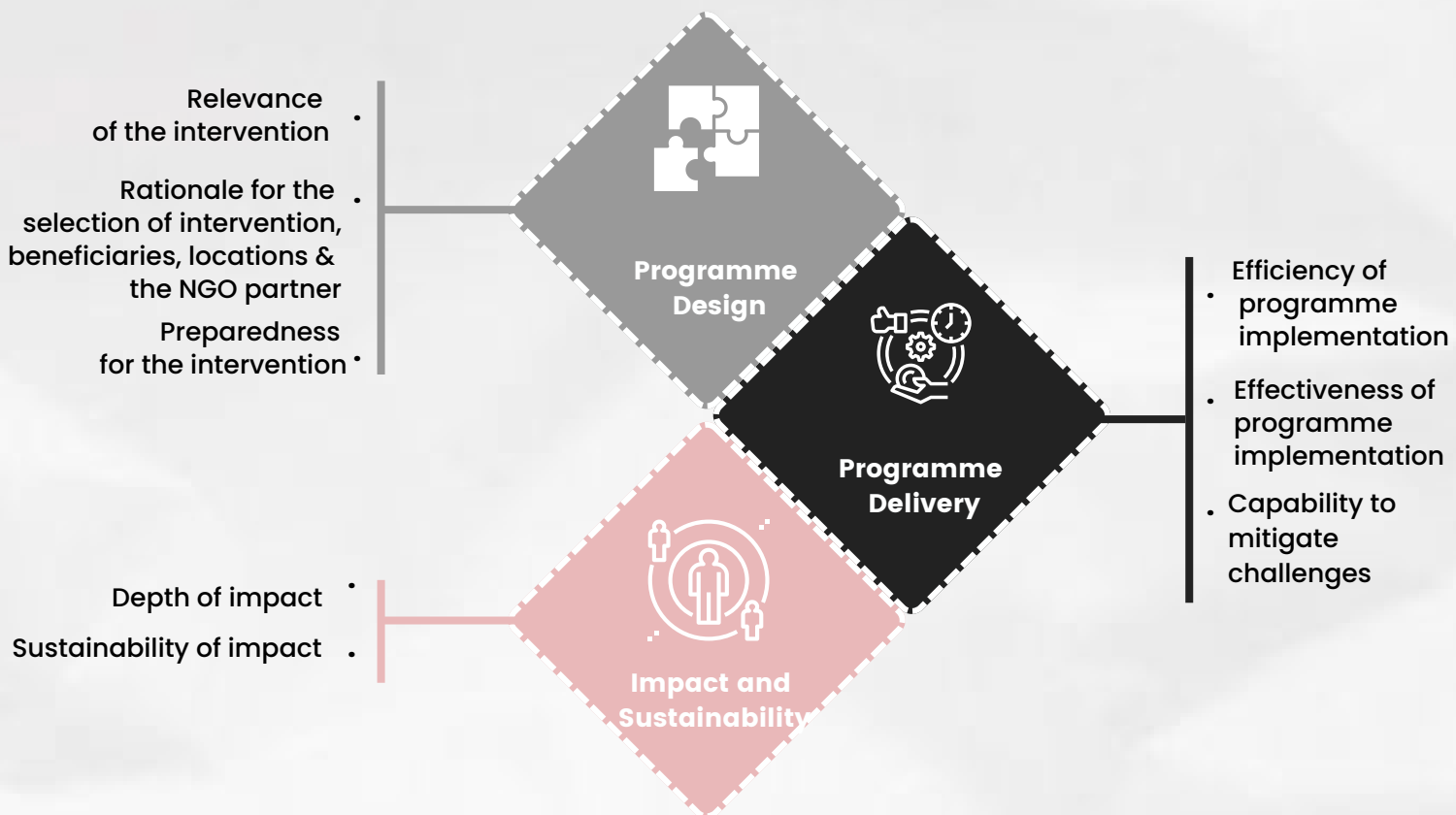
Scope of Study

Objectives



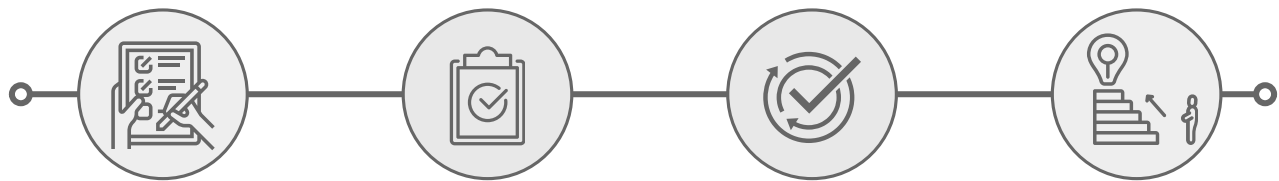
Methodology

The three point assessment framework is used in the assessment is developed by Give Grants based on the OECD-DAC framework for impact assessment. It broadly investigates the following aspects:



Theory of Change

The Theory of Change Framework (ToC) for the given programme is illustrated below:



Input

Output

Outcome

Impact

<p>The specific actions or processes that a programme undertakes to achieve its goals and objectives</p>	<p>The direct and immediate results or products of the activities undertaken</p>	<p>The changes or effects that occur as a result of the outputs and activities</p>	<p>The ultimate and long-term effect or result that a programme or intervention aims to achieve</p>
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Input	Output	Outcome	Impact
<ul style="list-style-type: none"> • CSR funding from HDB Financial Services (HDBFS) • Programme design and implementation by TNS India Foundation • Trainers, programme coordinators, and placement teams • Training infrastructure including classrooms and digital learning platforms • Curriculum covering employability, communication, and digital skills • Monitoring systems and assessment processes • Partnerships with colleges and employer networks 	<ul style="list-style-type: none"> • Enrollment of youth, primarily final-year students and graduates from socio-economically modest backgrounds • Delivery of structured training (offline, online, and hybrid) • Modules on communication, MS Excel, digital literacy, and interview preparation • Practical learning through mock interviews, role plays, and industry sessions • Exposure to employers through placement drives and corporate interactions • Certification upon programme completion 	<ul style="list-style-type: none"> • % of beneficiaries securing employment or self-employment • % of beneficiaries reporting improvement in communication, interview readiness, and confidence • % of beneficiaries improving digital skills • % of beneficiaries reporting improved financial situation • % of beneficiaries applying learned skills in jobs • % of beneficiaries feeling better prepared for future careers 	<ul style="list-style-type: none"> • Enhanced employability and job readiness among youth from lower-middle-income backgrounds • Increased income generation and contribution to household finances • Creation of a skilled, job-ready talent pool for BFSI and allied sectors • Strengthened pathways for first-generation graduates into formal employment • Improved socio-economic mobility and long-term career progression • Contribution to inclusive workforce development

Logical Framework Analysis

	Project Summary	Indicators	Means of Verification	Assumptions
Impact ↑	The programme contributes to improved socio-economic mobility for youth from lower-middle-income and first-generation graduate backgrounds by enabling access to sustainable employment and strengthening long-term career prospects in the BFSI and allied service sectors.	<ul style="list-style-type: none"> • % of beneficiaries reporting improved financial situation • % of beneficiaries contributing to household income • % of beneficiaries demonstrating sustained employability and career progression • % of beneficiaries recommending the programme 	<ul style="list-style-type: none"> • Post-placement follow-up surveys • Beneficiary testimonials and case studies • Programme evaluation reports • Alumni tracking and feedback 	<ul style="list-style-type: none"> • Employment opportunities remain available in relevant sectors • Beneficiaries continue career progression • Economic conditions remain stable and supportive
Outcome ↑	Trained youth demonstrate improved employability, confidence, and digital competencies, leading to increased access to entry-level employment and self-employment opportunities.	<ul style="list-style-type: none"> • % of beneficiaries securing employment or self-employment • % of beneficiaries reporting improvement in communication, interview readiness, and confidence • % of beneficiaries applying skills in current roles • % of beneficiaries accessing employment within a reasonable time frame 	<ul style="list-style-type: none"> • Placement records and employment data • Beneficiary surveys and interviews • Employer feedback • Follow-up tracking systems 	<ul style="list-style-type: none"> • Labour market demand for entry-level roles remains stable • Employers continue to recognise programme graduates • Beneficiaries remain willing to pursue available job opportunities
Output ↑	Youth participants complete structured employability training covering communication, digital literacy, MS Excel, interview preparation, and workplace readiness, supported by practical learning and employer engagement.	<ul style="list-style-type: none"> • % of beneficiaries completing training • % of beneficiaries receiving certificates • % of beneficiaries participating in mock interviews and placement drives • % of beneficiaries reporting training quality and relevance 	<ul style="list-style-type: none"> • Training completion records • Certification data • Programme monitoring reports • Participant feedback surveys 	<ul style="list-style-type: none"> • Participants remain engaged throughout the training period • Training delivery remains consistent across modalities • Employers continue participation in placement activities
Input ↑	The programme mobilises youth through college partnerships and delivers training through TNS India Foundation using trained facilitators, structured curriculum, digital tools, and employer networks.	<ul style="list-style-type: none"> • % of planned training cohorts delivered • % of trainers deployed and sessions conducted • % of beneficiaries mobilised through college partnerships • % of training resources and curriculum delivered as planned 	<ul style="list-style-type: none"> • Programme MIS and monitoring systems • Training and attendance records • Mobilisation and outreach reports • Institutional partnership records 	<ul style="list-style-type: none"> • Adequate funding and institutional support continue • College partnerships remain active • Trainers and programme staff remain available

Sampling Strategy



353

Total sample covered



7

Key Informant Interviews



346

Beneficiaries Outreached

Key Informant Interviews



Employers: 2



Institute Representatives: 2



Ngo Programme Team: 1



Parents: 1



HDBFS CSR Team: 1



Sample Size Rationale

- Purposive sampling.
- Beneficiary cohort is representative of the direct interventions and varied socio-economic strata.
- Sample size is representative of all stakeholders involved with program.



Limitation

Beneficiary surveys and Key Informant Interviews were conducted via phone calls, which may have excluded participants with limited phone access or network connectivity and affected the depth of responses; however, this approach enabled broader geographic coverage, timely data collection, and ensured the safety and convenience of participants.

Evaluation framework

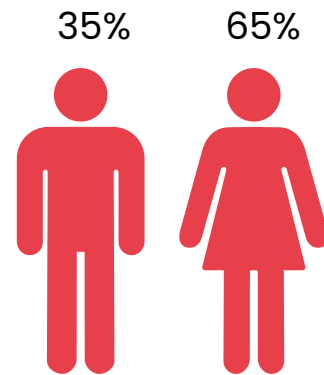
The assessment uses the Organisation for Economic Co-operation and Development – Development Assistance Committee (OECD-DAC) framework to evaluate the programme across six key criteria—Relevance, Coherence, Effectiveness, Efficiency, Impact, and Sustainability. This ensures a structured and holistic analysis of both immediate outcomes and long-term impact.

Criteria	What it Assesses	Application in This Study	Key Indicators Used
Relevance	Alignment of programme with beneficiary needs and market demand	Assessed how training courses match industry demand and youth aspirations	Sector alignment (BFSI, IT/ITES), beneficiary needs, inclusivity
Coherence	Compatibility with policies, systems, and other initiatives	Examined alignment with national skilling ecosystem and stakeholder coordination	Linkages with NSDC, partner coordination, programme design consistency
Effectiveness	Achievement of intended objectives and outcomes	Measured success in training completion and employment generation	Placement rate, training completion, skill improvement
Efficiency	Optimal use of resources (time, cost, effort)	Evaluated delivery models, digital tools, and timelines	Cost-effectiveness, LMS usage, training-to-placement cycle
Impact	Long-term changes in economic and social conditions	Analysed changes in income, livelihood, and quality of life	Income improvement, financial stability, confidence levels
Sustainability	Continuity of benefits beyond programme duration	Assessed job retention and long-term employability	Job retention, career growth, skill transferability

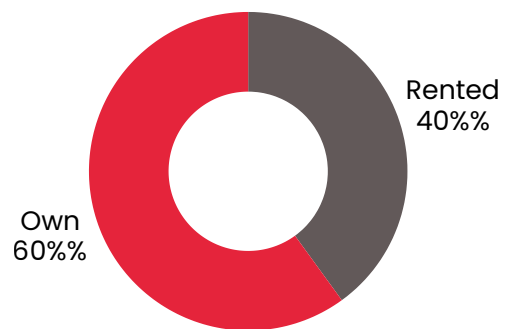
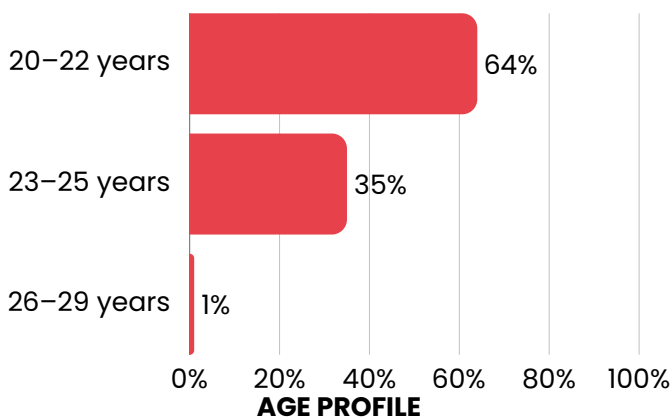
Beneficiary Profile*

Beneficiaries of the Youth Employability Program consisted of 65% female and 35% male, reflecting a gender composition that leaned toward greater female participation.

The programme primarily reached young adults in the most critical phase of their transition from education to employment. Nearly two-thirds (64%) of beneficiaries fall in the 20–22 age bracket, indicating that the programme primarily serves early-career young adults. The 23–25 cohort represents 35%, while only 1% are aged 26–29, confirming a youth-focused outreach. Almost all the participants were unmarried at the time of programme enrollment.



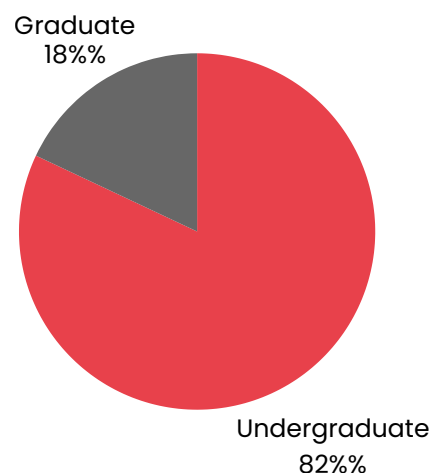
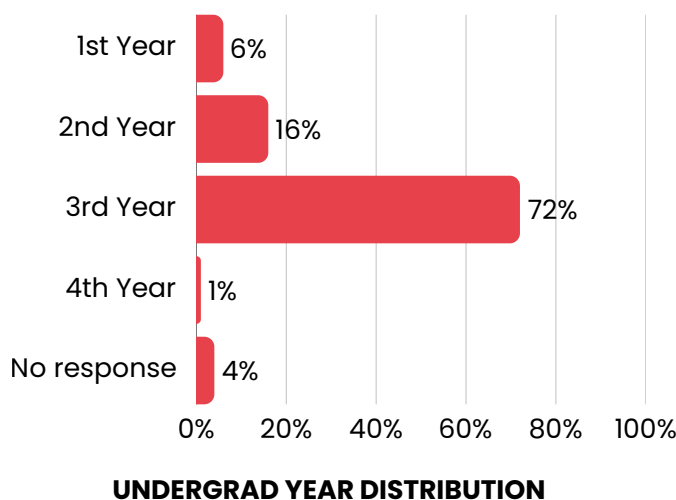
GENDER COMPOSITION



PLACE OF RESIDENCE

A slight majority (60%) of beneficiaries live in their own homes, while 40% reside in rented accommodations. This suggests diverse socioeconomic backgrounds of the participants.

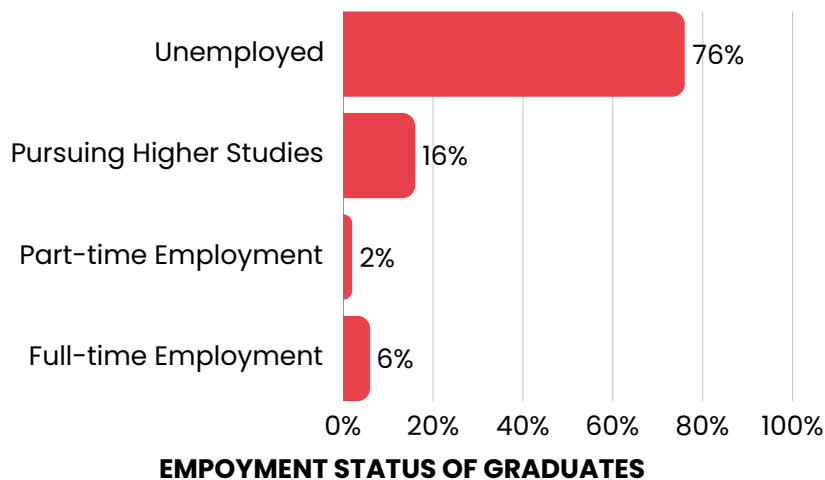
The programme participants (82%) were undergraduates when they enrolled, with the most (72%) in their 3rd year of studies. This indicates the programme effectively targets students nearing graduation, a critical transition point for career readiness.



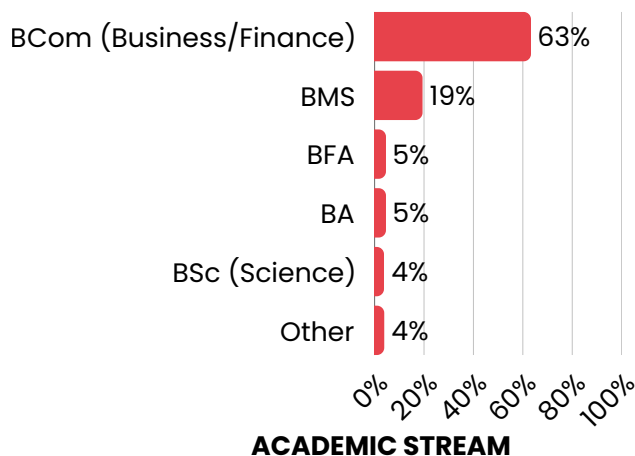
EDUCATIONAL LEVEL

*Data are drawn from sampled respondents and may not represent all beneficiaries.

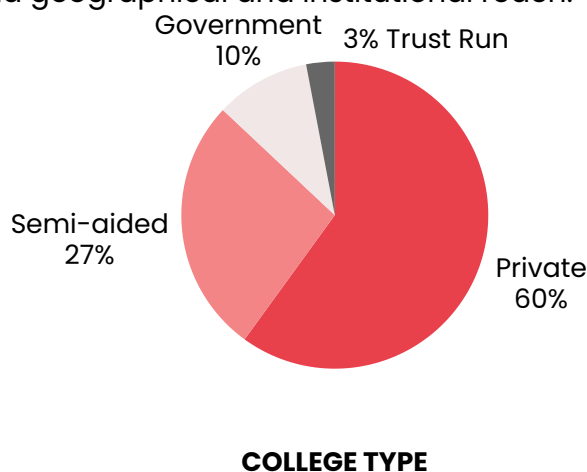
Among the graduates, employment readiness issues were evident: 76% were unemployed before joining. This highlights the program's critical role in addressing post-graduation employment challenges.



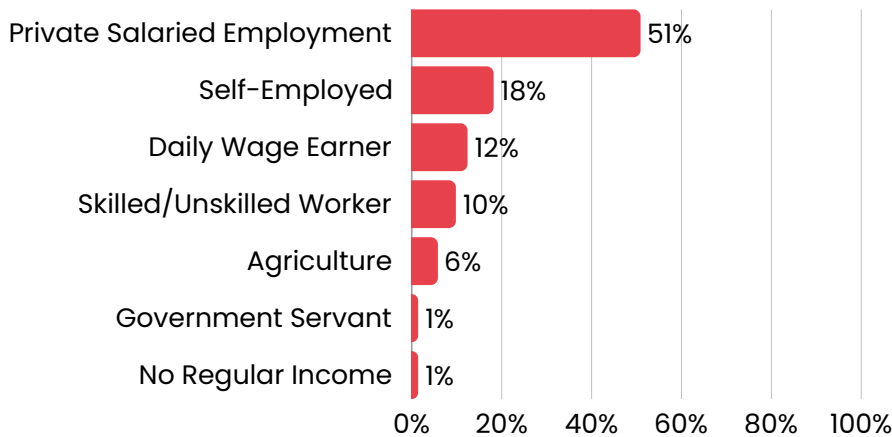
Most participants from Business/Finance-related streams (82%), with BCom (63%) and BMS (19%). The strong presence of commerce-stream students is observed and aligns with HDBFS-TNS focus on BFSI sector skills.



From the participants, Private college graduates form the majority (60%), followed by semi-aided institutions (27%), indicating diverse college backgrounds in the beneficiary pool. The inclusion of government (10%) and semi-aided (27%) institutions demonstrates broad geographical and institutional reach.

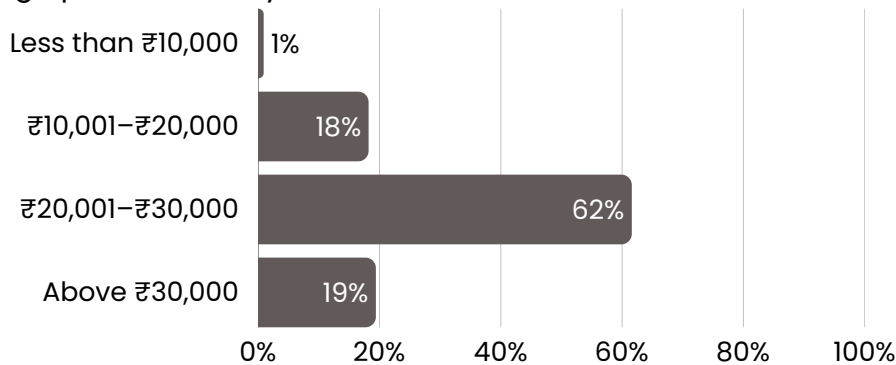


Half of beneficiaries (51%) come from households dependent on private salaried employment, indicating strong representation from middle-class backgrounds. The dominance of private salaried employment suggests access to formal sector households. Combined with self-employed (18%), nearly 70% come from economically active households, indicating families with existing employment experience and networks.



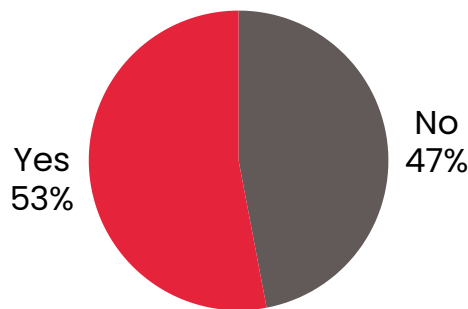
HOUSEHOLD INCOME SOURCE

The income profile of participant households is lower-middle class, with 62% earning between ₹20,001 and ₹30,000 per month. A further 18% fall in the ₹10,001–₹20,000 range, suggesting genuine financial vulnerability within a significant portion of the cohort. This indicates the programme successfully reaches lower-middle-class families seeking upward mobility.



HOUSEHOLD INCOME

Just over half (53%) are first-generation graduates, indicating the programme serves important social mobility goals. This demonstrates the program's substantial social mobility impact, enabling families with limited higher education background to secure better employment opportunities.

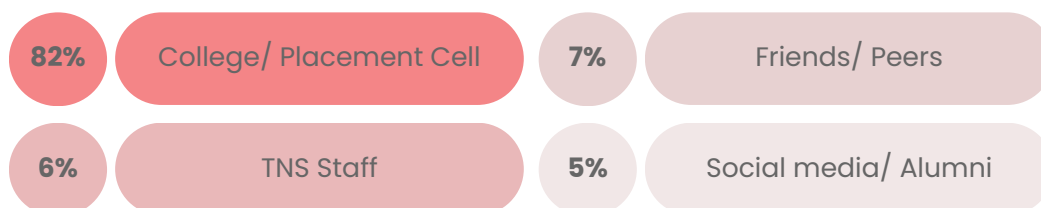


FIRST GENERATION GRADUATE

Findings & Analysis

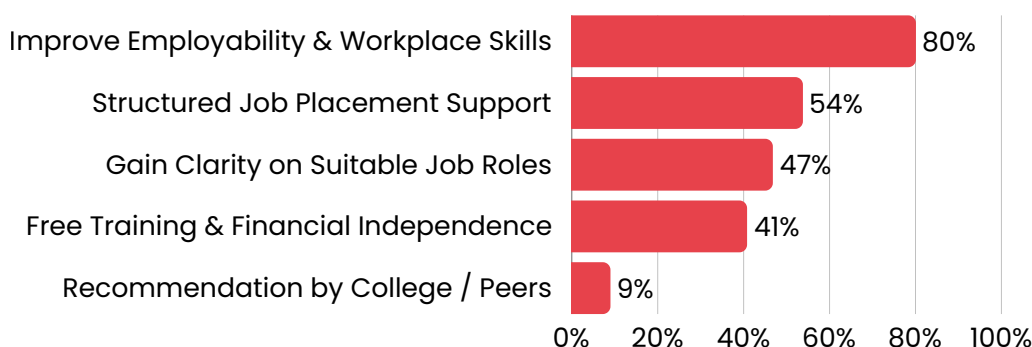
Programme Awareness

College and placement cell referrals account for a larger share of programme awareness (82%). This validates the partner college strategy and suggests excellent institutional integration.



Motivation for Participation

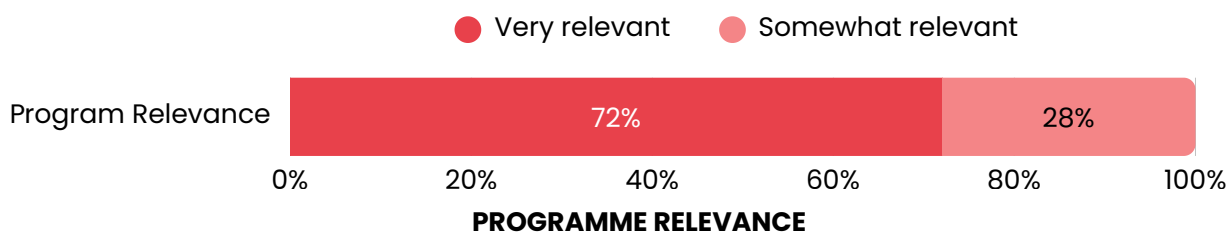
Improving employability and workplace skills is the top motivation reported by 80% of the participants, followed by placement support (54%). The second and third ranked motivators, receiving job placement support and gaining clarity on suitable roles (47%), collectively reflect a labour market anxiety among young graduates who feel equipped with academic credentials but uncertain about how to translate them into employment.



MOTIVATION TO JOIN PROGRAM

Programme Objectives Clarity

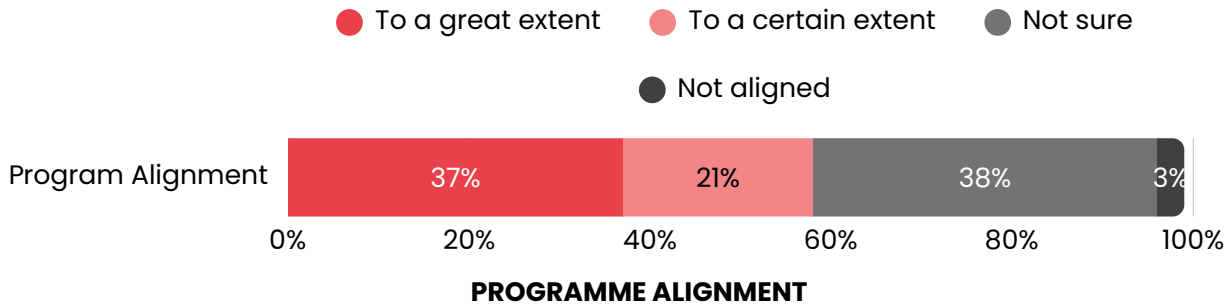
About 98% participants confirmed that programme objectives were clearly stated before enrollment. And 72% found the content 'Very relevant' to their career aspirations; the remaining 28% found it 'Somewhat relevant' indicating good content alignment.



PROGRAMME RELEVANCE

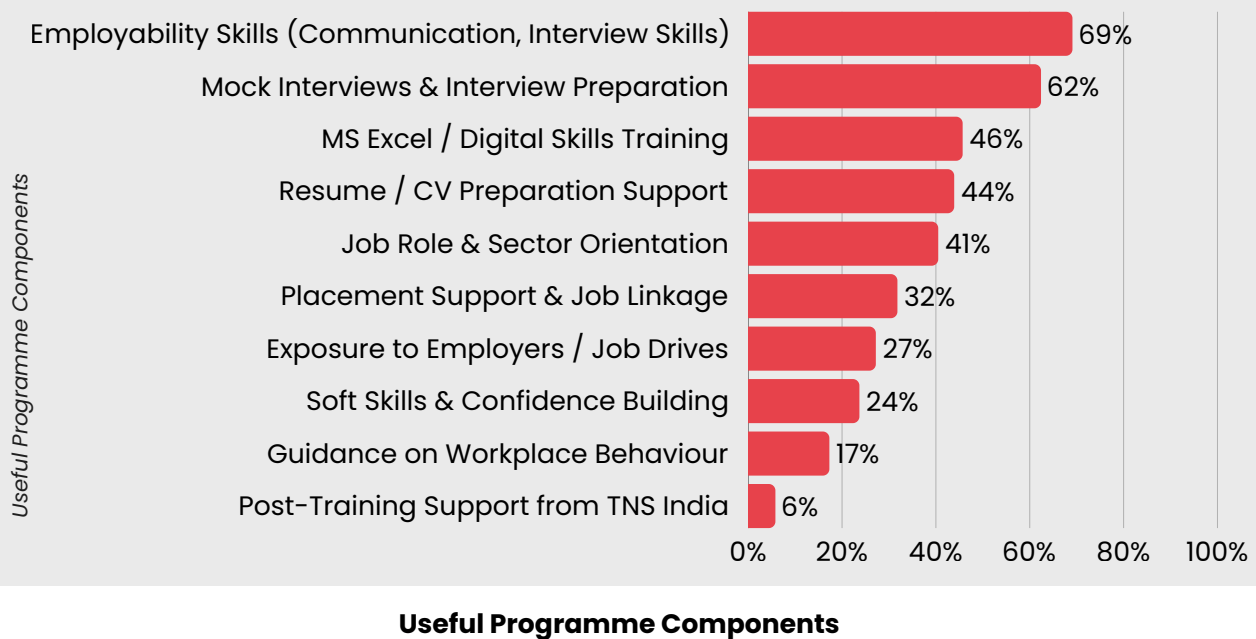
Alignment with Government Skill Development Policies

When asked about alignment with national skill development initiatives such as Skill India and PMKVY, 37% affirmed alignment to a great extent and 21% acknowledged it to a certain extent. However, 38% were not sure, suggesting an opportunity for improved communication about Skill India Mission, PMKVY, and other government programme connections.



Most Useful Programme Components

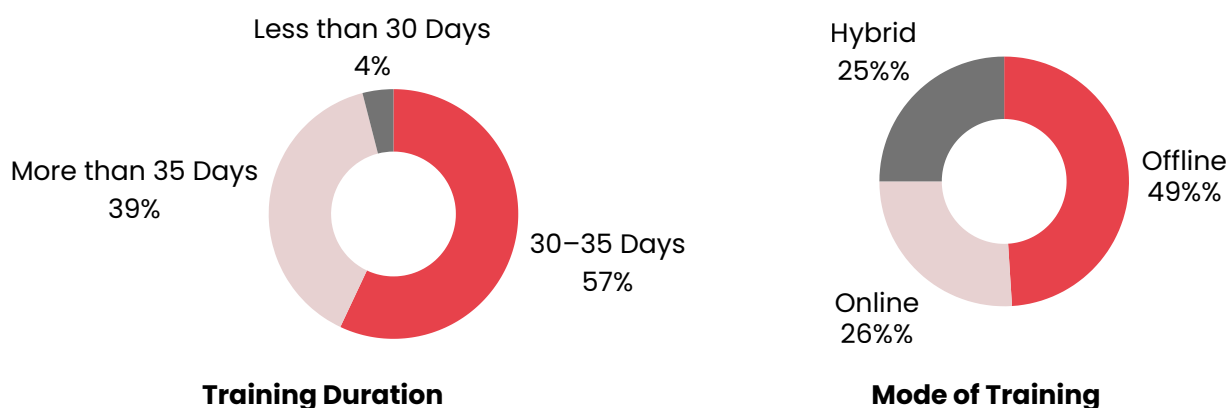
Employability skills (69%) and mock interviews (62%) are rated as most useful, indicating practical skill components drive value perception. This is consistent with the motivational for joining the program, where improving employability and securing placement were the primary reasons for joining. The strong endorsement of these components validates the programme's emphasis on interview readiness and workplace communication as core pillars. The relatively lower ratings for post-training support (6%) and soft skills and confidence building (24%) are areas warranting attention: post-training support in particular suggests that the programme's follow-through mechanisms after placement are insufficiently impactful or accessible for the majority of participants.



Training Delivery & Programme Components

Training Duration

The majority of participants (56%) completed training within the standard 30–35 day window, suggesting that programme delivery is broadly aligned with its intended timeline. The substantial cohort completing in more than 35 days (39%).



Nearly half of participants experienced in-person training (49%), with significant online (26%) and hybrid (25%) reach. This modal diversity reflects post-COVID hybrid delivery models. Among offline/hybrid participants, **97%** felt they had adequate practical session participation.

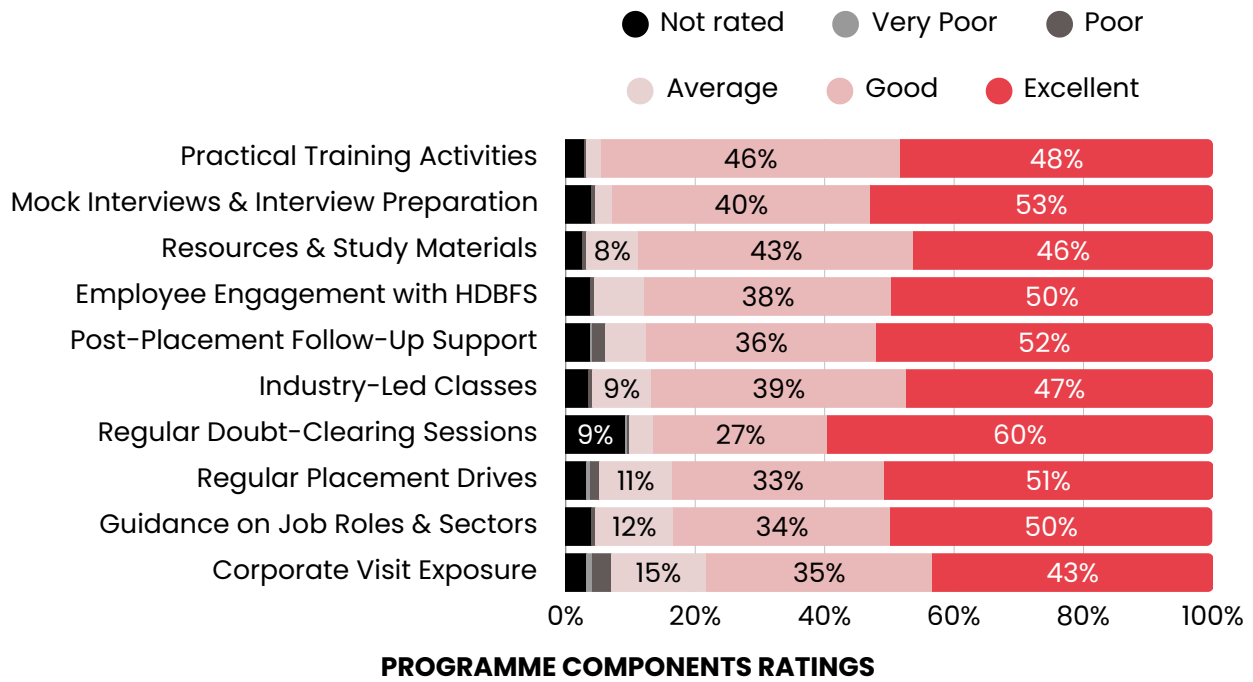
Content Quality Indicators

The programme's training content received exceptional quality endorsements across all measured dimensions. This suggests a delivery model that is professionally executed and well-adapted to the literacy and comprehension levels of a diverse undergraduate audience.

- Content quality consistent throughout the course: **99%** confirmed quality was maintained
- Language easy to understand: **99%** rated training language as accessible
- Equal engagement across all course sections: **99%** felt consistently engaged
- Training difficulty level appropriate: **89%** did not find content too challenging

Programme Components Ratings

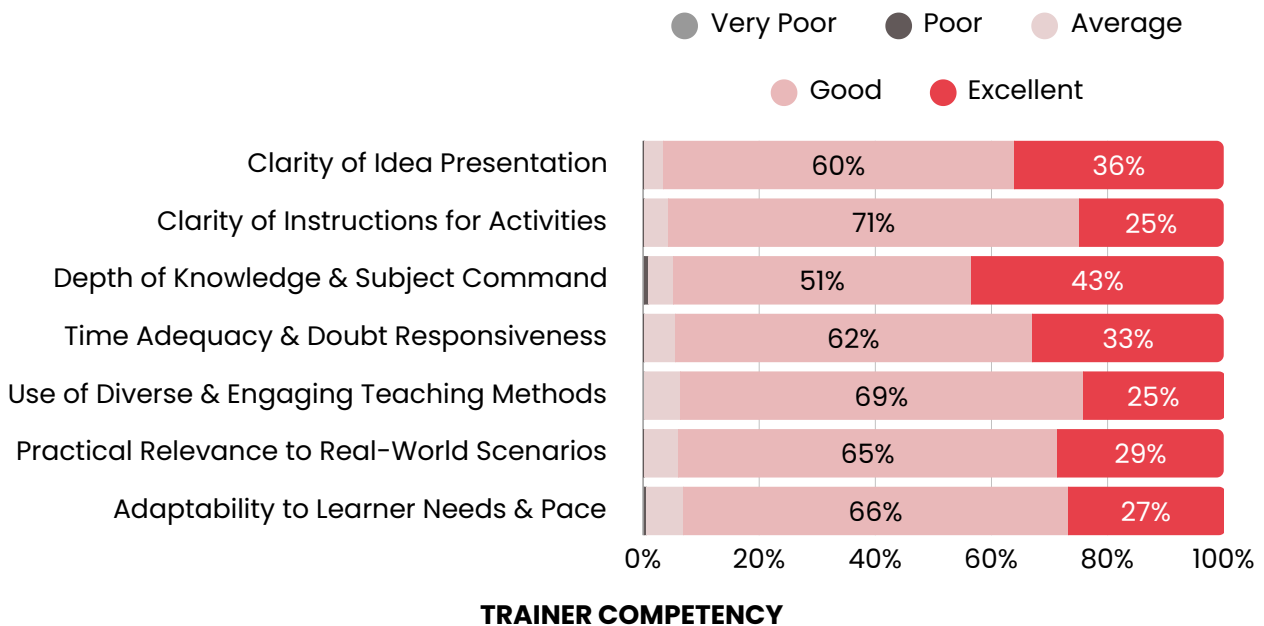
Participant ratings of specific programme activities paint a picture of strong and consistent delivery quality across the board. Practical training activities (95% rated very good and excellent) and mock interviews (93%) received the highest combined scores, validating the programme's emphasis on applied, activity-based learning. Corporate visit exposure, while still rated positively by 78% of participants, received the lowest combined score in this group, a finding that may reflect variability in the quality or accessibility of these visits across different batches and geographies, and warrants more consistent operationalisation.



Trainer Evaluation

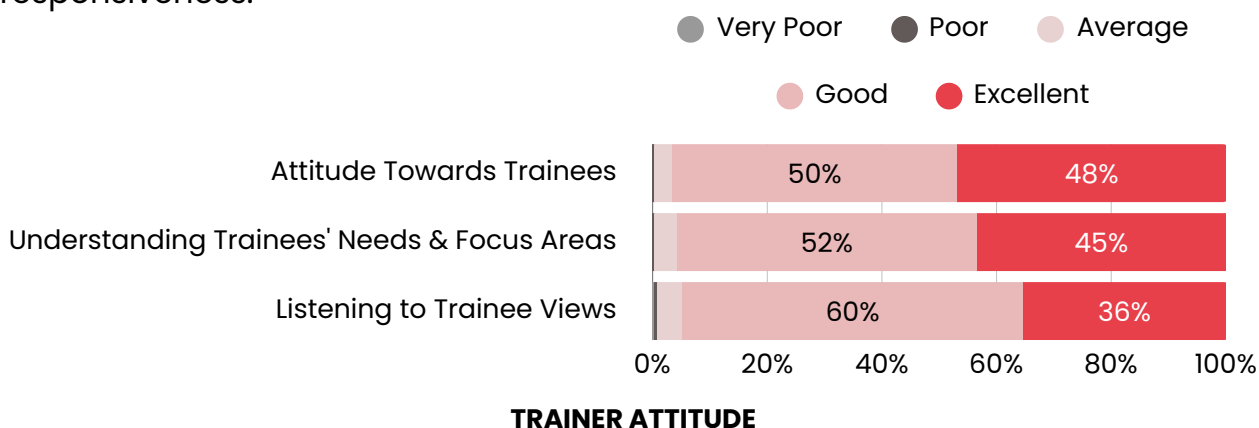
Trainer Competency

Trainer competency ratings are consistently strong across all seven measured attributes, with combined good and excellent scores ranging from 93% to 97%. The attribute rated highest for excellence was the trainer's clarity of idea presentation (36% excellent), while overall competency scores cluster in the 'Good' band, suggesting trainers are performing well and consistently, though there is scope to elevate more participants into the 'Excellent' rating on dimensions such as teaching method diversity and adaptability to learner pace. The relatively lower excellent-rating share on these two dimensions (25% and 27% respectively) indicates that while trainers are meeting expectations, innovation in pedagogical technique could meaningfully lift the learning experience.



Trainer Attitude

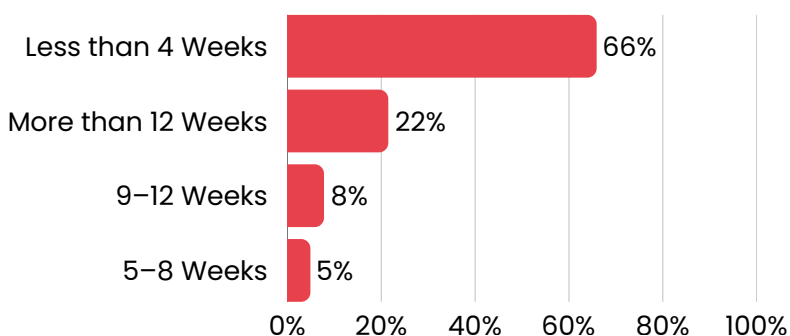
Trainer attitude ratings are even higher than competency scores, with all three measured attributes achieving combined good and excellent ratings of 96% or above. The parity between scores on 'Attitude Towards Trainees' and 'Understanding Trainees' Needs' (both 97%) signals that trainers have successfully established an environment of mutual respect and responsiveness.



Course Completion and Assessment

Course Completion Duration

The majority of participants (66%) completed the full course, including all assignments and assessments within four weeks. However, about 22% took more than 12 weeks to complete, a duration that far exceeds the intended training window

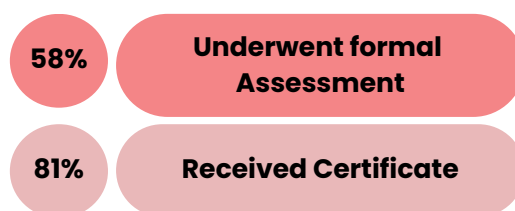


TIME TO COMPLETE COURSE

Post-Course Assessment & Certificate

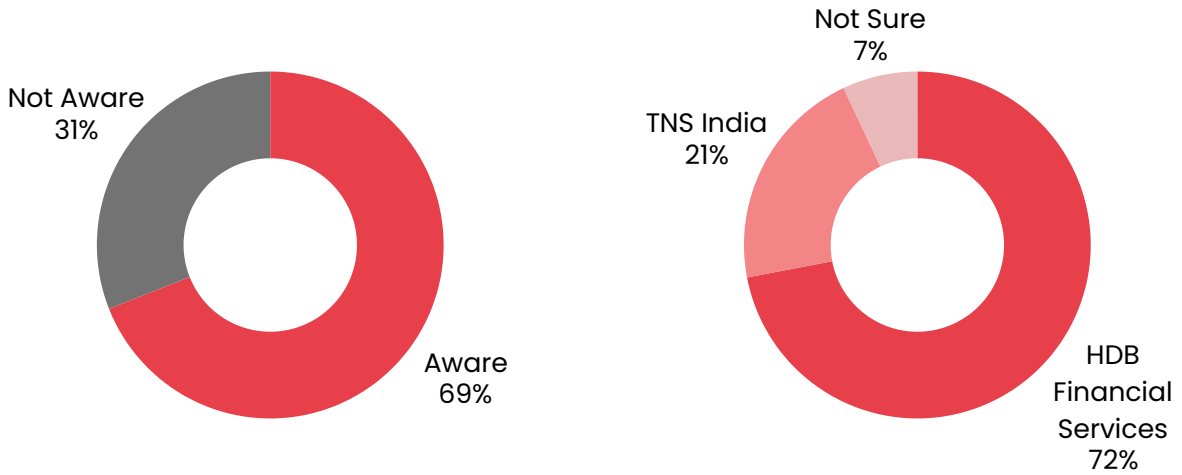
About 58% underwent formal assessment after course completion, leaving 42% without any evaluated competency check upon completion.

More than 80% participants received course completion certificates. Given the programme's tangible deliverables and a direct return on participants' time investment, this gap requires attention.



Awareness of Funding Organisation

While 69% of respondents are aware that the programme has a dedicated funder, nearly a third (31%) do not know who funds it. Among those who are aware (N=240), 72% correctly identify HDB Financial Services as the funder.

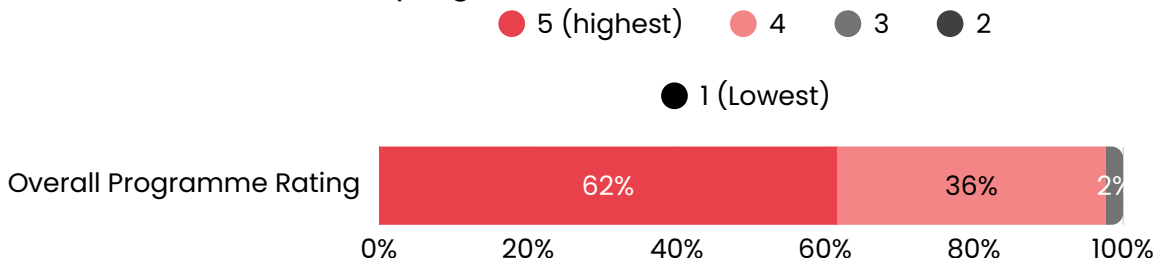


AWARENESS OF FUNDING ORGANISATION

FUNDER RECOGNITION

Overall Programme Rating

The programme's overall performance rating is a headline-level indicator that aggregates participant experience across all touchpoints. The combined 4+5 score of 98% demonstrates programme satisfaction.



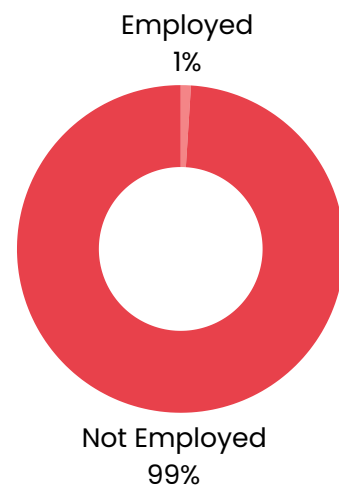
OVERALL PROGRAMME RATING

Employment Outcomes

Pre-Programme Employment Status

The cohort was almost entirely unemployed before joining the programme, 96% had no prior employment, with only (N=14) 4% having some form of prior work (2 part-time, 1 full-time, 1 self-employed). The 96% unemployment rate confirms the programme effectively targets job market entrants and supports job transition from unemployment to employment.

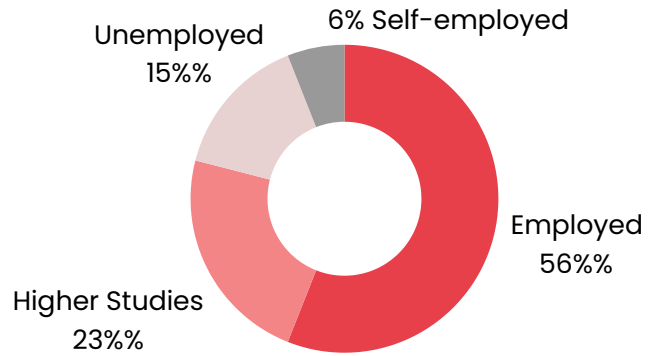
Among the small employed group, 50% were in full-time roles.



PRIOR TO ENROLLING IN THE PROGRAMME

Employment Status After the Program

The current employment data presents a positive outcome picture. A combined work-engagement rate of 62%, comprising 56% employed and 6% self-employed reflects a meaningful conversion from the baseline near-zero employment at entry. The 23% pursuing higher studies represents a constructive pathway for the participants. Among those employed, 16% were placed through TNS India.

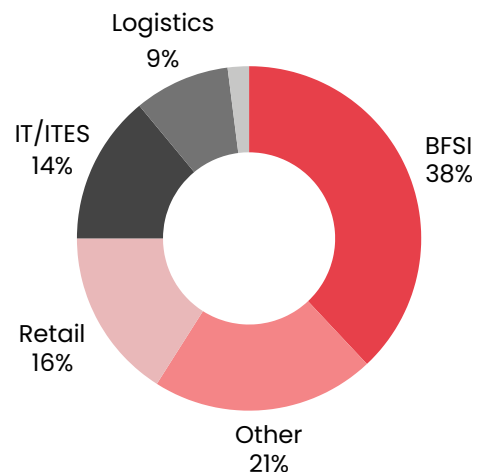


POST ENROLLING IN THE PROGRAMME

Respondents shared varied reasons for continuing or transitioning from TNS-linked roles. Some did not continue due to a perceived mismatch with predominantly tele-calling or sales-oriented positions, while others noted concerns around compensation. Overall, role alignment and better pay emerged as key factors influencing transitions.

Employment Sector Distribution

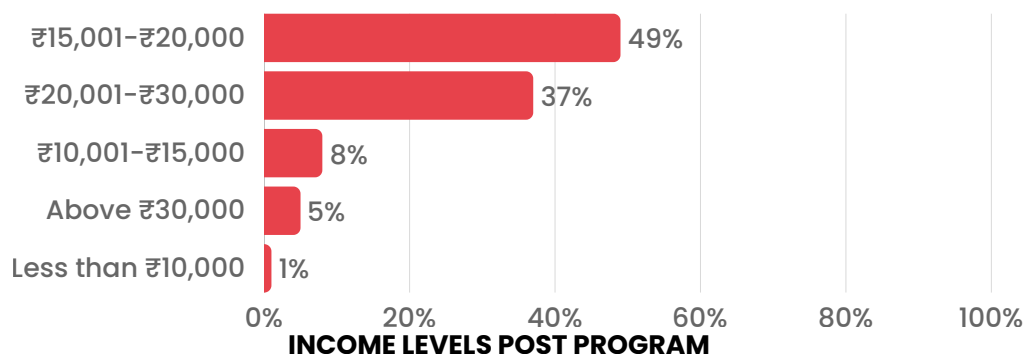
Among the 194 employed participants, the BFSI sector is the dominant employment destination at 38%, followed by other at 21%. Retail accounts for 16%, IT/ITES for 14%, and Logistics for 9%. The 38% BFSI employment directly reflects programme specialization and strong employer partnership in financial services. Diversification to IT (14%), Retail (16%), and Logistics (9%) indicates transferable skill value.



EMPLOYMENT SECTOR DISTRIBUTION

Income Levels After the Program

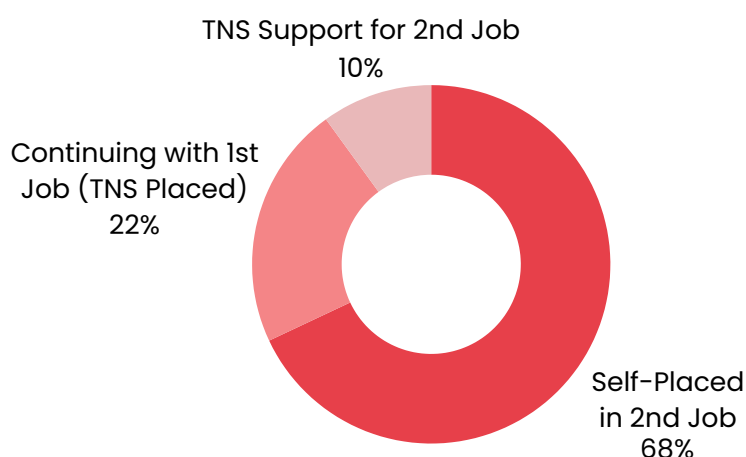
Post-programme income data reveals a meaningful uplift relative to the household income baselines established in household demographic details. The largest income cluster (49%) falls in the ₹15,001–₹20,000 range, with a further 37% earning ₹20,001–₹30,000, indicating that the programme is successfully placing participants in formal employment that exceeds minimum wage thresholds and approaches the middle-income bracket.



INCOME LEVELS POST PROGRAM

TNS India Placement vs Self-Placement

The placement continuation data reveals an important nuance in how programme impact should be interpreted. While only 16% of employed respondents remain in their original TNS-placed role, its not one of poor placement quality but rather one of enhanced agency: 68% self-placed into a second job, suggesting that the programme has successfully equipped participants with the skills and confidence to navigate the labour market independently. This is arguably one of the most significant impact signals in the data that participants are not dependent on institutional intermediation to find work; they are using the skills gained to drive their own career trajectories. However, it also raises a legitimate question about the quality and suitability of initial TNS placements, which are frequently cited in qualitative responses as misaligned with aspirations.



EMPLOYMENT SECTOR DISTRIBUTION

Reasons for Job Transitions

Qualitative responses indicate that job transitions were often associated with a perceived mismatch between placement roles—primarily sales or tele-calling—and participants' career interests in fields such as accounting, banking, logistics, and finance. For participants seeking role alignment with their long-term aspirations, such differences influenced their decision to pursue alternative opportunities. Strengthening pre-placement counselling and expanding the diversity of employer roles may help improve alignment and retention outcomes.

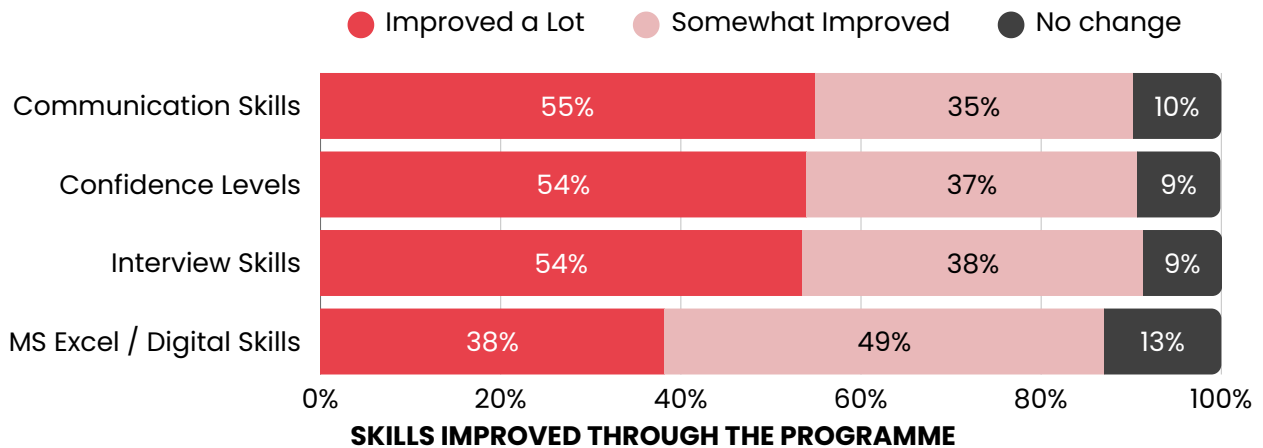
Reasons for Continuing Current Placement

Responses from participants who continued in their current roles highlight factors such as adequate compensation, positive workplace environment, and alignment with career interests. Practical considerations, including proximity to home, flexible working arrangements, and manageable commute times, also influenced job continuity. These findings suggest that role clarity, flexibility, and perceived growth opportunities play an important role in supporting sustained employment outcomes.

Skill Development & Personal Impact

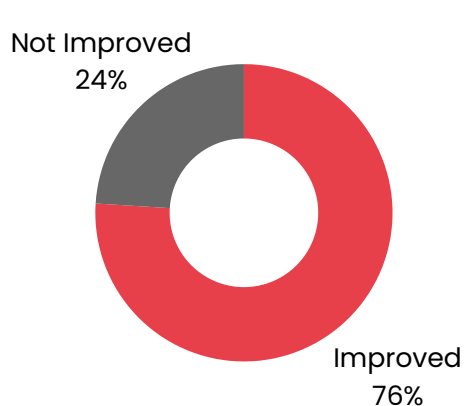
Skills Improved Through the Programme

Communication, interview skills, and confidence all recorded 'improved a lot' ratings above 53%, placing them as the program's strongest areas of personal development. Digital skills (MS Excel) show the highest 'somewhat improved' category (49%).

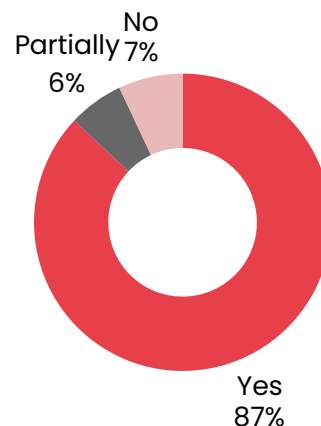


Financial Situation & Career Readiness

76% participants report improved financial situations post-program, demonstrating tangible economic impact. This indicates programme successfully enables financial independence for majority of participants, crucial social impact indicator. About 87% are able to apply skills learned to their current job.



FINANCIAL SITUATION IMPROVED

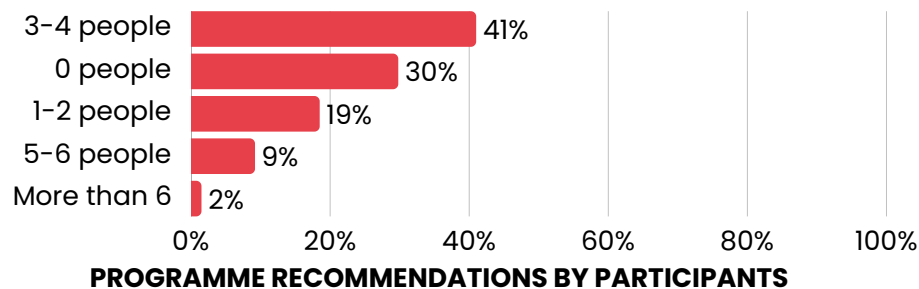


SKILL APPLICATION IN JOB

98% feel better prepared for future career opportunities

Programme Recommendations by Participants

The programme generates strong advocacy: 70% of participants have recommended the programme to at least one other person. The majority (41%) recommended it to 3–4 individuals, 19% to 1–2 people, and 2% to more than 6. About 30% had not yet made any recommendations. This organic advocacy is a significant indicator of participant satisfaction and trust, and a low-cost, high-credibility channel for future outreach and enrolment.

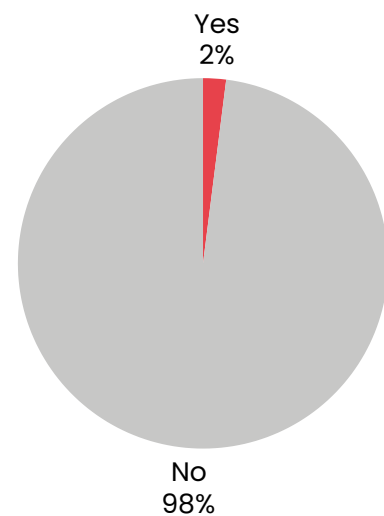


Challenges Faced During the Programme

About 98% of participants reported no challenges during the programme, a remarkably high smooth-experience rate. Among the small 2% who did face challenges, concerns centred around these themes:

- Mismatch between promised and actual job roles (especially sales roles)
- Ineffective online and mock interview sessions
- Frequent lecture cancellations
- Timing issues
- Health constraints affecting attendance
- Incomplete attendance leading to lost certificates and placement opportunities

The 2% citing issues primarily relate to job role expectations and delivery consistency, indicating opportunities for enhanced recruitment communication and scheduling consistency.



Challenges Faced during Programme

Beneficiary Suggestions for Programme Improvement

While 86% of respondents offered no suggestions, the 14% who provided feedback were consistent in their themes.

- **Enhanced Placement quality and diversity**
 - Offer opportunities beyond sales (finance, HR, marketing, accounting, banking)
 - Align roles with candidates' skills and preferences
- **Increase Practical & Industry-oriented Training**
 - Focus more on hands-on learning and real-life scenarios
 - Include more practical exercises and case studies
- **Improve Programme Management & Communication**
 - Ensure timely placements and job offers
 - Clearer communication about job opportunities

Methodological Framework for Translating Field Indicators into OECD-DAC Performance Ratings

In order to provide objective, evidence-based evaluations of corporate social responsibility programs, we employ a systematic analytical framework that translates granular field indicators into standardised ratings based on the globally recognized OECD-DAC criteria: Relevance, Coherence, Effectiveness, Efficiency, Impact, and Sustainability.

Mapping Indicators to OECD-DAC Criteria

The evaluation process begins by designating specific questions from our impact assessment questionnaires to one of the six OECD criteria. Each question serves as an independent indicator designed to measure a specific facet of program performance.

- **Relevance:** Indicators assess the need for the solution and the appropriateness of the project design for the respondent.
- **Coherence:** Indicators examine alignment with international and national development priorities.
- **Efficiency:** Questions evaluate resource efficiency in program execution. If the program was efficient as per expectations.
- **Effectiveness:** Questions measure the progress toward achieving desired outcomes among target beneficiaries.
- **Impact:** Indicators capture shifts in beneficiaries' conditions and the scale of the program's overall contribution in the same. In the case of skill development programs, the most significant impact is shift in income generation, leading to improved quality of life.
- **Sustainability:** Questions assess the ability of program benefits to continue after the project's completion, either through the ability to apply the learning or through the recommendation of the program.

The indicators used for data collection are intentionally flexible to allow for project-specific customisation. Following the review of draft assessment tools, questions are refined based on client expertise and localised insights. This approach guarantees that the resulting OECD-DAC ratings are grounded in relevant ground realities while maintaining the integrity of the broader evaluation framework.

The conversion from independent field indicators to a standardised scorecard is a transparent, two-step process:

1. **Calculation of the Success Percentage:** For each designated question, we calculate the percentage of the total sampled population that provided a 'positive' response.

Formula: $(\text{Number of Positive Responses} / \text{Total Sample Size}) * 100$

2. **Linear Conversion to a 10-Point Scale:** The resulting percentage is then converted to a scale of 10 by simply dividing the figure by ten.

Assessment criteria	Indicator	Percent response	Score on scale of 10
Relevance	Percentage of beneficiaries reporting that the program content is aligned with their career aspirations and professional needs.	100	10
Coherence	Percentage of participants reporting that the program modules mapped to specific government schemes (Skill India, PMKVY).	58.4	5.8
Efficiency	Percentage of participants reporting degree of uniformity in engagement across different modules or sections of the training.	99.7	10
Effectiveness	Percentage of participants having improved confidence level regarding their employability	98	9.8
Impact	Percentage of participants reporting a change in average monthly income within 6–12 months of completion.	75.7	7.6
Sustainability	Percentage of peer-to-peer advocacy through more than one participant referral	70.2	7

OECD–DAC Performance Ratings

Relevance: 10

Efficiency: 10.0

Coherence: 5.8

Impact: 7.6

Effectiveness: 9.8

Sustainability: 7.0

Case Study: From Daily Wages to Import–Export Documentation

Sejal, 23, was a second-year BCom student from a Mumbai household dependent on daily-wage labour, with a monthly income under ₹20,000 and no family history of graduation. As the first to pursue college, she sought early, stable employment to support her family. She learned about the TNS India–HDBFS programme through her college placement cell and enrolled to gain structured placement support and clarity on career options. Over more than 35 days of offline training, she received hands-on exposure to job role orientation, resume building, placement drives, and corporate visits – all of which she rated highly for accessibility and relevance.

Although the initial placement opportunity did not materialise, the programme equipped her to secure a role independently. She joined as an Import-Export Documentation Officer, earning ₹15,001–20,000 per month, with marked improvements in communication, interview skills, and confidence. She has since recommended the programme to four peers.

“I chose this job for a better salary. The training helped me understand what to look for and how to present myself.”

Case Study: No Regular Income to Banking – First gen graduate finds her footing

Noorfatima Hashmi, 23, grew up in a household with no regular source of income, making financial independence an urgent priority. A second-year BCom student and the first in her family to pursue graduation, she carried both pride and pressure as she sought a stable career path. She learned about the TNS India–HDBFS programme through her college placement cell and enrolled for its free, structured training and placement support. Over more than 35 days of offline sessions, she rated every component highly – from doubt-clearing and practical materials to industry-led classes, employability skills, and corporate visits.

The programme strengthened her communication, confidence, and digital skills, especially MS Excel. After completing the training, she independently secured a role at a UK-based bank, choosing it for better compensation. She now earns ₹15,001–20,000 per month and has recommended the programme to six peers.

“The training gave me a clear direction. I learned how to present myself, build my CV, and walk into a job interview prepared.”

Insights Gained from the Key Informant Interviews

College Representatives (2)

The views of college representatives come from two places. One is a Mumbai arts and commerce institution with a dedicated placement head. The other is a commerce college in Goregaon with nearly twenty years of experience in placements. Their accounts show how the TNS India Foundation programme fits into the daily realities of college students. Both individuals have maintained long relationships with TNS. Their observations come from watching many groups of students move through the programme and enter the job market over time. This consistent engagement is important. It shows that the relationship between the institutions has handled the practical demands of the work and remains valuable to both sides.

The most consistent finding from both accounts is that the programme fills a very specific gap. This is a gap that college placement offices are not designed to handle, even if they are well-developed. Placement cells can link students with employers and set up interviews. However, they do not usually have systems to deliver deeper work like building communication skills, professional confidence, and awareness of job roles. Both representatives said the programme strengthens their own placement efforts instead of repeating them. By improving the basic employability of students, the programme makes them more likely to succeed at every part of the hiring process.

One representative pointed out that communication skills received more focused and organized attention through this programme than any previous college initiative.

The depth and detail of the changes that faculty and placement officers see in students are very revealing. The improvements in confidence and communication are not just general goals. They are visible in how students present themselves during placement rounds. They are also seen in how students act when meeting potential employers. Students now respond to professional situations that used to cause them to hesitate or feel anxious. One representative stated clearly that TNS-trained students stand out during placement rounds. This phrase has a practical business meaning for a college because placement results affect its reputation.

Regarding the design and structure of the programme, both representatives agreed it is appropriate. They believe it is well-matched to the needs of college students. One institution uses a framework of sixty hours of classroom training and forty hours of practical work. The placement officer described this model as sufficient and well-balanced. The other institution noted that students receive certificates that improve their CVs and give them a competitive edge in placements. Both described the quality of the training as excellent.

They also felt the competence of the trainers met their expectations. Notably, neither college reported any major challenges with putting the programme into practice. This shows that the coordination between the institutions is smooth. This is impressive because college schedules and attendance can often create operational pressure.

There is a lot of room to make these relationships even deeper. One representative specifically shared an ambition to link the programme with the college's new On-the-Job Training curriculum. This is a mandatory part of the new academic framework. They want to use the expertise and employer connections that TNS provides. This is not just a small suggestion. It is an opportunity for the programme to become a permanent part of the academic calendar instead of a separate, occasional project. If this happens, it would greatly increase the reach, continuity, and long-term impact of the programme on student results.

Parents (1)

The parent perspective for this group comes from a single respondent. She is the mother of a female participant. While one account has limits for making general points, this account is rich with detail. It also matches patterns seen in other programmes serving similar groups. The mother lives in a household supported by private employment. They have a stable but modest income. The parent is a graduate herself. This puts this family at a different starting point than households that rely on informal or farm labor. This context is important because it suggests the programme reaches stable families who are still

disconnected from the formal job-preparation system.

The mother's story of how she learned about the programme follows a common pattern. She heard about it from her daughter rather than from the programme itself. Her understanding of the programme came entirely through her child's summary. This is common for college-age groups where the student is the main link between the school and the home. However, this affects the quality of support the family can give. When families clearly understand the goal and structure of a programme, they tend to be more active in their support. If they only understand it through a student's partial or simplified account, the family plays a more passive role.

The parent observed changes in her daughter that match what other stakeholders reported. She saw a transformation in confidence and communication skills. The daughter moved from being hesitant to being fluent in daily talk. She can now interact freely, start conversations, and present herself without feeling self-conscious. The mother could judge this change because she is educated and employed herself. She described this as a long-term change rather than something that only lasted during the training. This suggests the daughter has truly internalized these skills. The mother has high confidence that her daughter can keep a job. Her view is based on evidence: the daughter is working, earning money, and communicating with an ease she did not have before. The direct nature of this account makes it very credible.

It is not influenced by professional interests or institutional goals. For this family, the verdict is simple: the programme caused a visible change that improved their daughter's life.

Employers (2)

Employer views are the toughest test of the programme's value in the job market. Two respondents provided evidence. One is a recruitment consultant for the banking and finance sector. The other is an HR solutions firm that has hired from the programme for a long time. Their feedback is mostly positive, though they identified some gaps between training and long-term employment. Both have years of experience with TNS. Their views are credible because they have seen many groups of students over several years.

The main finding is that TNS-trained candidates are clearly better prepared for entry-level interviews than others. The advantages are specific. Candidates know how to present themselves professionally and understand what is expected in a job. They can handle the social pressure of an interview without getting stuck by anxiety. They also have the necessary communication skills like clear speech and the ability to answer questions without using filler words. One employer said these candidates are more prepared than regular applicants regarding job awareness and interview readiness. Another said they know the basics of communication. This is a big advantage for first-generation graduates entering formal jobs for the first time.

Both employers said the placement drives organized by TNS are efficient and effective. They value finding candidates who are already screened and professionally presented. This reduces the work the employers have to do to find the right people. One employer called TNS a bridge between companies and candidates. TNS prepares candidates to meet sector requirements so that companies do not have to retrain them on the basics. This bridge saves employers money and time. This logic could help formalize the relationship even more in the future.

However, keeping employees in their jobs is a challenge. Both employers said many candidates leave their first roles after only three or four months. There are several reasons for this. Some students are unhappy with the salary. Others find the job is different from what they expected. Some just want to see what the sector is like without committing to a long-term stay. One employer also noted a casual attitude toward work that the training did not fully fix. These problems require different solutions. Leaving for a better salary is a normal part of the entry-level market. In a way, it shows the programme is successful because it gives students the confidence to look for better options.

A casual attitude or lack of commitment is harder to fix with skills training. This needs more career counseling and better goal-setting before the student is placed. One employer recommended that candidates who seem unsure should get extra counseling before they are hired.

This ensures that both the student and the employer have the same expectations. This is a low-cost step that does not require changing the curriculum. It just requires better conversations before the hiring is finalized. Retention is not just a problem to solve after someone is hired; it is something to address before they start.

HDBFS CSR Team (I)

The programme's monitoring approach reflects an active and engaged oversight system. In addition to periodic reviews, the team conducts surprise visits to training sessions, engages with partner colleges, and reaches out directly to beneficiaries while verifying offer letters and certificates. Given the scale, it is acknowledged that verifying every individual is not feasible, and sampling is used as a practical approach. Follow ups with candidates around six months after placement are also undertaken to assess employment continuity, which is an important and relatively strong practice.

A key consideration is the balance between programme expansion and available field capacity. While the programme has grown from ten to forty colleges, the number of mobilisers has not increased proportionately. This presents an opportunity to strengthen outreach and coordination capacity to maintain consistency and quality across locations.

The team's view on job sustainability is measured. While outcomes are seen as positive, there is recognition that improving interview to placement conversion and longer term retention

remains an ongoing priority.

This aligns with feedback from employers. The CSR team has also expressed interest in more direct engagement with beneficiaries, as independent verification of employment status and satisfaction could further strengthen confidence in programme outcomes and inform future decisions.

The Zonal Manager, representing the HDBFS CSR perspective, has been associated with the programme since 2019, providing a longitudinal view of its evolution from a small pilot to a larger, multi college initiative. His perspective reflects sustained engagement rather than a point in time assessment.

The programme originated as a response to the gap between graduation and entry level employability, particularly in the banking and financial services sector. Its design reflects alignment between beneficiary needs, skill development, and available job roles. The partnership with TNS was established through due diligence and has evolved into a stable, long term collaboration.

The CSR team's monitoring framework includes structured elements such as regular review calls and data analysis, supporting ongoing tracking of programme performance.

SWOT Analysis

STRENGTHS

S

- Participants reported very high overall satisfaction with the programme
- Trainers were consistently rated highly across knowledge, clarity, and responsiveness
- Beneficiaries demonstrated strong improvements in communication, interview readiness, and confidence
- Enrolments were largely driven through college placement cells, indicating strong institutional partnerships

W

WEAKNESSES

- Placement support is valued during initial job access; however, post-placement engagement remains limited
- Role-fit mismatches are observed in initial placements, with some beneficiaries expressing dissatisfaction with sales-heavy roles

OPPORTUNITIES

O

- Opportunity to expand employer partnerships beyond BFSI into IT/ITES, retail, and logistics, leveraging the programme's cross-sector applicability
- Growing demand in fintech, data analytics, and digital banking creates avenues to integrate advanced digital and technical skills
- Scope to strengthen post-placement support systems for sustained career progression and long-term retention

T

THREATS

- Over-reliance on sales and calling roles within BFSI entry-level placements risks limited role diversity and potential dissatisfaction
- Dependence on online delivery formats may affect training quality and engagement for a section of participants

Conclusion

The HDBFS–TNS India Employability Training Programme is a successful initiative in youth skilling, surpassing typical CSR benchmarks in satisfaction, trainer quality, skill development, employment outcomes, and financial impact. Key findings from the 2025 cohort include that 98% of beneficiaries feel better prepared for future careers, 87% actively apply skills learned in their current roles, and 76% report improved financial situations. With 53% first-generation graduates and 65.3% female participants from lower-middle-income households, the programme supports social mobility. Its unique college partnerships, professional trainer pool, and integrated placement support offer structural advantages. While the programme enjoys high satisfaction and positive advocacy, addressing gaps in post-placement support and digital skills could further enhance its impact and serve as a national model for employer-partnered workforce development.

Recommendations

1. Establish a Structured Post-Placement Engagement Programme

Design and implement a 12-month post-placement engagement structure including quarterly check-ins, peer mentoring circles, online upskilling modules (advanced Excel, data analysis, sector-specific tools), and a formal alumni network. The low perceived usefulness of current support highlights a clear gap, while a structured alumni ecosystem can convert successful beneficiaries into long-term mentors and programme advocates.

2. Introduce Role Readiness Counselling Before Placement Drives

Introduce structured pre-placement counselling sessions to align candidate profiles, academic backgrounds, and career aspirations with available roles. Clear expectation-setting on job responsibilities, income trajectories, and growth pathways can reduce dissatisfaction with sales-heavy roles, lower early attrition, and improve long-term placement satisfaction and employer relationships.

3. Deepen the Digital and Technical Skills Curriculum

Strengthen the digital and technical curriculum by incorporating intermediate and advanced modules such as data analysis, pivot tables, financial modelling basics, and sector-relevant tools (CRM platforms, banking software). Introducing differentiated learning tracks based on baseline digital proficiency will ensure deeper skill acquisition and more meaningful outcomes across diverse participant groups.

4. Expand Employer and Sector Partnerships

Expand employer partnerships across IT/ITES, fintech, accounting, banking operations, HR, and logistics to diversify placement opportunities. A broader employer base will improve role alignment, reduce placement switching, and attract a wider pool of candidates, supported by targeted industry engagement, sector-specific events, and employer-led interactions.

Photographs



Training session



Employee Engagement



Employee Engagement



Training session



Career Fest



Career Fest

