

## **HDFC Bank launches rural Financial Literacy Initiative in Poonch, J&K**

- ***HDFC Bank will conduct financial literacy camps at all 18 rural branches across the state***

**Poonch (J&K), January 28, 2016:** HDFC Bank today launched rural Financial Literacy Initiative for farmers, school children and their parents in Poonch, J&K under the aegis of the Reserve Bank of India (RBI). HDFC Bank will conduct financial literacy camps at all 18 rural branches across the state. This initiative complements HDFC Bank's efforts to support inclusive growth and take formal banking services to the remote corners of India.

At a function organized in Government Higher Secondary School in Lassana village in Poonch, Mr. Mohd. Harun Malik - District Development Commissioner - Poonch District, inaugurated the initiative in the presence of Mr. Rajkamal Vardharajan, Head – Key Accounts, HDFC Bank and other senior officials of the bank.

Through this initiative, the bank will conduct a series of three literacy camps in the vicinity of each rural branch in the state. These camps will give participants a conceptual understanding of financial products and services, using material provided by the RBI. HDFC Bank will use the Financial Literacy Guide & posters, as the standard curriculum while conducting these camps. This material has been made available in Urdu, Hindi and English, allowing participants to learn the material in the language they are most comfortable with.

The Financial Literacy Guide is a comprehensive document that contains a note for trainers, guidelines on how to conduct the camps, and financial literacy material. It also contains a Financial Diary to track expenditure and a set of 17 posters. The purpose of this guide is to create financial awareness and educate the common man on a number of topics such as management of money, importance of

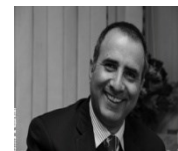


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*"Financial literacy is a powerful tool to accelerate the pace of financial inclusion."*

**Mr. Rajkamal Vardharajan, Head – Key Accounts, HDFC Bank**



*"Financial Literacy camps empower the rural populace to make informed and effective decisions regarding the use and management of their money and helps them plan for big expenses that arise during the life cycle."*

**Mr. Zubair Iqbal, Senior Vice President and Circle Head – J&K, HDFC Bank**



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savings, advantages of saving with banks, other facilities provided by banks and benefits of borrowing from banks.

This initiative is in accordance with the central bank's recent circular which recommended that banks should scale up financial literacy efforts in rural areas through their branch networks.

In the state of J&K, HDFC Bank has 73 branches, including 18 rural and 29 semi-urban branches. 55 per cent branches in HDFC Bank's national distribution network are located in semi-urban and rural areas. As of December 31, 2015, the Bank had a national distribution network 4,281 branches and 11,843 ATMs across 2,505 cities.

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