



Financial Wellbeing Workshop

Impact & Engagement Report

Year 2025



Executive Summary



Problems Identified → Solutions Provided

Most employees struggled to plan finances effectively.



Explained the impact of Inflation, empowered them with smart budgeting and goal-based planning.

Mutual funds felt confusing and risky, leading to hesitation and inaction.



Covered mutual fund basics, categories, and fund selection using fundamental and technical analysis.

Taxes rules were seen as stressful and confusing.



Simplified tax concepts and broke down ITR filing into clear, manageable steps.

Insurance decisions were driven by confusion and lack of awareness



Walked employees through insurance selection LIFE & HEALTH - coverage required, add-ons, protection needs, and traps to avoid.

Parents were worried for their children's future financial needs.



Guided them on starting early with structured & goal-based financial planning.

7

Workshops Conducted



4.5/5

Overall Satisfaction Score



HR & Employee Validation

"The sessions were extremely engaging and interactive, which was our primary expectation. The approach worked very well for our employees, and we look forward to continuing this journey in the coming months."

Keenal Shah
(VP HR @ DBS)

"I attended two sessions - Smart Budgeting & Child Planning - both stood out for me. The practical tools shared were extremely useful & helped me plan independently. Although I couldn't attend the other sessions, the overall quality & structure of the series came across as strong."

Duvvada Nagendra Gowtam
(Participant - AVP @ DBS Bank)



Participation & Engagement Metrics



LIVE WORKSHOP ENGAGEMENT

1400

Total attendees

(All entries counted across 7 workshops - including repeats)

1000

Unique attendees

(Unique employees who attended across 7 workshops)

90%

Avg. Retention Rate

(Max participants minus participants at the end)

72%

Avg. Engagement Rate

(Active participation via live polls during the workshop)

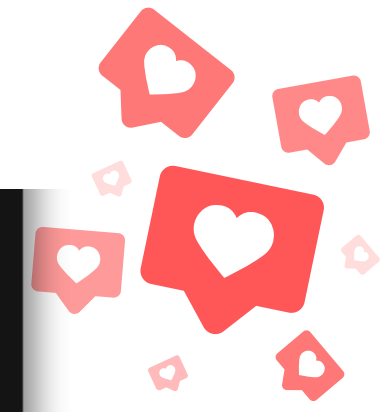
"I attended a few sessions and really appreciated the clear, to-the-point approach - instead of lengthy sessions. The explanation on choosing term insurance over money-back policies and investing the difference through mutual funds helped simplify decision-making and gave me a much clearer big-picture understanding."

- Bhavana Ravi



Participation & Engagement Metrics

POST-WORKSHOP CONTINUED ENGAGEMENT



107

Employees who joined WhatsApp Community

166

No. of LMS registrations

52%

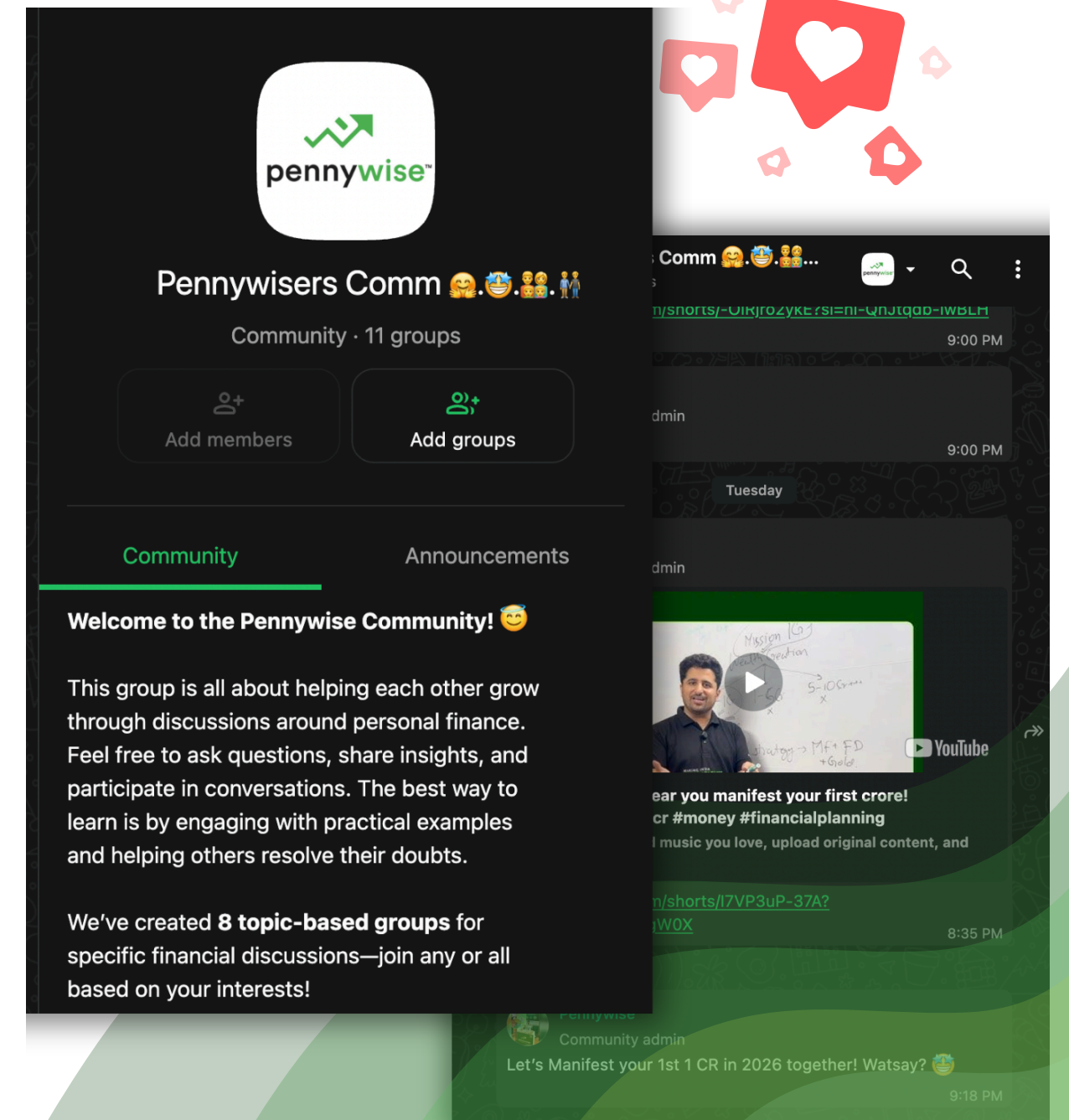
86 of 166

Employees using LMS actively

48%

81 of 166

Employees who have accessed our Excel trackers



Employee Voice

QUALITATIVE FEEDBACK

Q1. Biggest Takeaway From The Series?

Across the sessions (budgeting, insurance, mutual funds, tax, child planning), what's one insight or concept that really stayed with you?



Mutual funds were quite new to me, and I hadn't explored them earlier as I didn't really understand the risks & how they actually worked. After the session and joining the WA community, I'm slowly starting to get a better hang of it.



-Lavanya (AVP)



"Attended two sessions - Budgeting and Child Planning. Honestly, both really stood out for me. The tools shared were practical and easy to use for planning on our own. I missed out on a few other sessions, but I'm sure they would've been equally valuable."

-Duvvada Nagendra Gowtam (AVP)

"The biggest takeaway for me was clearly the importance of starting mutual fund investments at a younger age. That was something I couldn't follow earlier in my life. But better late than never!"

-Sravanthi Devarashetty - Senior Associate



"Mutual funds were the main takeaway for me. The sessions have definitely made me think more seriously about investing."

-Rajesh S (Branch Head)



Employee Voice

QUALITATIVE FEEDBACK



Q2. Confidence Shift?

Before the series vs now - how much has your confidence in managing personal finances improved?

(Rated 5/5) "I experienced a complete shift in confidence after the session and felt much more assured in my understanding."

-Rajesh S (Branch Head)



(Rated 5/5) Loved it - super engaging & useful sessions.

- Shreyansh Gupta

(Rated 4/5) "I learned a lot and noticed a strong improvement in my confidence and felt more comfortable about the decisions ahead."

-Bhavana Ravi



(Rated 5/5) "Strong improvement in my confidence and felt more comfortable about the decisions ahead."

-Sai Karthik



(Rated 3/5) "I felt a moderate improvement in confidence, mainly because I wasn't able to take immediate action yet."

-Sravanthi Devarashetty - Senior Associate



(Rated 3/5) "I experienced a moderate push in confidence and will continue to improve as I apply these learnings over time."

-Lavanya (AVP)



Employee Voice

QUALITATIVE FEEDBACK



Q3. Action Taken or Planned?

Did you take (or plan to take) any action because of these sessions?

(Example: better budgeting, insurance review, SIPs, tax planning, child goal planning, family discussions, etc.)



"Started investing in NPS and purchased a high-sum-insured health insurance policy for a family member."



"Began financial planning activities. These sessions acted as motivation to plan more effectively."



"Have decided to dedicate time to learn more about SIPs"



"Currently exploring mutual funds to start SIPs and reviewing personal health insurance outside employer coverage"



Q4. Session Highlight?

Was there one session you found most useful?



"Found all sessions useful. Found it difficult to identify a single standout session."



"Found the Budgeting and child planning sessions to be of high value"



"Found the mutual fund investment session most useful."



"Session on selecting Mutual funds through technical analysis was the most useful."

Employee Voice

QUALITATIVE FEEDBACK



Q5. Overall Feedback?

How would you describe your overall experience with Pennywise workshops, LMS content, WhatsApp community, and ongoing support?

"I'd like to mention that the WA community support is truly awesome. The members are very knowledgeable and at the same time always open to guiding and helping. I really love being part of this community and hope it continues to grow & guide."

-Lavanya (AVP)



"It's definitely worth spending some more time attending the sessions. They were practical, easy to follow, and genuinely helped build clarity around money."

-Duvvada Nagendra Gowtam (AVP)



"The sessions helped me recognise mistakes caused by lack of financial awareness and estimation. I've started taking corrective actions wherever possible - one recent step was surrendering an LIC ULIP policy."

-Sruvanthi Devarashetty (Senior Associate)



"Overall, it was a very good experience and I learned several new things that added value to my understanding of personal finance."

-Rajesh S (Branch Head)



Folks from DBS Bank who attended the Pennywise financial wellbeing sessions - how was your overall experience? 😊

🗳️ Select one

- 🌟 Loved it - super engaging & useful 13
- 👍 Good - learned a lot 1
- 😊 Okay - some good takeaways 0
- 😞 Could have been better 0

Responses from actual poll on WA community



Snapshots

FROM OUR WORKSHOPS



Wellbeing Wednesday: Income Tax Return Filing – File Right, File Smart!

sunil kumar m Unverified, Hemanandh V Unverified, Akshat ... Unverified

Viewing Akshat Malhotra's shared content

100%

pennywise | Taking turned Relaxing

Workshop on Tax Saving & Planning

Taxing turned Relaxing

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Fund Monitor

All Categories Equity Debt Hybrid Commodities

Category	1 Day	YTD	1 Week	1 Month	3 Months	1 Year	3 Years	5 Years	10 Years
Equity: Large Cap	0.03	6.20	3.06	3.30	10.54	3.84	16.97	26.14	33.34
Equity: Large & MidCap	-0.10	1.02	1.75	3.77	12.74	0.58	33.39	34.89	34.43
Equity: Ffnd Cap	-0.13	2.95	1.54	3.01	12.54	3.84	21.29	22.01	33.30
Equity: Multi Cap	-0.09	2.07	2.06	3.71	13.30	4.97	24.88
Equity: Mid Cap	-0.23	2.34	1.85	4.19	15.43	3.79	37.68	39.85	34.12

See Complete List >

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Well-being Wednesday: Smart Financial Budgeting for 2025!

AL, MUTHUKARUPPAN RM Unverified, Srinath Kamath Unverified, Dharankumar PUTHRAN

Viewing Leena MARIA_HGS's shared content

100%

Join at menti.com | use code 7485 1015

Rate this session in a scale of 1 to 5 (1- Low, 5 - High)?

94% 0% 0% 6% 0%

5 4 3 2 1

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Financial Wellbeing – Securing your Child's Financial Future

Viewing Akshat Malhotra's shared content

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DBS Bank - Tracked

Child's age when started investing	Life Stage	Tentative Cost as of today	Inflation	Future Cost	Miscellaneous Expenses	Source/How to fund	Investment Value
0	Pre-Birth / Planning	3,000				Money not needed	12,20,000
1	Pre-Birth / Planning	3,000				Money not needed	44,73,000
2	Birth & Early Care	2,800				Insurance Corporate - Active Income	47,62,800
3	Pre-Nursery & Play school	0,813				Investments	710,81,13
4	Pre-Nursery & Play school	0,800				Investments	714,70,605
5	Pre-Nursery & Play school	8,448				Investments	718,36,448
6	School Years - Class 0/1	5,113	6%	11,26,248	200,000	Investments	722,36,998
7	School Years - Class 1	0,114	6%	11,47,205	200,000	Investments	726,02,910
8	School Years - Class 2	8,241	6%	11,70,222	200,000	Investments	729,98,018
9	School Years - Class 3	6,112	6%	11,91,954	200,000	Investments	734,14,159
10	School Years - Class 4	2,831	6%	12,07,200	200,000	Investments	738,05,431
11	School Years - Class 5	2,249	6%	12,26,980	200,000	Investments	744,14,189
12	School Years - Class 6	6,475	6%	12,50,718	200,000	Investments	749,69,956
13	School Years - Class 7	1,794	6%	12,75,253	200,000	Investments	755,76,541
14	School Years - Class 8	9,780	6%	13,01,829	200,000	Investments	762,37,661
15	School Years - Class 9	6,710	6%	13,26,804	200,000	Investments	769,26,598
16	School Years - Class 10	4,589	6%	13,73,048	200,000	Investments	777,21,540
17	School Years - Class 11	7,538	6%	14,07,415	200,000	Investments	785,50,523
18	School Years - Class 12	5,021	6%	14,41,962	200,000	Investments	794,21,470
19	Undergraduate Education	51,448	6%	14,84,899	200,000	Investments	803,26,747
20	Undergraduate Education	33,147	6%	15,28,953	200,000	Investments	812,58,094
21	Undergraduate Education	16,473	4%	15,74,712	200,000	Investments	822,19,853
22	Undergraduate Education	20,341	4%	16,22,337	200,000	Investments	832,08,004
23	Undergraduate Education	20,538	4%	16,71,000	200,000	Investments	842,20,529

Keenal SHAH, Isha DAHIVADKAR..., Gautam Kumar (Pen... Unverified)

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A Deep Dive into Mutual Fund Investments – Part 2

koduru sashidhar reddy Unverified, ambati la... Unverified

Viewing akshat@pennywiseapp.in's shared content

100%

pennywise | Deep Dive into Mutual Funds Part 2

Other Parameters

- AUM
- Expense Ratio
- Top Holdings
- Fund manager Performance
- Returns/Past Performance - Benchmark

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Well-being Wednesday: Understanding Life Insurance Benefits

Leena MARIA_HGS, Keenal SHAH, Gautam Kumar Unverified, Gowtham S

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Choosing an Insurance Provider

- Claim Settlement Ratio: >90%
- Claim Settlement Time: Low
- Solvency Ratio > min 150%
- Customer Service - PLS ASK AROUND
- You may take help of a trusted broker or intermediary

IRDAI Annual Report

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World Health Week: Understanding Health Insurance

Leena MARIA_HGS, Keenal SHAH, Sathesh Unverified, Sri Aswin S, Pradeep Kumar ANUM...

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Calculate your Health Insurance Cover

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