

# CRISIL

An S&P Global Company



Live more,  
Bank less

# Women *and* Finance

The second part of a comprehensive study undertaken by  
DBS Bank India and CRISIL



# Foreword

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**Mr. Surojit Shome**

MD and CEO, DBS Bank India

India, with its rich diversity and vast population, is a macrocosm of the challenges and opportunities that many countries face when it comes to financial empowerment. Comfort and confidence with managing money takes time to develop, regardless of gender. In India, where many women may not have grown up with the cultural expectation that they should drive financial decisioning, it can be even more of a challenge to personally take up the reins.

In this context, the first step should be to understand the ground realities, women's actual preferences, priorities and behaviours while managing their finances, so we can get a more nuanced picture of their relationship with money. Women constitute nearly half of our population and their empowerment when it comes to finances holds the key to our country's socio-economic transformation.

Equipping everyone including women with financial confidence is a way to boost their power, something that is essential for building resilience in an uncertain world. In the current scenario, there is likely to be underutilised potential when it comes to women and their role in financial decision making. Further, it is an uneven picture with regional, age and life-stage variations that add complexity when designing a solution. But herein lies the opportunity.

At a time when India has the potential to power the next phase of global growth and the financial landscape is being reshaped by digital innovation, this study comes at an important moment. A juncture that could be transformative, given that the current participation of women in the Indian labour force is just 37% and the gender pay gap is not decreasing fast enough. The insights gained from this study will not only benefit us, but also have implications for policymaking, the financial sector, and society at large. It will enable us to design products and services that better cater to the financial aspirations and break down barriers faced by women. More importantly, it will allow us to participate in an important conversation on female financial empowerment and amplify perspectives that need to be heard.

When a person appreciates and takes charge of their finances, they become the architects of their own success. This study is an effort on our part to contribute to a world where women are not just equal participants, but leaders in shaping their own and the country's economic destiny.

## Overview

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'Women and Finance' is a comprehensive study undertaken by DBS Bank India in partnership with CRISIL.

The second report in the three-part series focuses on the career and lifestyle preferences of women.

The report offers invaluable insights into the unique circumstances of women in the workforce, including their professional aspirations, habits, and the barriers they face. It examines how factors such as age, income, marital status, presence of dependants, and location influence their preferences.

Encouraging the active participation of women in the workforce is crucial for fostering their economic independence and ensuring autonomy in financial decision-making. Insights gleaned from the study can empower organisations to understand women's aspirations better and tailor strategies that align with their preferences. This can lead to more fulfilling careers for women, enhancing their participation in the workforce and maximising their potential contributions.

# Insights inside

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# Summary

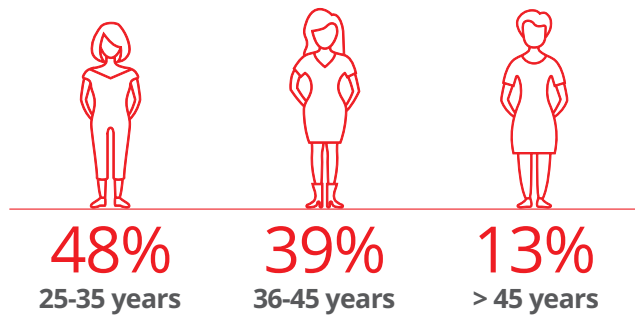
DBS Bank India and CRISIL partnered to understand professional and personal lifestyle preferences of the urban Indian woman. A comprehensive survey was conducted to delve into the dynamics of working urban women—salaried and self-employed—across 10 major cities in India. Using a robust methodology, 500 face-to-face quantitative interviews were conducted. An additional 300 women were reached through focussed group discussions to gather qualitative insights.

800 respondents across 10 cities

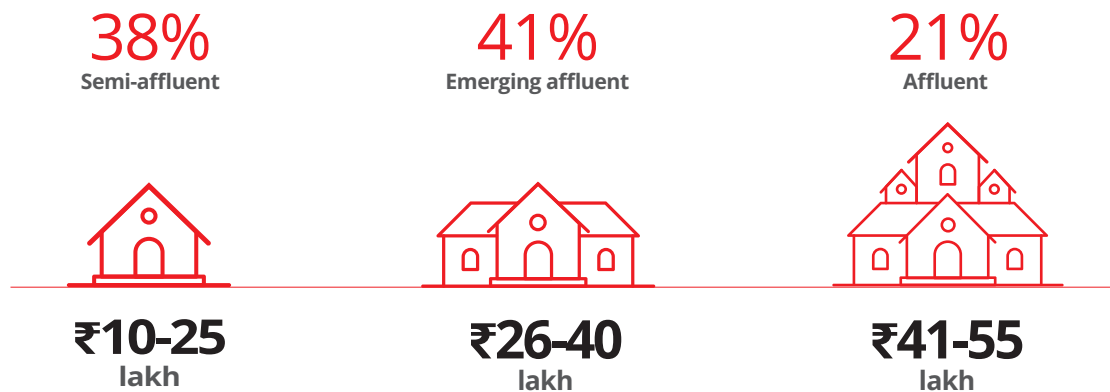


### Demographics

Age group of respondents



### Income bracket (₹ per annum)



Respondents' work profile



**50%**  
Salaried



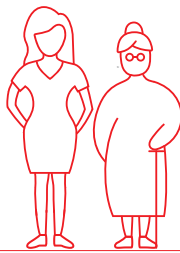
**50%**  
Self-employed

Sector	Profession
36% IT / ITeS	25% Fashion & apparel
13% Education	10% Doctor
9% Healthcare / pharmaceuticals	10% Consultant
5% Consulting services	7% CA (CAPs)
4% Infrastructure	5% Education
4% BFSI and fintech	43% Others
29% Others	

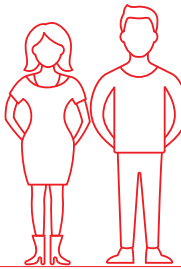
Marital status



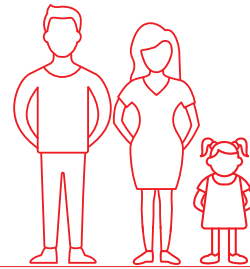
**11%**  
Unmarried  
without  
dependants



**7%**  
Unmarried  
with  
dependants



**25%**  
Married  
without  
dependants



**57%**  
Married  
with  
dependants



## Key findings

*Age, income, marital status, presence of dependants and geographic location are key parameters that influence professional and personal lifestyle preferences of women in India.*

- 1** **69%** of **salaried** women rank **career advancement** and **competitive salary** as the topmost factors while selecting their job, while **42%** of **self-employed** women prioritise **independence and flexible working hours** in their career.
- 2** The **gender pay gap** perception was **higher** among **salaried affluent women** (income of Rs 41-55 lakh per annum) at **30%** compared with **semi-affluent women** (income of Rs 10-25 lakh per annum), which stood at 18%. A **similar trend** was seen with the perception of **gender bias** at the workplace with **30%** of **salaried affluent women** asserting that they had experienced it, significantly higher than the 12% of women in the semi-affluent cohort who had perceived the same bias.
- 3** Urban Indian women **prioritise health** despite their busy schedules, with **66%** undergoing comprehensive **health check-ups** in the past year. **Only 32% dine out** or order food more than once a week, while **just 24% of women spend more than four hours** daily on non-office screen time.
- 4** **32%** of **married** women took **3-5 leisure trips** in the past year, which is **twice** as many as their **unmarried counterparts**, challenging the myth that married women go for fewer leisure trips than unmarried women.
- 5** Nearly half of the surveyed women (**47%**) were **generous spenders**, who spend more than 70% of their income. The survey findings further reveal that **39%** of women from this segment have high credit card **spends** in discretionary categories namely **travel and shopping**, compared to the pan-India average of 33%.



# I Career cues

Evaluating the key factors influencing women's career choices and job selection

*69% of salaried women rank career advancement and competitive salary as their topmost factors while selecting a job, while 42% of self-employed women prioritise independence and flexible working hours in their career.*

Key parameters influencing women's career choices and job selection vary significantly depending on their profession, marital status, and age.

## **Work-life balance and job security rank third and fourth as a parameter while selecting a job; remote work is much lower down the ladder**

Salaried women seeking a stable income consider career growth as the topmost factor while selecting a job, with 38% choosing this option. This is followed by a competitive salary with 31% of respondents choosing this option, followed by work-life balance and job security with 12% and 11%, respectively.

Interestingly, remote working is not a high priority among salaried women, with only 3% considering it essential.

For self-employed women, focusing on wealth building and identifying a specific market need or opportunity for starting a business ranked as other top parameters, in addition to their independence and flexible hours.



Topmost factors influencing women's career choices and job selection



Salaried Women		Self-employed Women	
<b>Career growth</b>	38%	<b>Desire for independence</b>	26%
<b>Competitive salary</b>	31%	<b>Flexible working hours</b>	16%
<b>Better work-life balance</b>	12%	<b>Financial reasons</b> (increase income, build wealth)	12%
<b>Job security</b>	11%	<b>Identifying a specific market need or opportunity for starting a business</b>	11%
<b>Facilities related to well-being</b> (Insurance, etc.)	4%	<b>Desire to make a difference in the world</b>	11%
<b>Remote working facility</b>	3%	<b>Passion for current industry / product / service</b>	8%

**Work-life balance ranks higher for married women, compared with unmarried women**

More unmarried women (79%) favour career growth and a competitive salary as the topmost factors while selecting job, compared with their married counterparts (66%). About 14% of married women identified work-life balance as one of their topmost factors while selecting a job, compared with 6% of unmarried women.



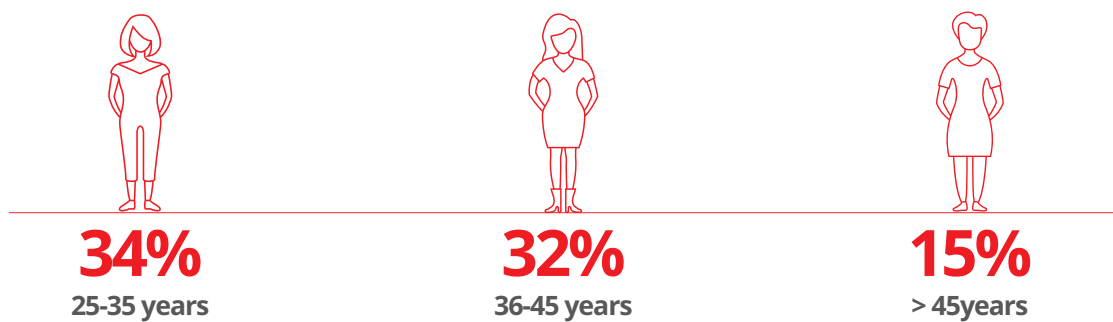
Topmost factors influencing job selection, by marital status

Married Women		Unmarried Women
		
Career growth	37%	Career growth
Competitive salary	29%	Competitive salary
<b>Better work-life balance</b>	14%	Job security
Job security	12%	<b>Better work-life balance</b>
Facilities related to well-being (insurance, etc.)	4%	Facilities related to well-being (insurance, etc.)
Remote working facility	3%	Remote working facility

### Importance of pay as a parameter declines with age

Among those aged 25-35 years, 34% prioritise competitive salary, compared with only 15% of those over 45 years.

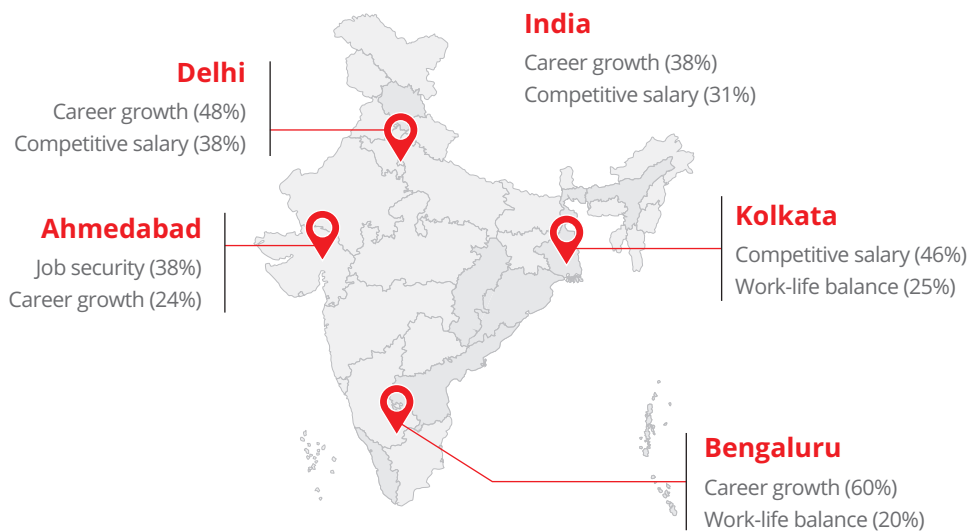
Salary as a key job selection parameter across age cohorts



## Job selection criteria for women vary by region

At the national level, career growth (38%) and competitive salary (31%) were the top two parameters while selecting a job. In Delhi, a comparable pattern was noticed, with a greater emphasis on career growth (48%) and competitive salary (38%). Meanwhile, in Bengaluru, women gave prime importance to career growth (60%) and work-life balance (20%). Interestingly, in Ahmedabad, 38% of women considered job security as the foremost job selection parameter, in contrast to the national average of 11%. In Kolkata, 46% of women considered a competitive salary as the most critical parameter while selecting a job.

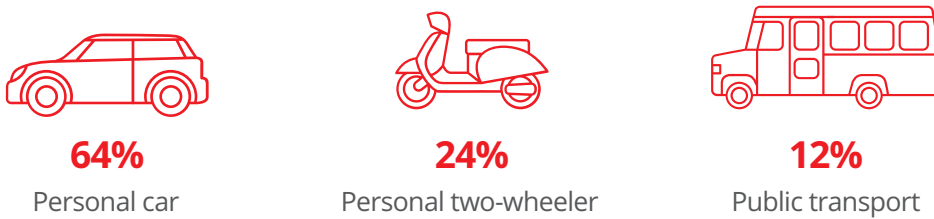
### Region-wise key job selection parameters



## Women prefer personal transport for commuting to work

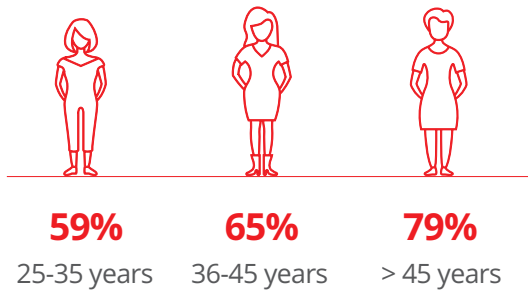
In February 2022, a Nasscom report revealed that 70% of the companies in India's tech industry have embraced the hybrid work model. This shift comes at a time when women's workforce participation in the tech sector stands at 28%, according to CRISIL. With more employees commuting to work across cities, our survey examined how women get to work. The findings reveal that 64% prefer to commute in their personal cars, while 24% opt for two-wheelers.

Percentage of women using various modes of transportation for office commute

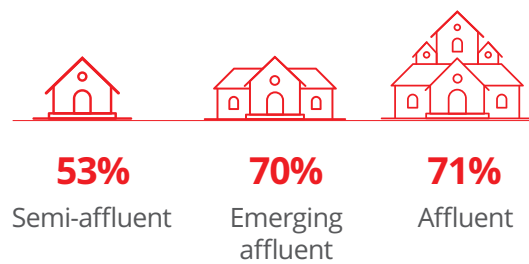


Additionally, the preference for personal cars for commuting to office tends to increase with age and affluence.

Percentage of women commuting to office by personal car, segmented by age



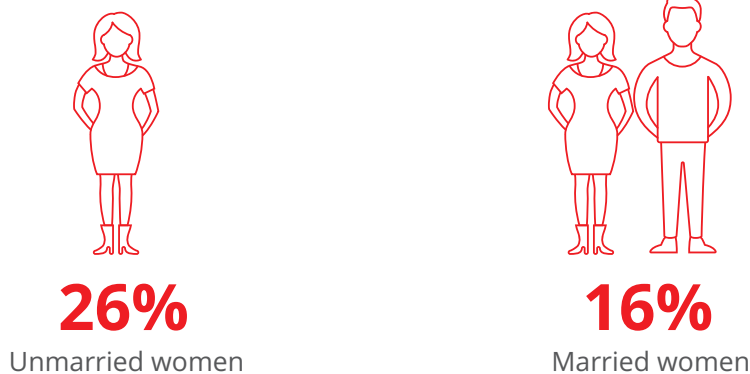
Percentage of women commuting to office by personal car, segmented by affluence



## Mentorship and opportunities for career advancement stand out as the most valued initiatives offered by organisations

Among salaried women, those who are unmarried show a greater appreciation for mentorship and career development opportunities compared to their married counterparts. As many as 26% of the unmarried women respondents appreciated such programmes compared with 16% of the married women respondents.

Percentage of women who value mentorship and career development initiatives the most

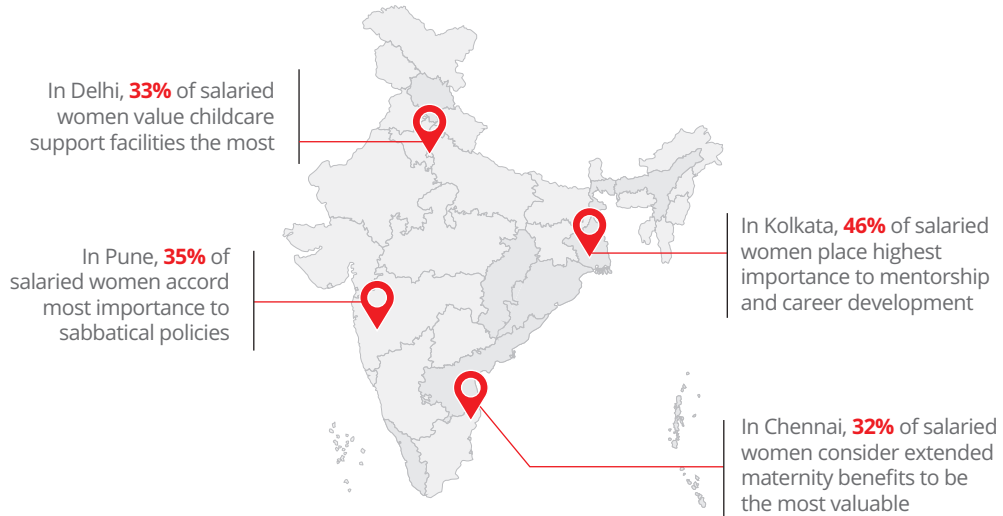


## Regional variations in preferences for organisational policies and initiatives

As many as 46% of salaried women in Kolkata considered mentorship and career development programmes to be the most valuable, surpassing the national average of 19%. In Delhi, 33% valued childcare support facilities offered by organisations, compared with the national average of 11%. Among salaried women in Chennai, 32% accorded the most importance to extended maternity benefits, surpassing the national average of 9%. This highlights the need for organisations to implement family-friendly policies that improve work-life harmony for women with caregiving responsibilities. In Pune, 35% of salaried women considered sabbatical policies to be the most valuable, significantly higher than the national average of 5%.



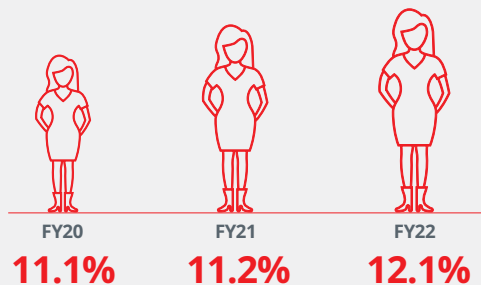
Preferences for organisational policies and initiatives by region



**Participation of women in the corporate workforce is increasing**

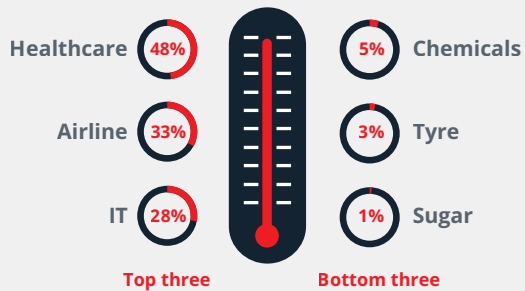
An analysis of 950 listed companies in India reveals interesting data about women representation in workforce and boards of directors. There has been a noticeable 100 bps rise in the percentage of female employees in Indian corporates over fiscals 2020-2022. However, gender diversity varies across sectors, with healthcare and airline leading at 48% and 33%, respectively, while sugar and tyre have the lowest diversity at 1% and 3%, respectively.

Percentage of female employees in workforce



Note: Data is based on a sample set of 950 listed companies

Sectors leading and lagging in gender diversity



Note: Data is based on a sample set of 950 listed companies

Average representation of women on company boards is currently at 18%. Service-based sectors show greater female representation on boards, while manufacturing-based sectors still lag.

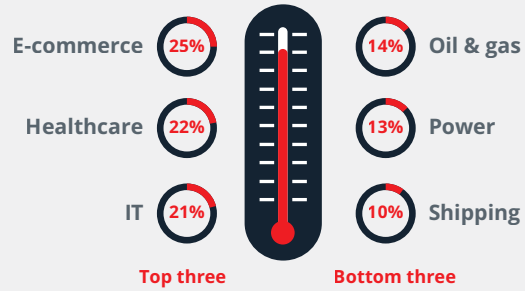
Percentage of female directors on boards



**18%**

Note: Data is based on a sample set of 950 listed companies for FY22

Sectors leading and lagging in gender representation on boards



Note: Data is based on a sample set of 950 listed companies for FY22



## She sparks: Female lifestyle perspectives

“For me, the most critical factor in choosing work was prioritising opportunities for learning and career growth, with salary considerations taking a secondary role,” said a 28-year-old salaried woman in Mumbai.





## II Workplace challenges

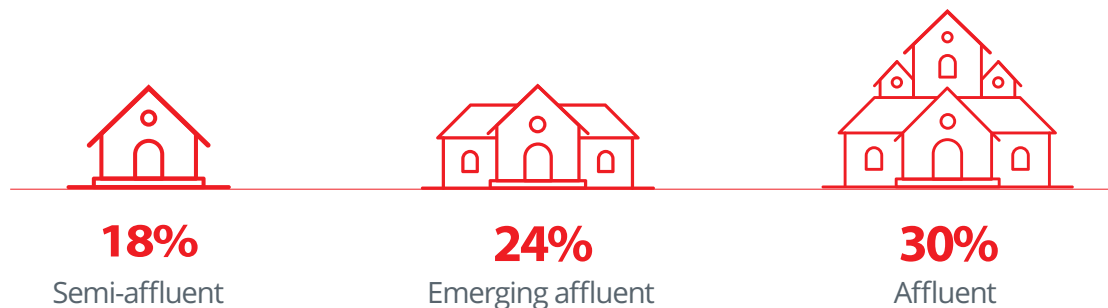
Examining the key impediments faced by women in the workplace

*23% of salaried women perceive gender pay gap and 16% observe gender bias at work. Further, as affluence increases, so does the perception of gender bias and the pay gap.*

### Perception of gender bias and pay gap increases with affluence

The findings corroborate industry views on persistent gender disparities in the workplace, revealing that the perceived gender pay gap at a pan-India level stood at 23% among salaried women. Among salaried professionals, the gender pay gap perception was higher among affluent women at 30% compared with semi-affluent women, which stood at 18%.

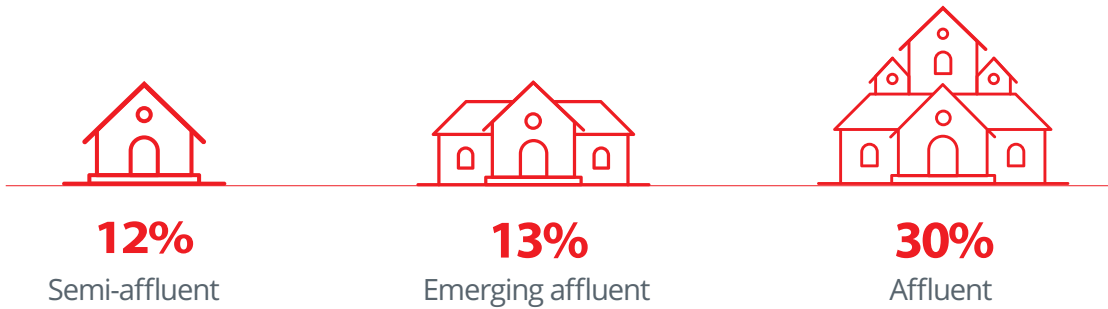
Percentage of salaried women who perceive gender pay gap



A similar trend was seen with the perception of gender bias at the workplace among salaried women. 30% of salaried affluent women asserted that they had experienced gender bias, significantly higher than the 12% of women in the semi-affluent cohort.



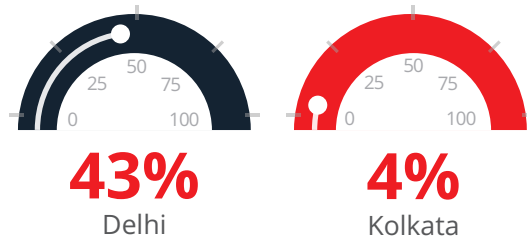
Percentage of salaried women who perceive gender bias at workplace



**Delhi women perceive highest gender pay gap, Bengaluru women gender bias**

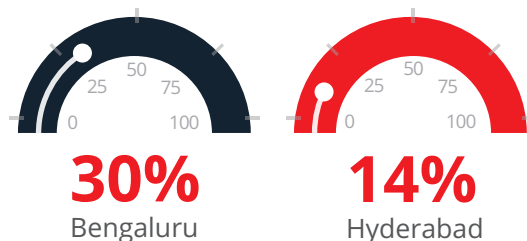
Perception of the gender pay gap varies by region. For instance, 43% of salaried women respondents from Delhi reported perceiving it, whereas only 4% did so in Kolkata.

Region-wise gender pay gap perception among salaried women



Regional differences also influence gender bias, as evidenced by 30% of salaried women in Bengaluru perceiving workplace gender bias, compared with a lower incidence of 14% among salaried women in Hyderabad.

Region-wise gender bias perception among salaried women

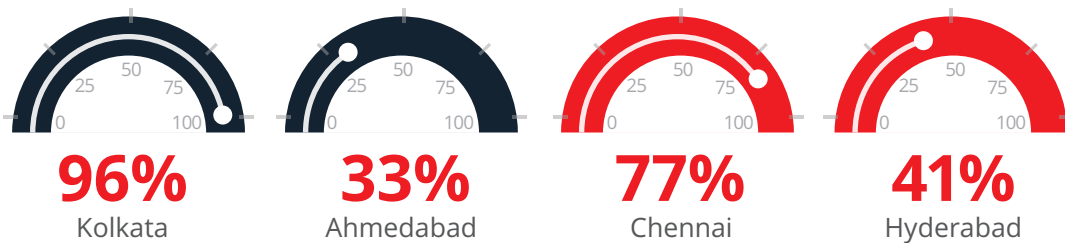


## Pay negotiations a breeze for salaried women in Kolkata and Chennai, unlike Ahmedabad and Hyderabad

42% of women in India face challenges while negotiating salaries. The experiences differ in eastern versus western parts of India. 96% of women in Kolkata face no obstacles when negotiating salaries, while only 33% in Ahmedabad feel so.

In contrast, 77% of women in Chennai said they do not face challenges when negotiating salaries, compared with 41% in Hyderabad.

Percentage of women who do not encounter obstacles while negotiating salaries



### She sparks: Female lifestyle perspectives

“Opportunities to negotiate salaries are limited because companies adhere to their own fixed structures,” said a 36-year-old salaried woman in Hyderabad.



# Persona & lifestyle

Evaluating women's preferences through their lifestyle choices

*In addition to workplace dynamics, the report delves into the multifaceted lifestyle preferences of women and provides insights into their spending preferences and habits around health & wellness, dining, and leisure travel.*

Personas of women surveyed



**66%**  
**Health enthusiasts**  
Women who have undergone health checkups in the past year

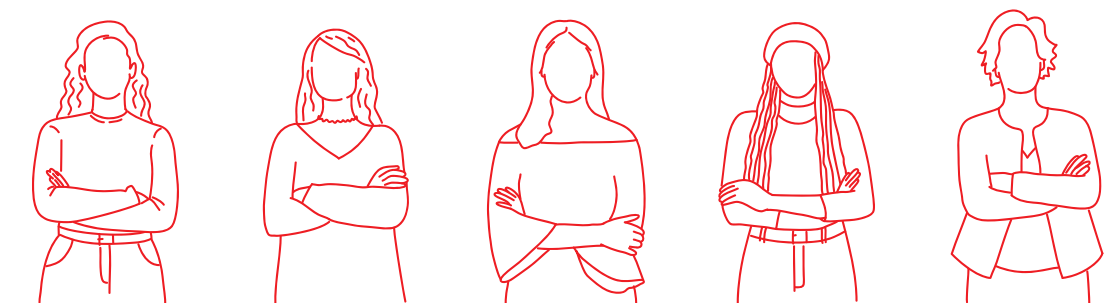


**35%**  
**Avid explorers**  
Women who took more than three leisure trips in the past year



**47%**  
**Generous spenders**  
Women who spend more than 70% of their income

Note: The percentages indicate the proportion of the total surveyed women. Additionally, these percentages are not mutually exclusive.



# III Health enthusiasts

Exploring women's choices regarding health and wellness

*A health-conscious lifestyle prevails among two-thirds of women surveyed, characterised by fewer dine-outs, limited screen time, and regular full-body check-ups.*

## Almost a similar percentage of married and unmarried women had a full-body health check-up in the past one year

67% of married women and 62% of unmarried women underwent a full-body health check-up in the past year.

Percentage of women who underwent health check-up in the past one year



## Over four hours' non-work screen time for only 24% of women

Only 24% of women spend more than four hours daily on non-work-related screen time. This lower percentage indicates a stronger focus on health and wellness among the women, since they allocate less time to screens outside of office hours.



Percentage of women based on non-office screen time



**76%**

<4 hours

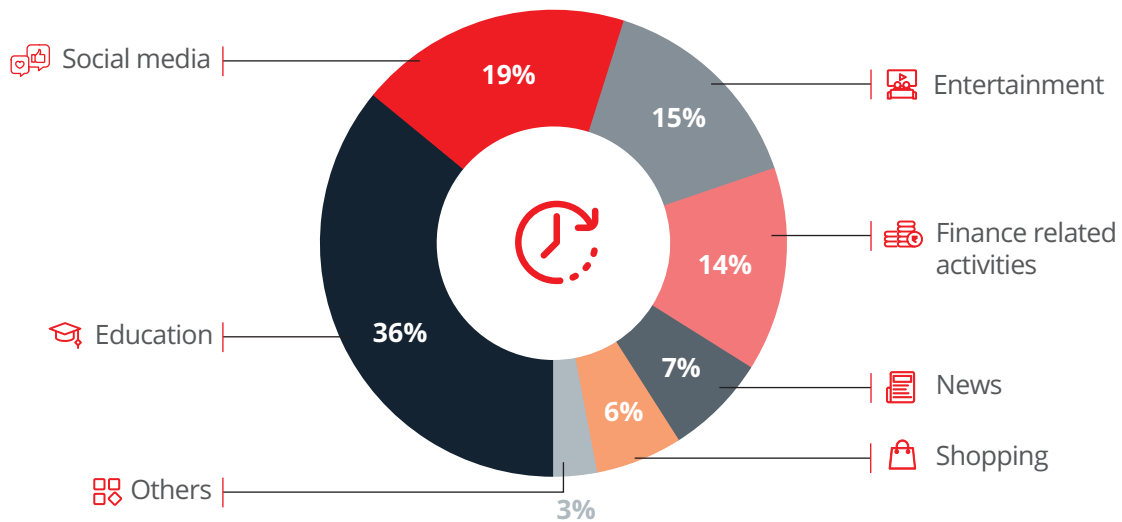


**24%**

>4 hours

Of the total time spent on screens, 70% is dedicated to education, social media, and entertainment (including streaming platforms and online videos).

Split of screen time by activity



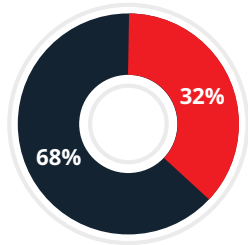
**Only 32% of women dine out or order food more than once a week**

The food ordering habits of women indicate that they place a higher priority on health. Only 32% of women dine out or order food more than once a week.

The inclination to dine out or order food declines with age. While 36% women in the 25-35-year age group eat out or order food more than once a week, only 22% over 45 have a similar tendency.

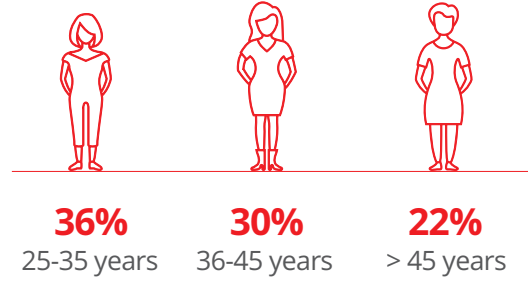


Percentage of women who dine out/ order food



■ >4 times a month ■ <4 times a month

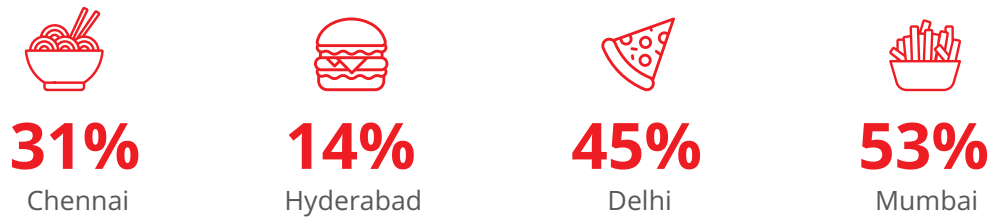
Percentage of women who dine out / order food more than once a week across age groups



**Among metros, women in Mumbai order or eat out the most**

The frequency of eating out or ordering food varies between metros. Specifically, 53% of women in Mumbai and 45% in Delhi eat out or order food more than once a week, while only 31% in Chennai and 14% in Hyderabad do the same.

Regional variations: Women who dine out or order food more than once a week





In addition, self-employed women in Mumbai are more likely to eat out or order food than their salaried counterparts. Around 58% of self-employed women eat out or order food more than once a week, compared with 48% of salaried women in the city.

Percentage of women who eat out or order food more than once a week



VS



**58%**

Self-employed

**48%**

Salaried



### She sparks: Female lifestyle perspectives

"I prioritise my health by consistently participating in both zumba and yoga classes, considering it a mandatory aspect of my routine," said a 36-year-old self-employed woman in Delhi.



# IV Avid explorers

Delving into the preferences of women who prioritise leisure travel

*The women surveyed reveal that 35% are avid explorers and like leisure travel. Kolkata women lead in leisure travel, with 31% taking more than five trips and 35% expressing a preference for solo travel. Avid explorers also enjoy regular dine-outs.*

## Unmarried women take fewer leisure trips than married women

In the past year, 32% of married women took 3-5 leisure trips, which is twice as many as their unmarried counterparts, challenging the myth that married women go for fewer leisure trips than unmarried women.

Percentage of women who took three to five leisure trips in the past year



## Unmarried women with dependants travel more for leisure compared with those without dependants

As many as 83% of unmarried women without dependants took leisure trips in the past year, compared with 100% of those with dependants.

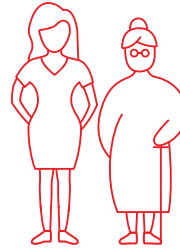


Percentage of women who took leisure trips in the past year



**83%**

Unmarried without dependants



**100%**

Unmarried with dependants

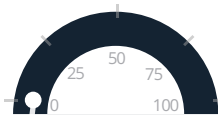
### Women in Kolkata lead in leisure trips and solo travel

In terms of leisure travel, Kolkata stands out with a higher proportion of women having taken more than five leisure trips in the past year.

In Kolkata, 31% of women took over five trips in the past year, surpassing the national average of 6%. In addition, 35% of Kolkata women prefer to travel alone, compared with the national average of 9%.

Percentage of women who took more than five leisure trips in the past year

Percentage of women who prefer taking solo trips



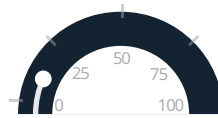
**6%**

India



**31%**

Kolkata



**9%**

India



**35%**

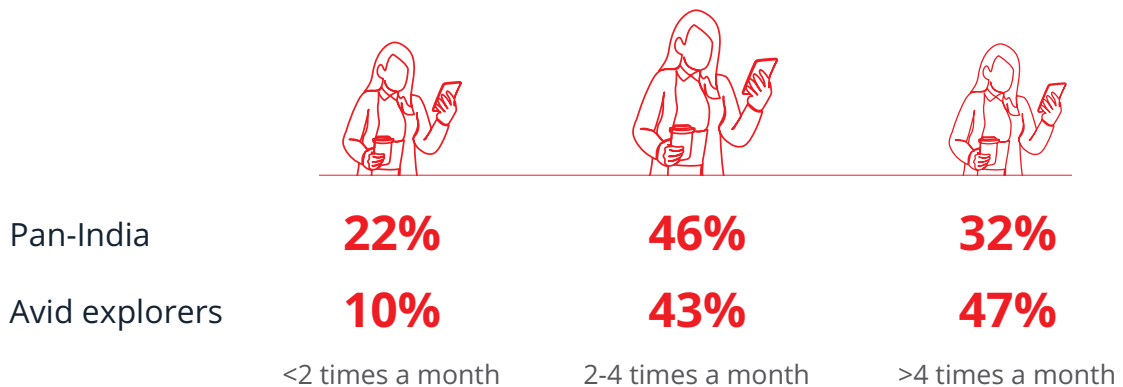
Kolkata



## 47% of avid explorers choose to order food or eat out more than four times a month

Unlike women across the country, avid explorers are more likely to order food or eat out. While 32% of women across India order food or eat out more than four times a month, this rises to 47% among avid explorers.

Percentage of women who order food or eat out more than four times a month



### She sparks: Female lifestyle perspectives

“Exploring new destinations with a group of strangers found on Instagram has been an incredibly positive experience for me,” said a 27-year-old salaried woman in Mumbai.

# V Generous spenders

Analysing the lifestyles of women with higher spends in discretionary categories

*Nearly half of the surveyed women (47%) were generous spenders, who spend more than 70% of their income. Further, they have a higher preference towards travel and shopping in terms of credit card spending.*

## Generous spenders have high credit card spend in discretionary categories

The survey findings reveal that 39% of women from the generous spenders segment have high credit card spends in discretionary categories, namely travel and shopping, compared with the pan-India average of 33%.

Credit card spending pattern across discretionary categories



Pan-India

**20%**

**13%**

Generous spenders

**22%**

**17%**

Travel booking

Offline shopping/  
dining/ entertainment



## The salaried take more leisure trips than the self-employed

Survey findings show that salaried generous spenders take more leisure trips than their self-employed counterparts. Specifically, 41% of salaried generous spenders took more than three leisure trips in the past year, compared with 34% of self-employed women.

Percentage of women who took more than three leisure trips in the past year



**34%**

Self-employed

VS



**41%**

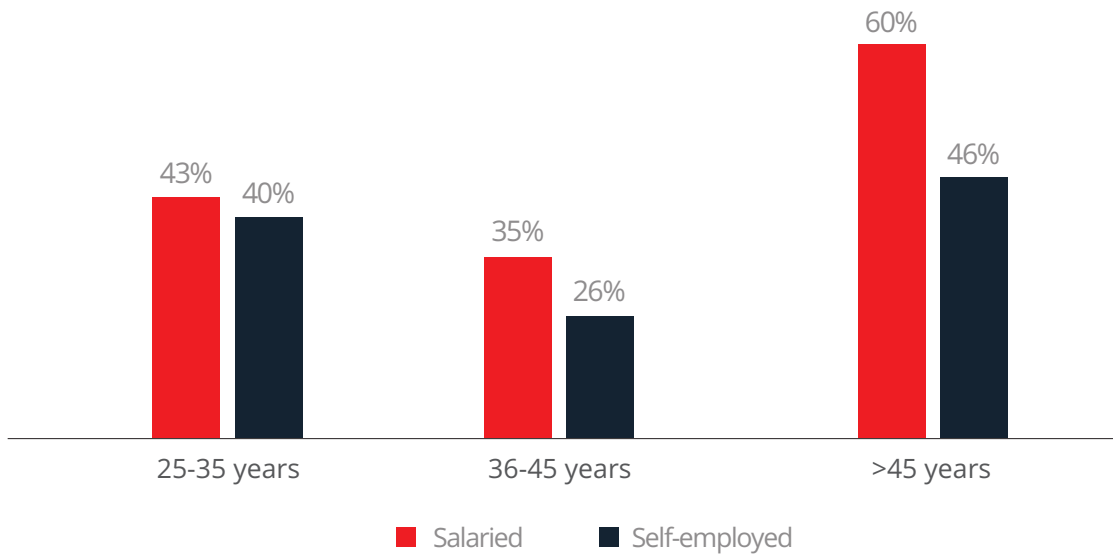
Salaried

## Women over 45 go on more leisure trips than younger folk

In the salaried and self-employed categories, women aged 45 and over took more leisure trips than their younger counterparts. Among salaried women, 60% of those aged 45 and over and 43% of those aged 25-35 took more than three leisure trips. Similarly, among self-employed women, 40% of those aged 25-35 took more than three leisure trips, compared with 46% of those aged 45 and over. As women transition into the 36-45 age group, both work and home responsibilities escalate significantly. Women in this age bracket tend to take the fewer leisure trips, with the frequency of trips reaching its peak among those aged 45 and above.



Percentage of women across age cohorts who have taken more than three leisure trips in the past year



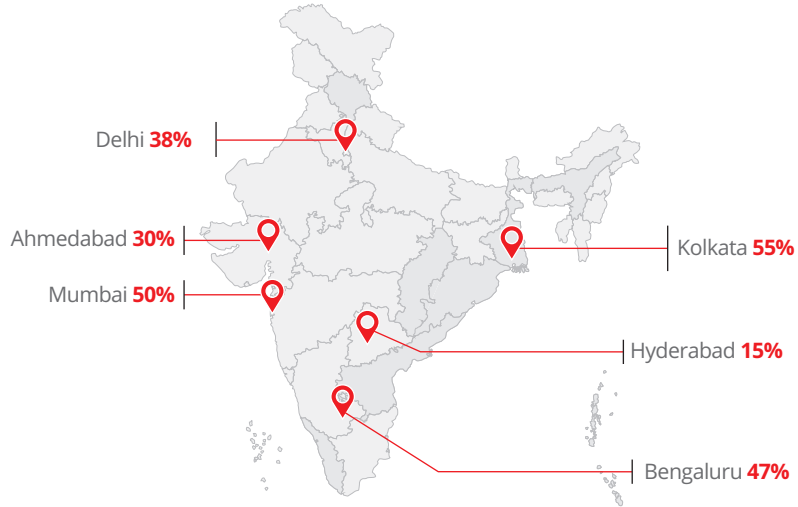
### After Kolkata, Mumbai women spend the most on leisure travel

Geographic variations are evident in the leisure trips taken by generous spenders. In the south, 47% of such women in Bengaluru have taken more than three leisure trips in the past year, compared with 15% in Hyderabad. In the north, 38% of the generous spenders in Delhi have taken more than three leisure trips. In the west, 50% of the generous spenders in Mumbai have taken more than three leisure trips, compared with 30% in Ahmedabad. In the east, 55% of the generous spenders in Kolkata have taken more than three leisure trips.





Regional variations: More than three leisure trips taken by generous spenders



### She sparks: Female lifestyle perspectives

“Domestic leisure travel is regular, while international travel is every six months,” said a 47-year-old self-employed woman in Bengaluru.



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