

HDFC MUTUAL FUND
BHAROSA APNO KA

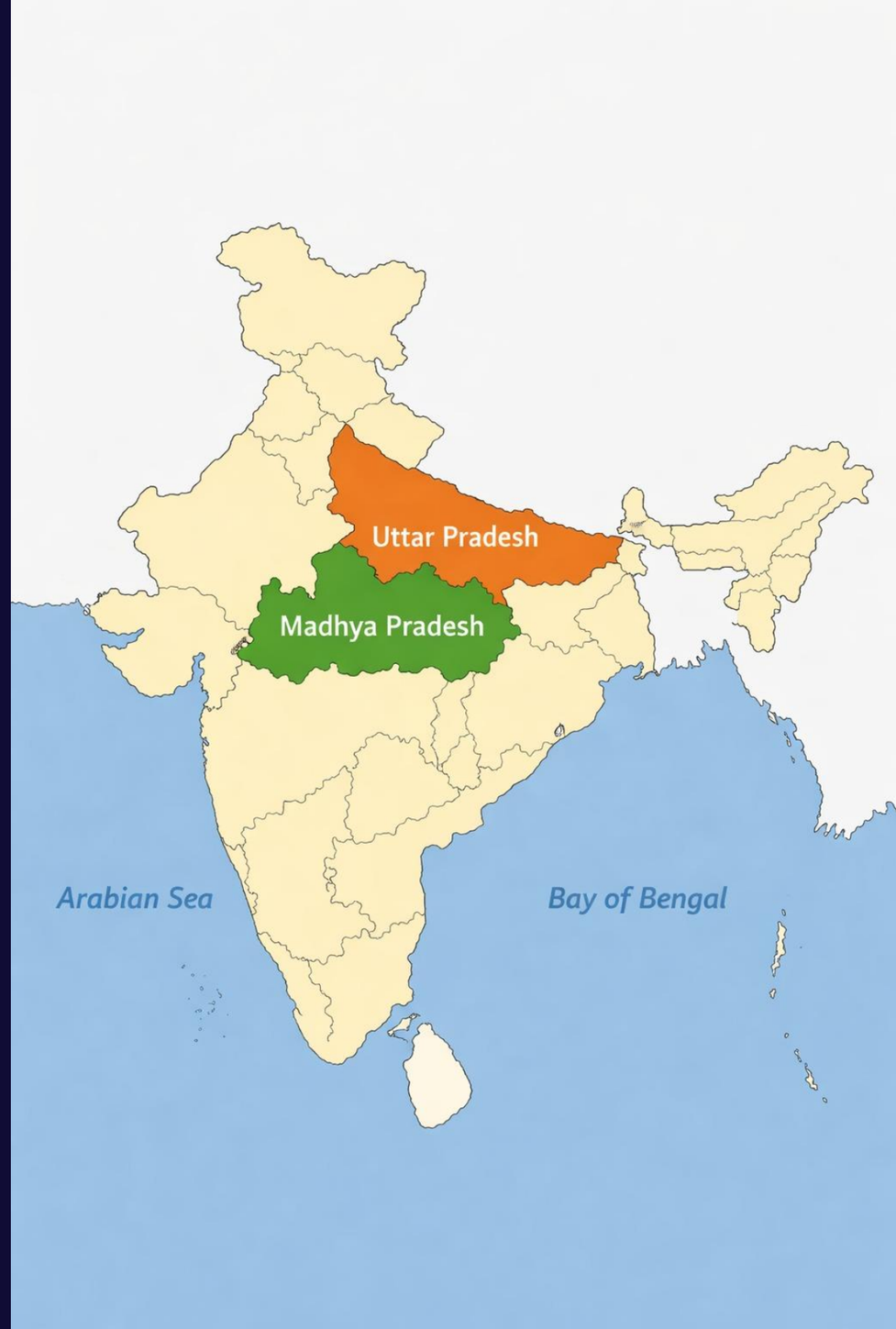
HDFC Mutual Fund's 'Barni Se Azadi' Campaign

An investor awareness initiative empowering women to embrace financial independence through mutual funds

Background

Systematic Investment Plan or SIP is one of the most popular Investment toolin Investment toolin urban India – especially in **Category X cities** such as the the original metro cities of Mumbai, Delhi. Kolkata and Chennai along with the with the new additions – Bengaluru, Hyderabad, Pune and Ahmedabad. Ahmedabad.

Our client, HDFC Mutual Fund, is one of the leading asset management management companies in India. It was keen to shore up the number of women of women investors in SIPs. The company was particularly interested in creating in creating awareness among prospective women investors in the Hindi Hindi heartland as financial inclusion among women in that region was very was very limited.



Campaign Objectives

The campaign was built around three clear, interconnected goals:



Educate

Educate first-time investors, particularly particularly women in the Hindi heartland, about SIPs as a simple and and disciplined investment tool



Encourage

Encourage the Target Group (TG) to to consider mutual funds as a pathway pathway to achieving life goals



Create Affinity

Build genuine affinity and trust towards HDFC Mutual Fund among prospective women investors



Research & Insights

Prior to designing the campaign, a **proprietary research** through focused group interactions was conducted with women in the Hindi heartland.

The Barni as Cultural Symbol

In many Indian households, particularly in Category Y cities and surrounding villages, women traditionally set aside cash from household savings in a **Barni/ceramic container**. The same container, typically used to store foodgrains, are seen as the Indian piggybank. We noticed a marked cultural familiarity with the ‘Barni’ in our interactions

Savings Without Structure

While many women actively saved, most were **unfamiliar with structured financial products** such as SIPs — a significant awareness gap

Trust Through Culture

Many in the TG placed their trust in culturally-relevant communication. Any messaging tended to resonate more strongly when communicated through familiar cultural/religious symbols and relatable storytelling.

Strategy

The 'Barni Se Azadi' Idea

The research insights laid the foundation for the **'Barni Se Azadi'** idea. We decided on a narrative with the following element: While storing element: While storing cash in the popular and culturally-familiar Barni reflected discipline and prudence, money stored in a Barni does not in a Barni does not grow and in fact gradually depreciates due to inflation.

The slogan 'Barni Se Azadi' or Freedom from the Barni, a powerful metaphor for traditional savings practices, was, thus, an investor awareness initiative aimed at weaning women away from traditional Indian piggy banks and embrace structured investing through SIPs. We specially chose SIPs as these financial instruments typically allowed individuals to regularly invest small amounts and benefit from long-term wealth creation.

Platform: Prayagraj Magh Mela

The second element of the strategy was to organise on-ground engagement in high-footfall cultural environments in the Hindi heartland, comprising Uttar Pradesh, Madhya Pradesh, and surrounding regions.

Towards this, we chose the Prayagraj Magh Mela, which attracts millions of millions of women pilgrims from adjoining cities such as Prayagraj, Gorakhpur, Gorakhpur, Varanasi as well as other neighbouring locations.

Maghmela is a religio-cultural festival conducted during winter months at the confluence of the rivers, Ganges and Yamuna.

We also planned to bring together a heady-mix of culture, storytelling and and financial education to help women appreciate how disciplined investing investing could turn their aspirations into reality, and ultimately empower them empower them to take the first step towards financial independence.



Execution

35 DAYS ON-GROUND

The **Barni Se Azadi** campaign was executed at the Magh Mela in Prayagraj — one of India's largest religious gatherings. On-ground experiential initiatives ran continuously for **35 days**, combining cultural resonance with financial education across six key activations.



ACTIVATION 1

Giant Barni Installation

A visually striking **large Barni** became the central attraction at the river bank. Women pilgrims were invited to interact with the installation and reflect on how savings locked inside a Barni could grow manifold through disciplined investing via SIPs — turning a familiar cultural object into a powerful financial metaphor.



ACTIVATION 2

FLOGO Dream Cloud Activity

As participants selected their aspirations through a digital interface, **dream-dream-shaped clouds were visually released** — symbolising dreams being set being set free from the Barni. This immersive activity represented prospective prospective women investors beginning their journey towards financial financial independence, making abstract financial concepts feel personal and personal and aspirational.



ACTIVATION 3

Nukkad Natak

To make the concept relatable and entertaining, **street play (nukkad natak) performances** were organised with **five performances daily** across different locations within the mela grounds. Through engaging storytelling, the plays explained how disciplined investing through SIPs can help fulfil life goals — reaching audiences in a format they trusted and enjoyed.

ACTIVATION 4

AI Photo Booth Experience

An **AI-powered photo booth allowed visitors to visualise their dreams through customised images.** Participants could see themselves achieving aspirations such as owning a home, purchasing a vehicle, or funding their child’s education. This immersive experience made financial goals tangible and shareable.





ACTIVATION 5

Diya Floating Ceremony on Maghi Maghi Purnima

On the auspicious occasion of **Maghi Purnima**, the full-moon night when the winter moon looks resplendent, we organised the culturally-rooted Diya floating activity. Participants floated diyas, small earthenware oil lamps, in the river that symbolically carrying their dreams and aspirations.

ACTIVATION 6

Branding & On-Ground Visibility

To ensure strong visibility throughout the cultural extravaganza, a comprehensive branding plan was executed:



Arch Gates

Two large arch gates installed at key entry points for maximum brand impact.



Print Collateral

Standees, leaflets, and educational educational booklets distributed at distributed at the booth.



Billboards & Hoardings

Placed across mela grounds and city-wide in Prayagraj, extending reach beyond the event.



Amplification

To maximise visibility beyond the mela grounds, the campaign was amplified through a **multi-layered PR outreach programme**, spanning regional media, national press, influencer collaboration, and campaign films — ensuring the Barni Se Azadi message reached audiences far beyond Prayagraj.

1. Regional Media
   Curated journalist visits to the Magh Mela
2. National Press
   Press release disseminated to leading publications
3. Influencers
   Micro-influencers from Uttar Pradesh
4. Campaign Films
   Two films sustaining post-mela momentum

AMPLIFICATION 1

Regional Media Engagement

A curated regional media visit brought **40 journalists** to **journalists** to the Magh Mela for a first-hand experience of the installations and activities.

Uttar Pradesh-based media witnessed the giant barni installation, nukkad natak performances and participated in the investor education interactions.



एचडीएफसी म्यूचुअल फंड ने माघ मेले में खास तौर पर महिलाओं के लिए शुरू किया निवेशक जागरूकता अभियान - #बरनी_से_आजादी

प्रयागराज। एचडीएफसी म्यूचुअल फंड की निवेश प्रबंधक कंपनी एचडीएफसी एसेट मैनेजमेंट कंपनी लिमिटेड ने इन दिनों प्रयागराज में चल रहे माघ मेला 2026 में निवेशक जागरूकता अभियान शुरू किया है। 3 जनवरी से 15 फरवरी 2026 तक आयोजित माघ मेले में चल रहे इस अभियान का उद्देश्य महिलाओं के बीच वित्तीय साक्षरता बढ़ाना और अनुशासित, दीर्घकालिक निवेश को प्रोत्साहित करना है। यह अभियान एचडीएफसी म्यूचुअल फंड की निवेशक शिक्षा और जागरूकता पहल 'बरनी से आजादी' के तहत आयोजित किया जा रहा है। इसका उद्देश्य पारंपरिक बचत तरीकों, जिन्हें आमतौर पर 'बरनी' कहा जाता है, पर बनी निर्भरता को कम करना है। घरों में ऐसे बचत तरीके आज भी प्रचलित हैं, लेकिन नकद के रूप में या बरनी जैसे बर्तनों में रखा पैसा न तो बढ़ता है और समय के साथ उसकी वास्तविक कीमत भी घटती जाती है। इस पहल के माध्यम से लोगों को धीरे-धीरे एसआईपी आधारित म्यूचुअल फंड निवेश की ओर बढ़ने के लिए प्रेरित किया जा रहा है। यह जमीनी स्तर का अभियान 12 जनवरी से 15 फरवरी 2026 तक चलेगा, जो माघ मेला के सबसे अधिक भीड़ वाले समय के अनुरूप है।

दैनिक भास्कर



एचडीएफसी म्यूचुअल फंड ने माघ मेले में खास तौर पर महिलाओं के लिए शुरू किया निवेशक जागरूकता अभियान - # बरनी-से -आजादी

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आज



मेले में निवेश के लिए किया जागरुक

माघ मेले में आने वाले श्रद्धालुओं को निवेश को लेकर जागरुक किया जा रहा है. यह अभियान एचडीएफसी म्यूचुअल फंड की निवेश प्रबंधक कंपनी एचडीएफसी एसेट मैनेजमेंट कंपनी लिमिटेड की ओर से चलाया जा रहा है. 15 फरवरी चलने वाले इस अभियान का उद्देश्य महिलाओं के बीच वित्तीय साक्षरता बढ़ाना और अनुशासित, दीर्घकालिक निवेश को प्रोत्साहित करना है. कंपनी के प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी ने कहा कि वास्तविक वित्तीय आज़ादी की शुरुआत जागरूकता और छोटे लेकिन अनुशासित कदमों से होती है.

जागरण



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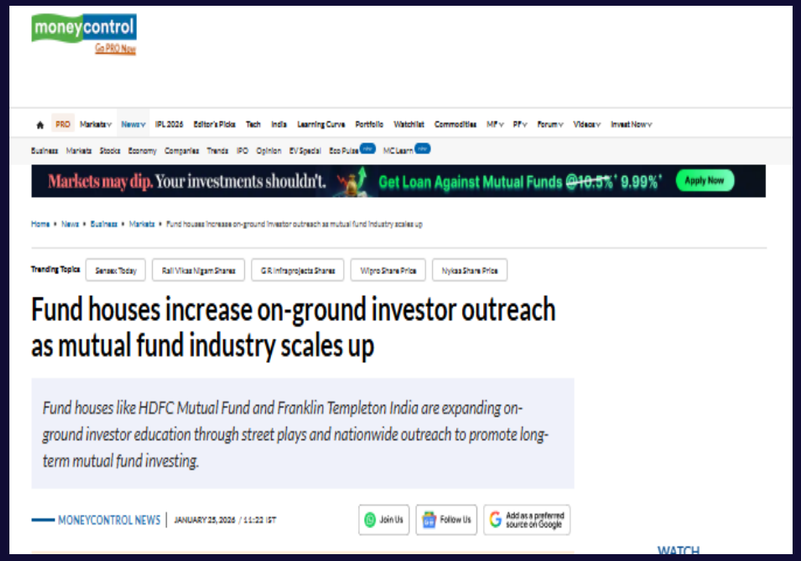
इस पहल के बारे में विस्तार से जानकारी देते हुए एचडीएफसी एसेट मैनेजमेंट कंपनी लिमिटेड के प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी श्री नवनीत मुणोत ने कहा, ''वास्तविक वित्तीय आजादी की शुरुआत जागरूकता और छोटे लेकिन अनुशासित कदमों से होती है। पारंपरिक रूप से महिलाएं घरेलू बचत की संरक्षक रही हैं और 'बरनी से आजादी' पहल के माध्यम से हम निष्क्रिय बचत से उद्देश्यपूर्ण निवेश की ओर बदलाव को प्रोत्साहित कर रहे हैं। माघ मेले जैसे सामुदायिक मंचों पर निवेशक शिक्षा को ले जाकर हम लोगों तक विचारों के जरिए दीर्घकालिक, चाहते हैं। वित्तीय समावेशन विश्वास और समझ विकसित

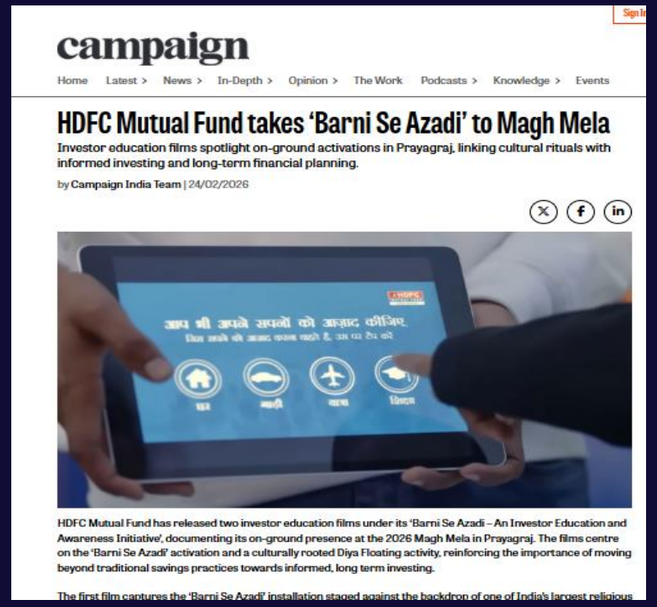
प्रभात खबर

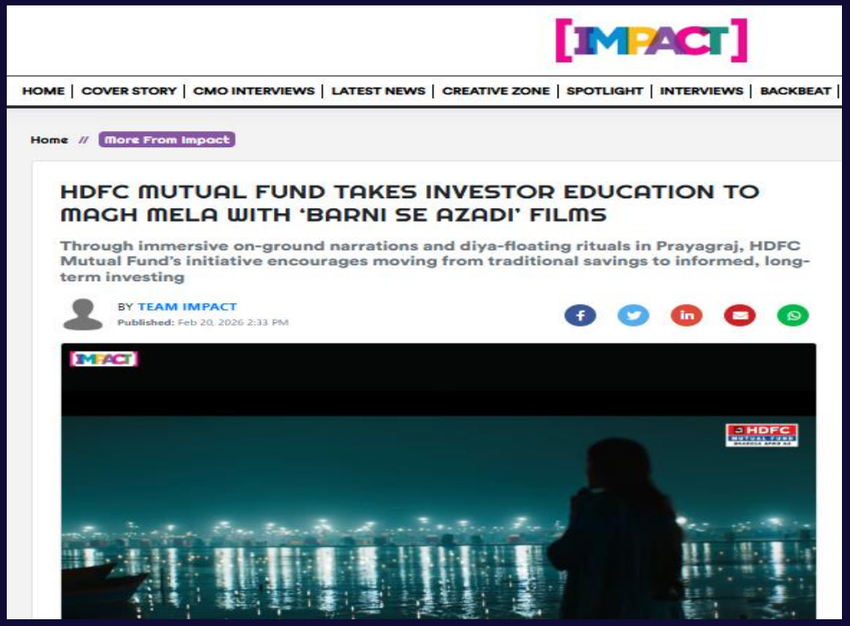
AMPLIFICATION 2

National Press Outreach

A **national press release** was disseminated highlighting HDFC Mutual Fund's participation at the Magh Mela and the philosophy behind the philosophy behind the Barni Se Azadi campaign. The outreach yielded **9.2 crore impressions** across leading national publications. publications.







PR AMPLIFICATION 3

Influencer Collaboration

The campaign collaborated with **micro-influencers from Uttar Pradesh Pradesh** who carry strong local credibility with their audiences. Influencers documented their on-ground experiences at the Magh Mela Magh Mela and **simplified SIP concepts** for their followers, making making financial education feel authentic, accessible, and culturally culturally relevant.









PR AMPLIFICATION 4

Campaign Films

Once the Magh Mela concluded, **two campaign films** were created to sustain momentum — featured by leading advertising and marketing publications, generating **1.1 crore impressions**.



Film 1: The Activation Story

Documented the Barni Se Azadi activation at the Magh Mela, capturing real interactions and reactions from visitors engaging with the giant Barni installation.



Film 2: The Diya Ceremony

Focused on the emotional Diya floating ceremony on Maghi Maghi Purnima, highlighting how financial aspirations can be be achieved through disciplined investing.

Results: Output

The Barni Se Azadi campaign delivered exceptional reach across regional and national media, influencer networks, and digital platforms.

3.2Cr

Regional Reach

Covered across 80+ publications in Prayagraj, Gorakhpur & Varanasi. Varanasi. Key titles: Dainik Bhaskar, Dainik Jagran, Punjab Kesari, Kesari, Dainik Aaj, Voice of Allahabad.

9.2Cr

National Impressions

From national press outreach via Moneycontrol, Adgully, Media News 4U, Passionate in Marketing, and others.

1.1Cr

Film Impressions

Campaign films featured by leading advertising and marketing marketing publications.

1.3M

Influencer Reach

Micro-influencer collaborations from Uttar Pradesh reached 1.3 reached 1.3 million people with strong local engagement.

Outcome: Impact That Matered

The Barni Se Azadi campaign successfully sparked conversations around financial independence for women, simplified SIPs for first-time investors, and delivered measurable behavioural change.

1,50,000+

Individuals engaged on-ground at Magh Mela, including **65,000+ women**

10% Growth

Rise in women investors between **December 2025 and February 2026**, indicating increased increased financial participation

58% MoM Rise

New SIP registrations from Uttar Pradesh saw a sharp **58% month-on-month increase** in January 2026

48% Growth

Overall growth for HDFC Mutual Fund in Uttar Pradesh, reflecting the campaign's lasting momentum



Thank you.