

Financial Innovation And Sustainable Development Growth



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**Financial
Innovation**

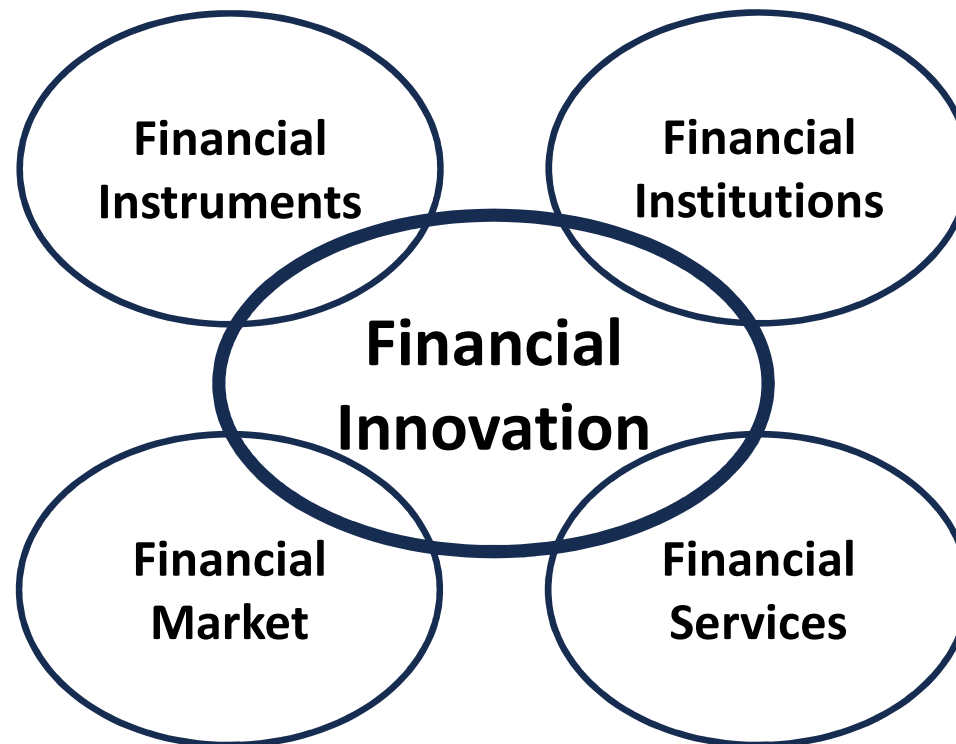


**Sustainable
Development
Growth**

Financial innovation

Financial innovation is the process of creating new financial products, services, or processes.

Financial Innovation Includes

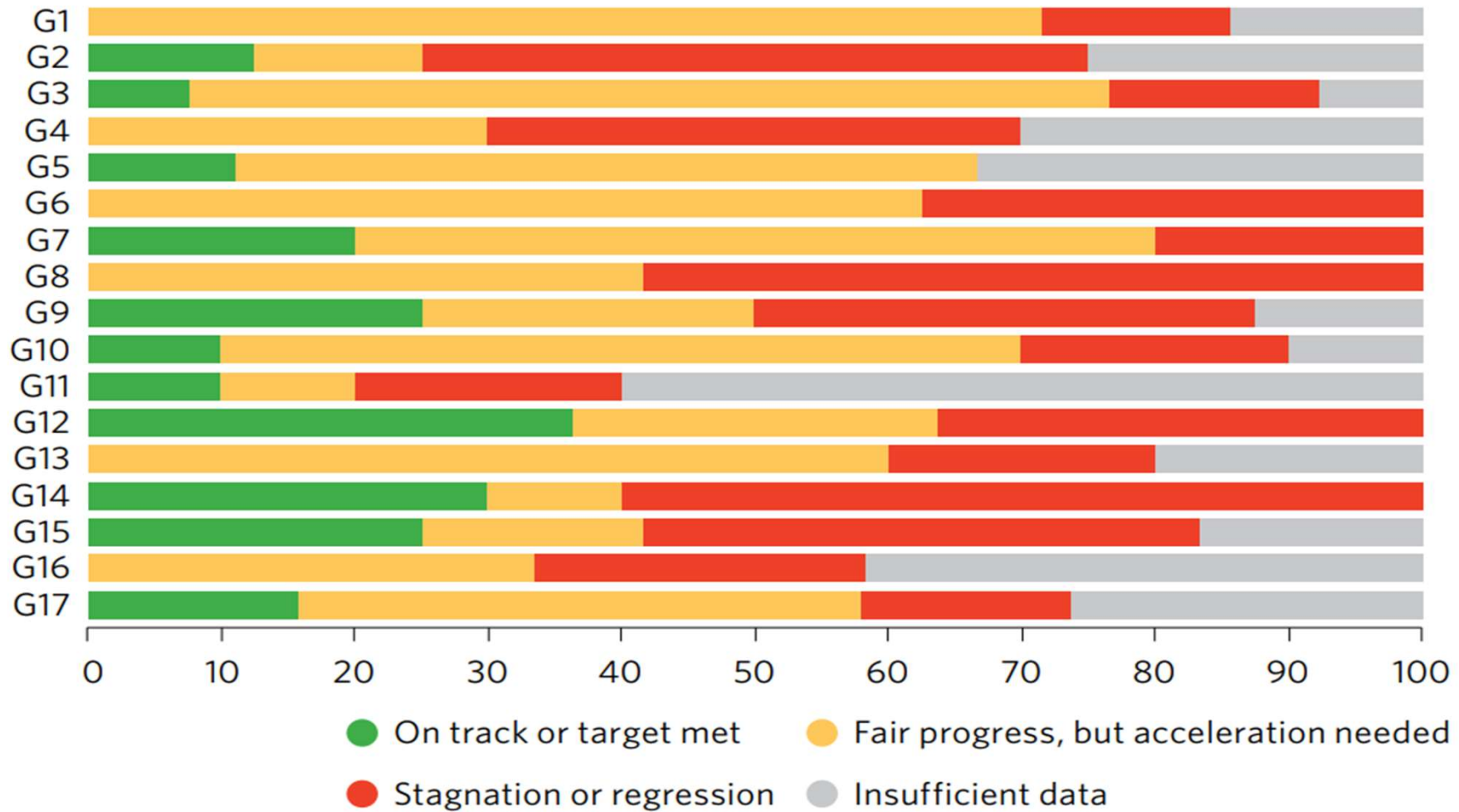


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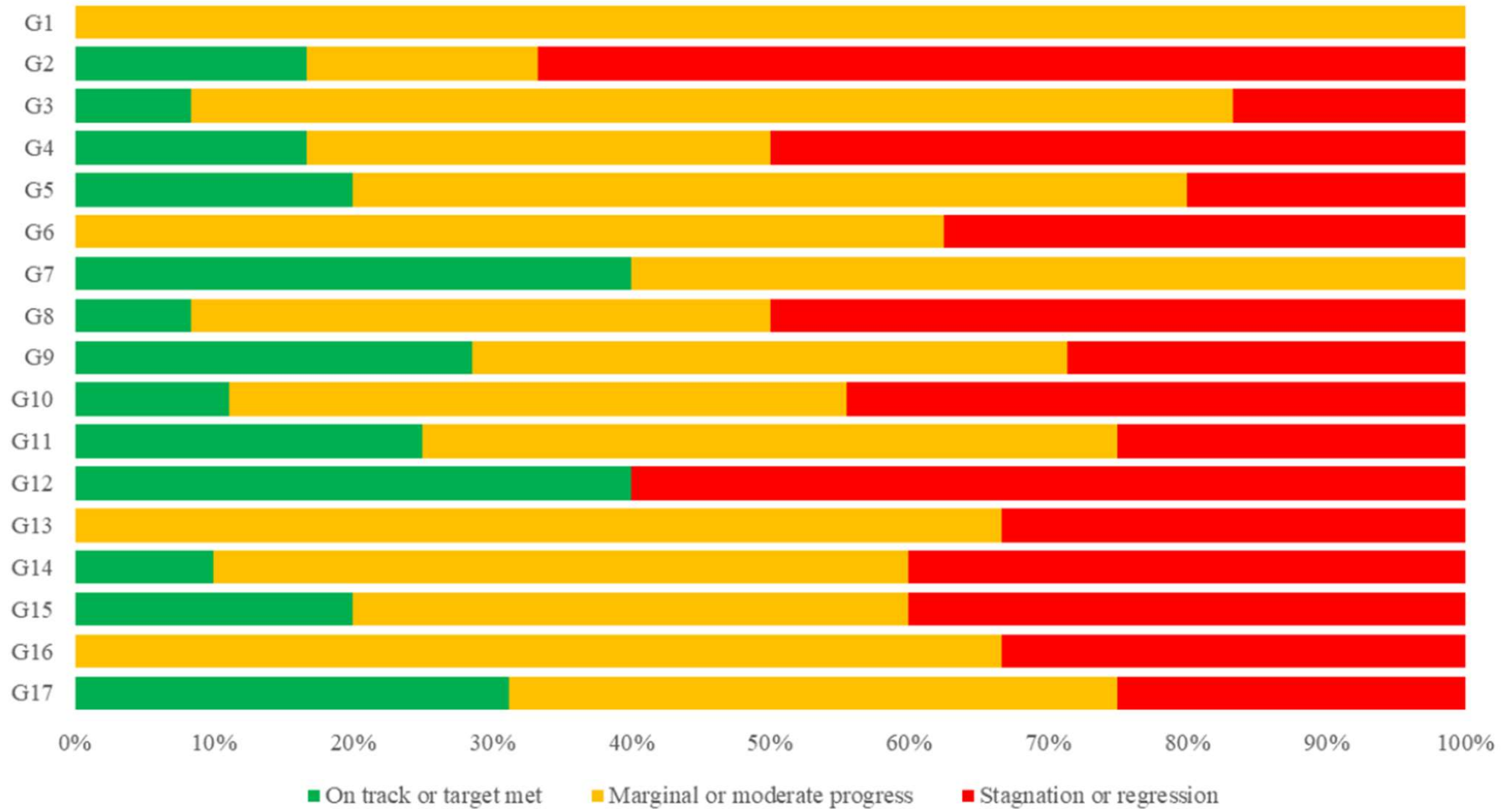
SUSTAINABLE DEVELOPMENT GOALS



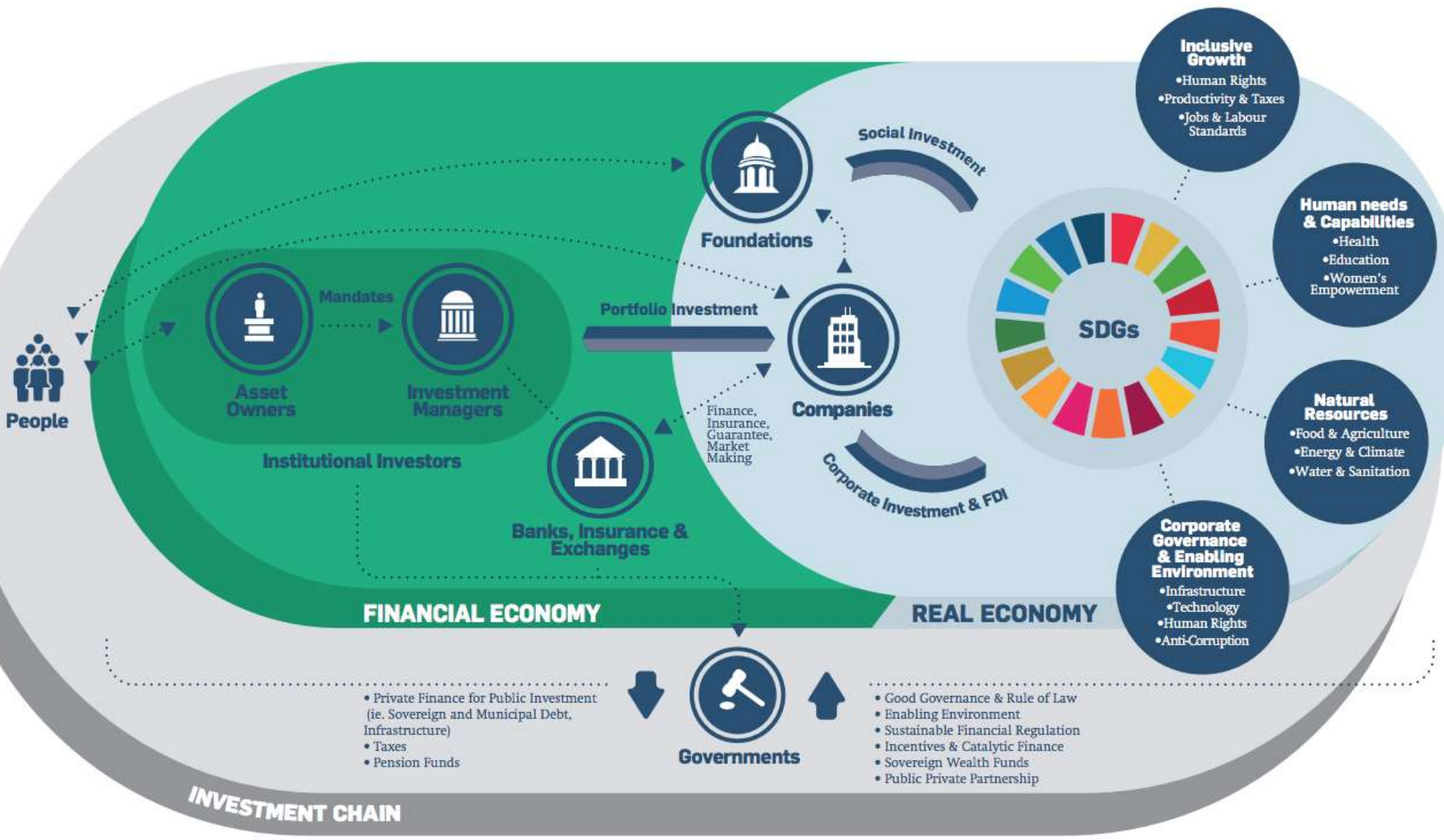
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Attainment of Goals by 2024



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Example:

MS&AD Insurance Group Holdings, Tokyo, Japan

Goal 6: Clean water and sanitation

Goal 7: Affordable and clean energy

Goal 11: Sustainable cities and communities

Goal 13: Climate action

Goal 14: Life below water

Goal 15: Life on land



Projects

Net-zero emissions Support Special Clause for corporate fire insurance

Endorsement for cost of replacement with electric vehicles, etc.

Provision of Service for calculating and visualizing GHG emissions (Telematics Automobile Insurance)

Comprehensive coverage plan for mega-solar farm products

Imbalance risk compensation insurance for renewable energy producers/aggregators

Adani's commitment to achieving net zero emissions by 2040 highlights its dedication and is aligned with the 13th SDG, "Climate Action" of the UN.

Majority of their expansion plans, totaling 80% of the targeted capacity, will be dedicated to solar power generation, with the remaining 20% sourced from wind energy.

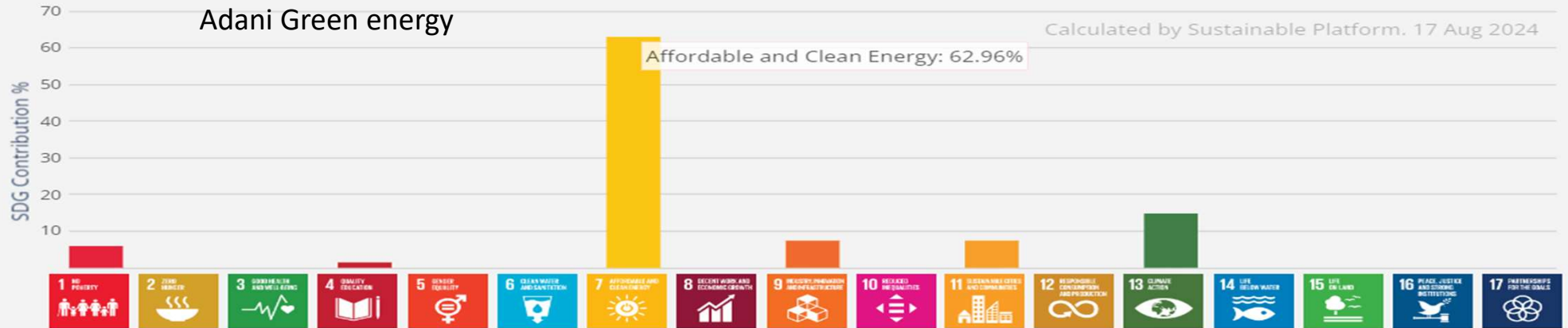
RIL invests heavily across all decarbonization levers to meet our net-zero carbon target by 2035. We have planned significant investments and will work along with strategic collaborators and partners to help India and the world transition to clean and green energy.



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Adani Green energy

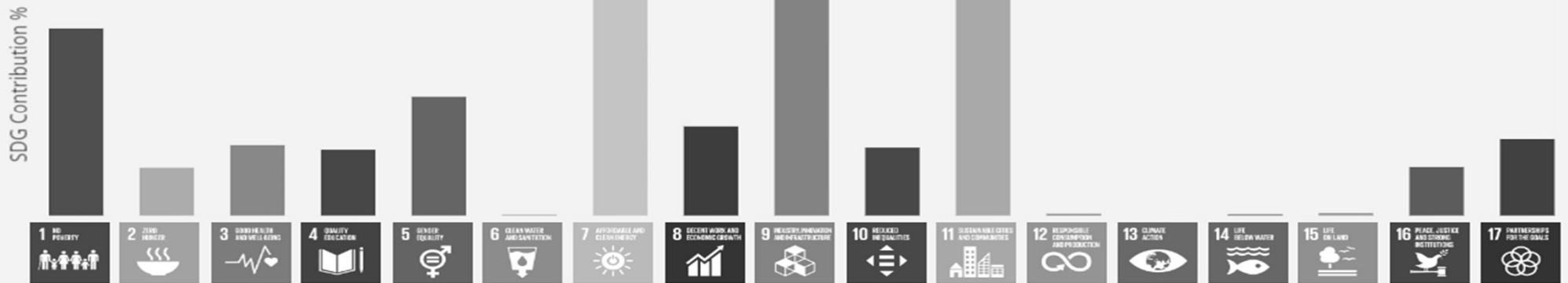
Calculated by Sustainable Platform. 17 Aug 2024



Note that SDG chart values are scaled to 100%. The unscaled contribution totals 93.0%.

Reliance

Information From Sustainable Platform



Source: Sustainable platform <https://sustainableplatform.com/>

Financial Innovation Includes

- **New Financial Products**
- **Technological Advancements**
- **Digital Platforms and Services**
- **Financial Processes and Models**
- **Regulatory and Compliance Innovations**
- **Financial Inclusion Initiatives**
- **Investment and Savings Innovations**
- **Enhanced Risk Management Tools**
- **Customer Experience Enhancements**
- **Global Financial Integration**

Financial Products/Instruments and SDG

Financial Instrument	SDG Connections
Green Bond	SDG 7: Affordable and Clean Energy
Social Impact Bonds	SDG 1: No Poverty; SDG 4: Quality Education
Sustainable Investment Funds	SDG 13: Climate Action; SDG 12: Responsible Consumption and Production
Microfinance	SDG 8: Decent Work and Economic Growth; SDG 10: Reduced Inequalities
Climate Bonds	SDG 13: Climate Action
Renewable Energy Investment Vehicles	SDG 7: Affordable and Clean Energy
Sustainable Agriculture Funds	SDG 2: Zero Hunger; SDG 15: Life on Land
Water Efficiency Investments	SDG 6: Clean Water and Sanitation
Affordable Housing Investment Funds	SDG 11: Sustainable Cities and Communities
Disaster Relief Investment Products	SDG 11: Sustainable Cities and Communities

Financial institutions and SDG

Financial Institutions	SDG Connections
World Bank	Poverty reduction (SDG 1), Quality education (SDG 4), Clean water and sanitation (SDG 6)
Asian Development Bank (ADB)	Affordable and clean energy (SDG 7), Sustainable cities and communities (SDG 11), Climate action (SDG 13)
European Investment Bank (EIB)	Climate action (SDG 13), Sustainable cities (SDG 11)
Green Banks and Climate Funds	Responsible consumption and production (SDG 12)
Green Climate Fund (GCF)	Climate action (SDG 13), Sustainable cities and communities (SDG 11)
Bank of America	Climate action (SDG 13), Sustainable cities and communities (SDG 11)
Unilever	Responsible consumption and production (SDG 12), Gender equality (SDG 5)
Patagonia	Climate action (SDG 13), Responsible consumption and production (SDG 12)
TIAA (Teachers Insurance and Annuity Association of America)	Decent work and economic growth (SDG 8), Good health and well-being (SDG 3)
Grameen Bank	No poverty (SDG 1), Decent work and economic growth (SDG 8)
FINCA (Micro Finance Bank)	No poverty (SDG 1), Gender equality (SDG 5)

Financial Services and SDG

Financial Services	SDG Connections
Green Mortgages	Sustainable cities and communities (SDG 11), Affordable and clean energy (SDG 7)
Social Impact Bonds (SIBs)	No poverty (SDG 1), Quality education (SDG 4)
ESG Investing	Climate action (SDG 13), Gender equality (SDG 5)
ESG Reporting and Advisory	Peace, justice, and strong institutions (SDG 16), Responsible consumption and production (SDG 12)
Microfinance	No poverty (SDG 1), Decent work and economic growth (SDG 8)
Digital Financial Services	Reduced inequalities (SDG 10), Decent work and economic growth (SDG 8)
Climate Risk Insurance	Climate action (SDG 13), Sustainable cities and communities (SDG 11)
Green Investment Portfolios	Affordable and clean energy (SDG 7), Industry, innovation, and infrastructure (SDG 9)
Development Grants	No poverty (SDG 1), Quality education (SDG 4)
Trade Finance Solutions	Industry, innovation, and infrastructure (SDG 9), Responsible consumption and production (SDG 12)
Green Real Estate Investment Trusts (REITs)	Sustainable cities and communities (SDG 11), Climate action (SDG 13)

Financial Market and SDG

Financial Services	SDG Connections
Green Bond Market	Climate action (SDG 13), Affordable and clean energy (SDG 7)
Social Bond Market	No poverty (SDG 1), Quality education (SDG 4)
Carbon Markets	Climate action (SDG 13), Life on land (SDG 15)
Green Finance Platforms	Affordable and clean energy (SDG 7), Sustainable cities and communities (SDG 11)
Sustainable Property Markets	Sustainable cities and communities (SDG 11), Climate action (SDG 13)
Blockchain for Green Finance	Responsible consumption and production (SDG 12), Peace, justice, and strong institutions (SDG 16)

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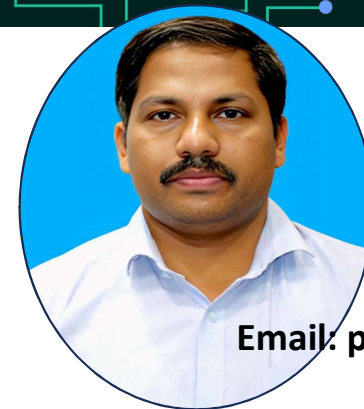
Q & A

You have Questions We have Answers



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