

CREATING SUSTAINABLE COMMUNITIES IN UTTAR PRADESH

As of March 2023

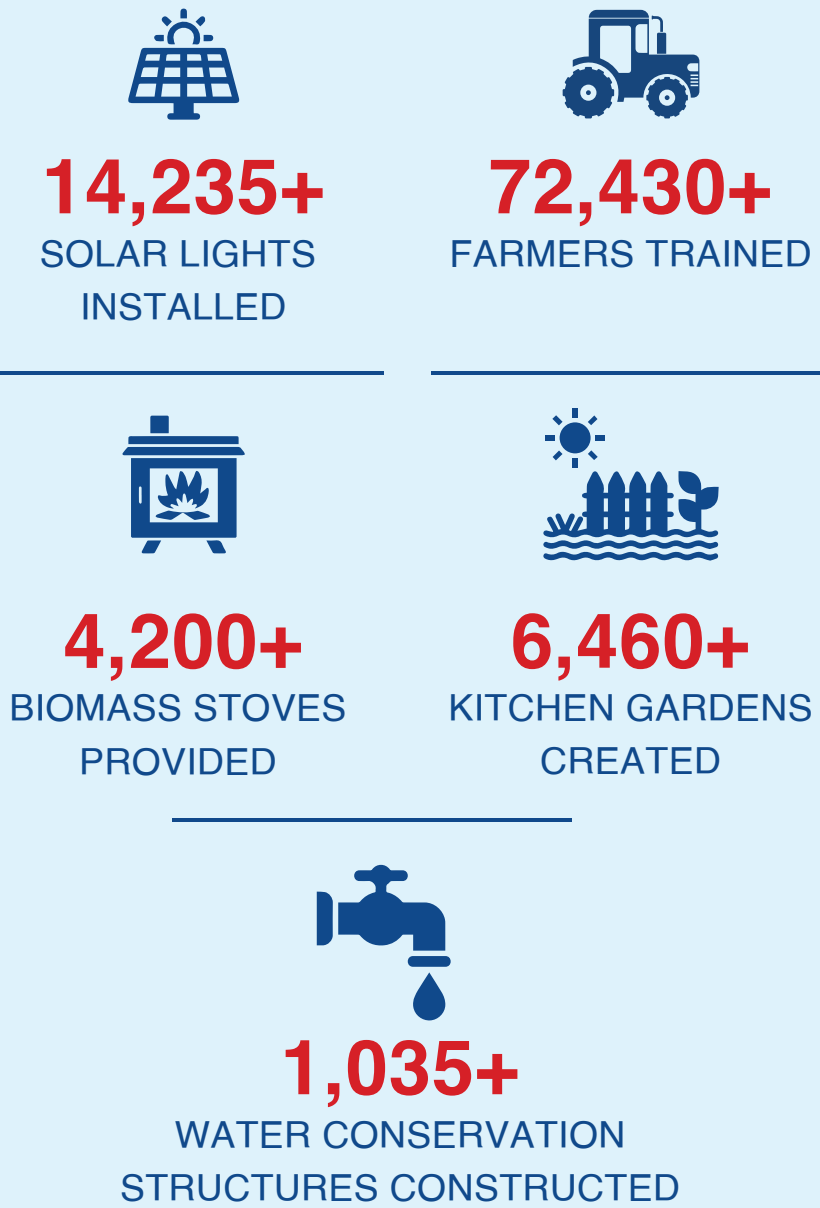




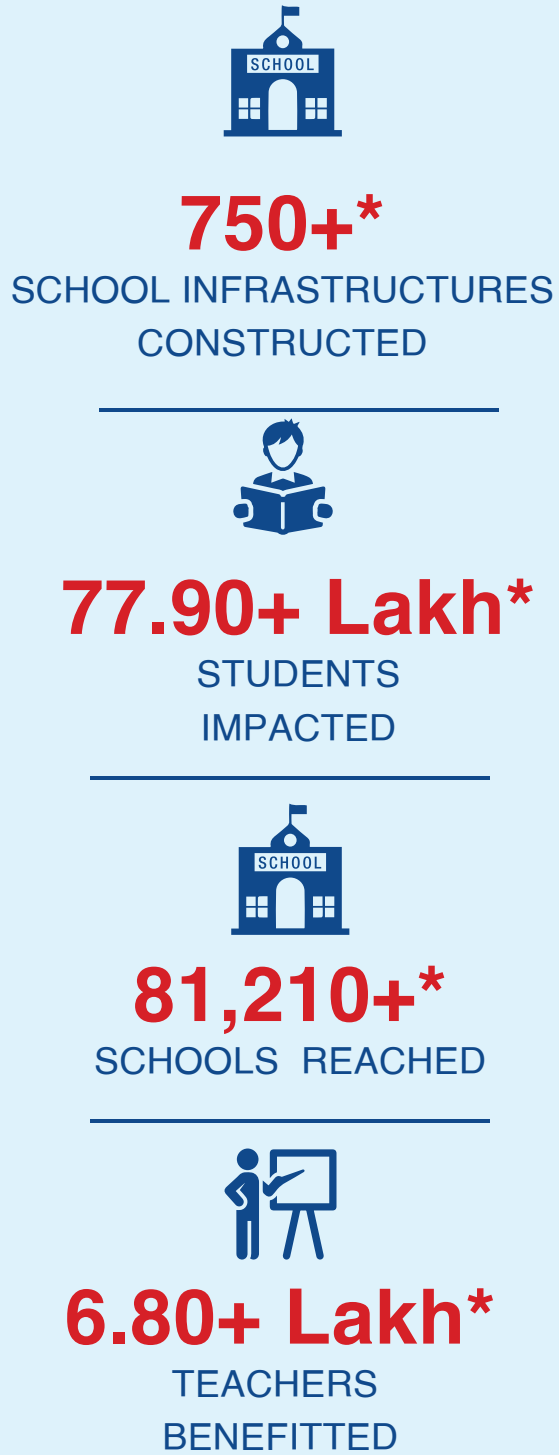
Parivartan In Uttar Pradesh

2+ CRORE LIVES IMPACTED

RURAL DEVELOPMENT



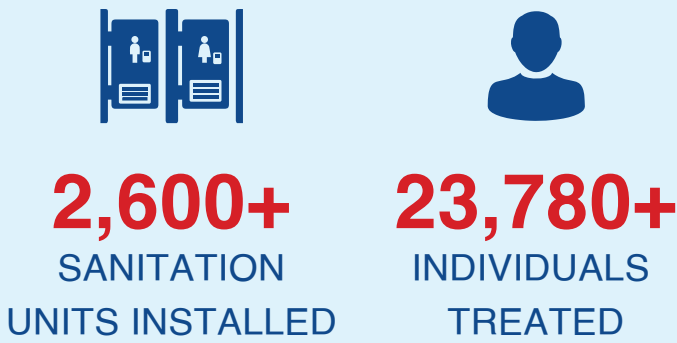
PROMOTION OF EDUCATION



SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

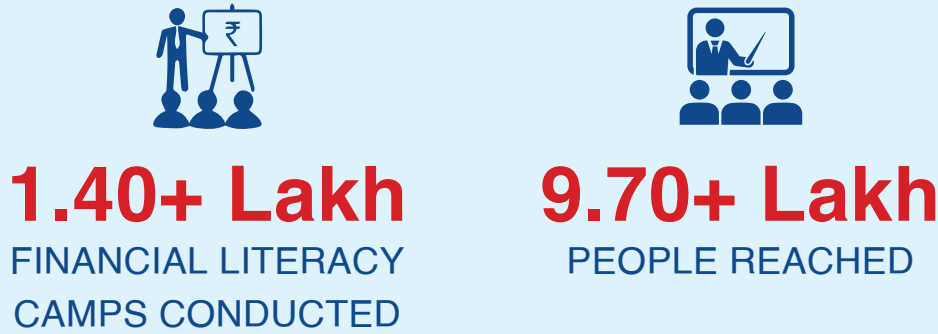


HEALTHCARE AND HYGIENE



Focussed Development Programme	Holistic Rural Development Programme	
Districts	Districts	No. of Villages
Lucknow	Prayagraj	10
Ghaziabad	Gorakhpur	15
Varanasi	Bahraich	15
Gautam Buddha Nagar	Lalitpur	15
Chamoli	Pratapgarh	15
Kushinagar	Agra	15
Deoria	Shrawasti	15
Raebareli	Chandauli	10
Prayagraj	Mathura	15
Chitrakut	Jhansi	15
Chandauli	Sitapur	15
	Lakhimpur	15
	Ayodhya	15
	Bulandshahr	15
	Saharanpur	15
	Kaushambi	15
	Varanasi	15

FINANCIAL LITERACY AND INCLUSION



*Inclusive of immediate & extended beneficiaries
 *Impact numbers as of December 2022



RURAL DEVELOPMENT

Promoting holistic rural development of communities

KEY INTERVENTIONS

WATER SUPPLY SCHEMES IN LUCKNOW AND SITAPUR | DISTRICTS - LUCKNOW, SITAPUR

Parivartan along with Aga Khan foundation seeks to demonstrate sustainable models of water supply, addressing concerns of access and functionality. The aim of the intervention is to ensure access to functional household tap connections through small-piped water supply systems based on alternate energy sources and implemented within the water security and safety framework. The project is being implemented in 40 villages of Lucknow and Sitapur and has reached 40,000 individuals. Additionally the project has developed detailed water conservation and recharge plans to ensure sustainability of water sources.



IMPACT IN UTTAR PRADESH



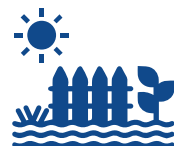
72,430+
FARMERS
TRAINED



14,235+
SOLAR LIGHTS
INSTALLED



4,200+
BIOMASS STOVES
PROVIDED



6,460+
KITCHEN
GARDENS
PROMOTED



1,035+
WATER CONSERVATION
STRUCTURES CONSTRUCTED



STRENGTHENING COMMUNITY SEED BANK | DISTRICTS - PRAYAGRAJ, GORAKHPUR, AYODHYA, SHRAVASTI, JHANSI, CHITRAKOOT, BULANDSHAHR

Parivartan with Shramik Bharti is promoting natural farming that is based on use of traditional seeds and local resource based agriculture. These seed banks will be provided with traditional seeds, racks, storage containers, weighing scales and hand operated tools for farm operations. The beneficiaries will receive seeds for three crop seasons: Rabi, Kharif and zaid for their farms and Kitchen Gardens. These community seed banks will serve as local resources as well as extension centres for natural and sustainable farming comprising agri-tool banks, training material and community space for meetings.

IMPROVING IRRIGATION TO INCREASE INCOME | DISTRICT - GORAKHPUR, BAHRAICH, PRAYAGRAJ, PRATAPGARH, AYODHYA, SHRAVASTI, BARABANKI, SITAPUR, LALITPUR, CHITRAKOOT, JHANSI

Gorakhpur region comprises a large number of marginalised farmers who have small landholdings. Due to the unavailability of good irrigation facilities farmers were forced to restrict themselves to paddy and wheat cultivation. Parivartan along with PANI Sansthan with an aim to aid installed 5 units of solar based group irrigation units in 5 villages of the Gorakhpur cluster. After the intervention, 100+ farmers now have access to irrigation facilities and are therefore able to cultivate other crops. Additionally, this has also reduced irrigation expenses that farmers previously incurred and increased their income levels.





HOLISTIC DEVELOPMENT IN 15 VILLAGES | DISTRICT - AYODHYA

HDFC Bank Parivartan has initiated a programme to mitigate low income among farmers, low standard of living, poor health services, lack of infrastructure and lack of educational institutions among 15 villages of Ayodhya.

The proposed intervention includes:

- Increase in farmers' income.
- Improvement in standard of living.
- Improvement in health services among marginalised sections.
- Improvement in infrastructure and learning facilities including quality of education.
- Socio-economic empowerment of women through community based institutions such as Village Development Committee (VDC).
- Encouraging financial inclusion.
- Micro-enterprise development.
- Establishing Village Resource Centres (VRCs).

Ushering in a new age for the people, the project has enhanced livelihood; improved healthcare, water and sanitation services; developed educational infrastructure; managed natural resources and encouraged financial inclusion.

HARNESSING THE SUN FOR SUSTAINABILITY | DISTRICT - CHANDAULI

According to a recent announcement by the Indian government, the country has managed to achieve 100% electrification in its rural areas. However, this figure is limited solely to the provision of infrastructure such as generators and the electrification of public spaces such as schools and panchayats. More importantly, this statistic also fails to take into account the fact that the source of this electrification is non-renewable and thus unsustainable in the long run.

Under its Holistic Rural Development Programme (HRDP), the Bank has hence installed 100 solar-powered street lights in 10 different villages in the district of Chandauli. In addition to being sustainable, the street lamps have also had a significant positive impact on the lives of the villagers in terms of ensuring safety and allowing school-going children to study late into the evening.





PROMOTING SUSTAINABLE AGRICULTURE WITH SOLAR IRRIGATION | DISTRICT - SHRAVASTI

HDFC Bank Parivartan, with the aid of CEAG, supported smallholder farmers of Shravasti district. The objective of the intervention was to promote renewable energy sources, through deployment of solar irrigation pumps for agriculture. Previously farmers were always worried about cultivating crops in rabi and zaid seasons due to crop failure, the crop intensity has now increased in both seasons. The intervention has helped cut down input cost by almost 10x.

INSTALLING WASTE MANAGEMENT EQUIPMENT FOR WASTE REMOVAL | DISTRICT - VARANASI

The Kashi Vishwanath Corridor covers an area of 5,000 hectares that sees a larger number of footfalls every year. To ensure better waste management, HDFC Bank Parivartan has extended its support to the Kashi Vishwanath Special Area Development Board to procure waste management equipment that will improve cleanliness and air quality in the area. This will lead to complete transformation of the corridor by enhancing the temple complex and in turn boost tourism.

PROMOTING RENEWABLE ENERGY THROUGH SOLAR PANELS | DISTRICT - LUCKNOW

HDFC Bank Parivartan, with the aid of the government, will support the energy dynamics of educational institutions in Uttar Pradesh through sustainable environmental interventions. The main objective of the project is to promote renewable energy, through deployment of solar infrastructure like solar panels in premises of National PG College, Lucknow. The intervention of installing 150 solar panels will help more than 2500 students, promoting a cleaner environment, reducing running costs and decreasing dependence on pollution causing fossil fuels.

REDUCING CARBON FOOTPRINT WITH SOLAR STREET LIGHTS | DISTRICT - GORAKHPUR, CHANDAULI

To reduce carbon footprint and ensure optimum power energy to the urban & rural communities, HDFC Bank Parivartan, in association with the Peoples Action for National Integration, is installing 225 solar street lights that will benefit over 5500 households. The project will ensure clean and renewable energy solutions for over 20 villages and help attain sustainable development. In addition, the villagers will be sensitised by forming a beneficiary group to engage gram panchayat and local government bodies for maintaining the facility.



PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

KEY INTERVENTIONS

DIGITISING EDUCATION | DISTRICT - SITAPUR, LAKHIMPUR, KUSHINAGAR, DEORIA, GORAKHPUR, VARANASI, AGRA, MATHURA, LALITPUR, BULANDSHAHAH

Education has undergone a sea change during the past few decades, opening up new avenues for innovation & technology in the sector. While our country continues to adapt to these new changes, there are still sections that are unable to keep up. HDFC Bank's Parivartan aspires to create a level playing field by making technology accessible to all. The Bank has hence installed **smart classrooms in 23 Government schools** across Uttar Pradesh to allow students from socio-economically marginalised backgrounds access best education.

Besides making the classes more vibrant & student-friendly, the digital classroom initiative has also helped in instilling confidence in students: reflected in an observed increase in engagement levels. The classrooms consist of requisite digital infrastructure, including projectors preloaded with curriculum-based content & interactive boards that make learning fun.



IMPACT IN UTTAR PRADESH



81,210+*

SCHOOLS REACHED



6.80+ Lakh*

TEACHERS BENEFITTED



77.90+ Lakh*

STUDENTS IMPACTED



750+*

SCHOOL INFRASTRUCTURES CONSTRUCTED

*Inclusive of immediate & extended beneficiaries



ZERO INVESTMENT INITIATIVE IN EDUCATION INITIATIVE (ZII EI)

ZII EI is one of the largest programmes to facilitate wide-scale, systematic implementation of grassroots innovations to improve existing systems & processes at minimal cost. In Uttar Pradesh, more than **12,180 education officers** have been oriented under it, while **over 79,670 schools** are now implementing innovative ideas. The ground-breaking initiative has thus far reached more than **77.24 Lakh students** across the state.

SETTING UP MINI SCIENCE LABS IN SCHOOLS | DISTRICT - AYODHYA, SITAPUR, MATHURA, BULANDSHAHR

To make it easy for children to learn science & maths, Parivartan has enabled the setting up of **Mini Science Labs** in schools across Uttar Pradesh. These labs serve as an interactive platform for students to gain insightful knowledge about mathematical & scientific concepts. Well-designed boards & easy-to-use plug & play models make learning experience fun for the students. It comes as an additional benefit for the teachers as their students understand the subject better. This programme offers hands-on experience, encourages curiosity & develops interest among the children, thus furthering their chances to perform well academically.

BETTER INFRASTRUCTURE FOR A BETTER FUTURE | DISTRICT - CHANDAULI

Like most of rural India, the district of Chandauli is home to a number of government schools with very poor infrastructure. A vast majority of students are forced to sit on floor mats whilst teachers find it quite challenging to do their job effectively due to the difficulties they face in maintaining decorum.

Parivartan's Holistic Rural Development Programme (HRDP) categorically focuses on the educational needs of such schools. In partnership with the government's Samagra Siksha Kendra (SSK), the Bank has hence supported 11 schools in the district through the provision of desks and benches. As a result, these schools have reported an overall increase in attendance as well as the creation of a classroom ambiance conducive to learning.



SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

KEY INTERVENTIONS

FIGHTING UNEMPLOYMENT THROUGH SKILL DEVELOPMENT | DISTRICT - LUCKNOW, NOIDA, VARANASI

Parivartan has been working with the youth of Uttar Pradesh in order to develop their skills. With a focused approach, the Bank has been able to train youngsters, thus readying them to face market realities. At the micro-level, the programme consists of career counselling, sessions by experts & a robust curriculum. It also concentrates on students coming from below poverty line, thus effectively battling poverty in the state.

GENERATING LIVELIHOODS THROUGH HANDICRAFTS | DISTRICT - BADAUN

In order to provide an alternative non-farming livelihood opportunity to over a **100 women from the Badaun district**, the Bank commenced a skill training programme in weaving hand-knit rugs & provided a robust market linkage to them. Tapping their immense creativity, the women were encouraged to weave indigenous carpets & rugs that could fetch impressive prices in the market. The Bank - with the help of its implementation partner - assured monetary returns to the women through its 100% buy-back policy. In addition to earning Rs. 3,000-4,000 per month, the women were also enrolled in Self Help Groups (SHGs) to further promote saving. Parivartan even facilitated the issuing of Artisan Cards by the Development Commissioner, Handicrafts & local Nodal entities to these women, hence reinforcing their confidence.



IMPACT IN UTTAR PRADESH



95,030+
WOMEN ENTREPRENEURS
TRAINED



11,200+
YOUTH TRAINED



UPSKILLING THE FUTURE | DISTRICT - LUCKNOW

Parivartan designed a project to reach the unprivileged and economically marginalised population in Lucknow with skill training and placement support initiatives. The training courses identified for the Skill Development Center were:

- General Duty Assistant
- Medical Lab Technician
- Field Technician AC

The project will be able to train 275 aspirants of which 70% will be placed. The HDFC Bank Skill Development project is expected to have high social returns which is attainable because of the Bank's continuous placement, retention and career progression efforts.

FROM LANDLESSNESS TO PROSPERITY | DISTRICT - PRATAPGARH

Seeking a substantial & stable means of livelihood is a grave challenge for many living below the poverty line in Uttar Pradesh. To break this chain of despair, Parivartan introduced a **3-tier Livelihood structure** in Pratapgarh. The innovative model focused on making the landless or the economically marginal gain an entrepreneurial outlook & earn their livelihood through poultry, goat & fish rearing – all at once. They were also specially designed to house goats, hens & fish on separate floors in the mentioned order, thus allowing the usage of minimal resources in raising & nurturing these animals.

The target families were also trained in organic composting & developing vegetable gardens to diversify their opportunities. Once fully developed, it has the potential to **sustain itself for over 30 years & generate a monthly income of about Rs. 9,000-10,000**. The Bank, along with its implementation partner, is also working towards getting the model replicated by the State Rural Livelihood Mission to benefit even more vulnerable & marginalised families.



HEALTHCARE AND HYGIENE

Focused on improving sanitation facilities & promoting safe hygiene practices across several communities

KEY INTERVENTIONS

SANITATION FOR ALL | DISTRICT - PRAYAGRAJ, PRATAPGARH, GORAKHPUR, SHRAVASTI, CHANDAULI, AYODHYA, MATHURA, LALITPUR

Taking ahead our ongoing efforts in bringing sanitation facilities to all, Parivartan has enabled setting up of **over 2,590 hygienic sanitation units** across Uttar Pradesh. The programme has also focused on building community & school sanitation facilities. Until the last quarter, the sanitation programme has constructed over **170 sanitation units** for schools. Additionally, to ensure effective behavioural change, more than **240 awareness drives** have been conducted in villages across the state.

MAKING WATER ACCESSIBLE | DISTRICT - PRATAPGARH
 Scarcity of clean water is a serious issue in many parts of Uttar Pradesh, particularly in the district of Pratapgarh where the groundwater is alkaline. Attempts at installing handpumps have failed & even deep boring wasn't possible due to the high cost of the process.

Hence, Parivartan - in partnership with People's Action for National Integration (PANI) - stepped in by establishing **2 community-managed Jal Minars** in the district. Despite initial problems of cost & unavailability of electricity, 160 feet deep bores were dug & tanks capable of storing 5000 litres were built.

Thus far, Parivartan has constructed **29 Jal Minars** in Uttar Pradesh benefiting **over 1,450 families**.



IMPACT IN UTTAR PRADESH



2,600+
 SANITATION
 UNITS INSTALLED



23,780+
 INDIVIDUALS TREATED



ENSURING ACCESS TO POTABLE WATER | DISTRICTS - PRAYAGRAJ, VARANASI, PRATAPGARH, GORAKHPUR, SITAPUR, LUCKNOW

In 20 villages in Pratapgarh and Prayagraj district, it was observed that the groundwater in the region had TDS levels ranging between 200 to 700 which rendered it unfit for drinking. Due to the same, people in the region were being diagnosed with waterborne and skin diseases. Parivartan along with PANI Sansthan with an aim to improve this situation, installed 21 units of solar based water stations in 18 villages. Today, 667 HHs have access to clean and safe drinking water.

SUPPORT TOWARDS CERVICAL CANCER VACCINATION | DISTRICTS - LUCKNOW

HDFC Bank Parivartan along with Yuva Unstoppable is providing HPV vaccines to preteen girls in Lucknow to protect them from infections. The vaccine was found to be over 99% effective at preventing pre-cancer caused by HPV types 16 or 18 in young women, which are linked to 70% of cervical cancers. It has also led to reduction in genital warts that have dropped by 88% among teen girls and 81% among young adult women.



FINANCIAL LITERACY AND INCLUSION

Enabling communities to break the cycle of poverty & enter the banking fold

Financial literacy workshops conducted across various projects in Uttar Pradesh teach subjects ranging from savings to investments. They also inform rural communities on ways to access organised sources of finance.



IMPACT IN UTTAR PRADESH



1.40+ Lakh
 FINANCIAL LITERACY
 CAMPS CONDUCTED



9.70+ Lakh
 PEOPLE REACHED

STORIES OF PARIVARTAN

HARNESSING SOLAR POWER FOR UPLIFTMENT OF SMALL FARMERS

LOCATION: DIST. SHRAVASTI

BENEFICIARY: 148 SMALLHOLDER FARMERS

THE CHALLENGE

Climate change and lack of available irrigation facilities posed as hindrances for small and marginal farmers in rural UP, due to which they were unable to grow multiple crops on their lands. They were heavily dependent on the high-cost diesel pumps that led to increase in input agricultural costs.

OUR INTERVENTION

HDFC Bank Parivartan, in association with GEAG Team, launched interventions to decrease the dependence of small farmers on rainfall for agricultural needs. 6 portable solar irrigation pumps of 400 watt each, with an attached battery back-up of 30 minutes were provided among 148 farmers.

THE RESULT

Today, 148 small farmers are availing the benefit of solar irrigation pumps to cultivate more than 216 acres of land. The cost of irrigation has come down from 600 Rs. per hour per bigha using a diesel pump to a measly Rs. 20 per hour per bigha with a solar irrigation pump. The input cost has reduced and the crop intensity has increased. Now farmers are undertaking cultivation of zaid crops like pumpkin, cucumber, bitter gourd and watermelon.



STORIES OF PARIVARTAN

IMPROVING AGRICULTURAL PRODUCTIVITY WITH MATKA KHAD

LOCATION: HARIHARPUR VILLAGE, SHRAVASTI DISTRICT
BENEFICIARY: BINDU DEVI

THE CHALLENGE

Farmers in the Rani block of Hariharpur village were facing threats of extreme heat and pest attacks on farms due to climate change and rising temperatures. As the pest menace continues in the farm, small land holders continue to use pesticides and fertilisers. This led to crop loss and caused reduced productivity.

OUR INTERVENTION

HDFC Bank Parivartan partnered with CEAG, and introduced bio-pesticides and bio-manure. Matka Khad is one such bio-manure that helped increase soil fertility, decrease pest attacks, and improve soil productivity. It is the best replacement for other chemical fertilisers, says beneficiary Bindu devi.

THE RESULT

Matka Khad technique helped to increase agricultural production from 370 to 412 rice grains. The project impact includes improved water holding capacity of land, increase in the quantity of essential micronutrients like nitrogen, and cut down in production costs. The intervention also stopped the growth of stem borers and occurrence of brown spot disease on crops.



PARIVARTAN

A step toward progress

98+ MILLION lives impacted Pan India

HDFC Bank's Parivartan aims at mainstreaming economically & socially-challenged groups across the country by ushering growth, development and empowerment. Committed to developing sustainable ecosystems through various partnerships, we identify & support programmes that seek to develop & advance communities.

Our 5 Key Focus Areas:

- Rural Development
- Promotion Of Education
- Skill Training And Livelihood Enhancement
- Healthcare And Hygiene
- Financial Literacy And Inclusion



RURAL DEVELOPMENT


Our **Holistic Rural Development Programme (HRDP)** is driven by the belief that development is only possible when our villages can be a part of the nation’s economic prosperity. It identifies & addresses the critical needs of each village through interventions designed carefully after consulting village communities & other stakeholders.

KEY INTERVENTIONS

- Improving school infrastructure & promoting quality education
- Constructing household sanitation units
- Improving health through camps & awareness sessions
- Training in sustainable agricultural practices
- Introducing alternate livelihood sources like: livestock management, embroidery training, masala-making, toy manufacturing etc.
- Increasing awareness of & implementing measures towards soil and water conservation
- Improving access to drinking & irrigation water
- Providing job-oriented training
- Conducting financial literacy sessions



OVERALL IMPACT



7,415+

VILLAGES COVERED
UNDER HRDP ACROSS
23 STATES




10,985+

WATER CONSERVATION
STRUCTURES
CONSTRUCTED




55,485+

KITCHEN GARDENS
CREATED



12,930+

BIOMASS STOVES
DEPLOYED



48,210+

SOLAR LIGHTS
INSTALLED



10.22+ Lakh

HOUSEHOLDS
IMPACTED



30+ Lakh

TREES PLANTED

PROMOTION OF EDUCATION

Spread across a wide geography, our education programmes aid in the creation of conducive & effective learning environments.

KEY INTERVENTIONS

- Infrastructure improvement including refurbishment, installing libraries, setting up science labs, providing sports materials etc.
- Training teachers in alternative pedagogy & soft skills
- Identifying & promoting innovative practices
- Ensuring quality education through remedial classes, learning camps & relevant teacher training material
- Special financial support through the Educational Crisis Scholarship



ZERO-INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES (ZIIEI)

Started in 2016, the ZIIEI is one of our largest programmes that encourages innovation in education across state-run schools. The project currently:

- Covers 26 states & 5 union territories
- Has reached more than 19.72+ lakh teachers
- Has submitted nearly 11.97+ lakh ideas



*Inclusive of immediate & extended beneficiaries

OVERALL IMPACT



790+
 COMMUNITY LIBRARIES
 BUILT



2.80+ Lakh*
 SCHOOLS IMPACTED



20.05+ Lakh*
 TEACHERS TRAINED



2.10+ Crore*
 STUDENTS REACHED

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Parivartan supports multiple projects focussed on:

- Competency-based training & placements
- Capacity building
- Promoting entrepreneurial activities
- Upskilling for agricultural & allied practices

Our Sustainable Livelihood Initiative (SLI) has transformed the lives of lakhs of women by providing sustainable long-term solutions through Self Help Groups (SHGs) and Joint Liability Groups (JLGs).

KEY INTERVENTIONS

- Placement-linked skill training
- Promoting livelihoods & entrepreneurship among women through embroidery training, candle & toy production, masala making etc.
- Providing support & training for capacity building, financial literacy & market linkages



OVERALL IMPACT



8.51+ Lakh
WOMEN ENTREPRENEURS
TRAINED



2.60+ Lakh
INDIVIDUALS TRAINED



9,790+
SHGs REVIVED/FORMED
/TRAINED

HEALTHCARE AND HYGIENE

Our sanitation projects have actively championed the Swachh Bharat cause, focusing not only on providing related infrastructure but also on fostering behavioural changes towards better health & hygiene standards.

KEY INTERVENTIONS

- Promoting awareness to effect behavioural change
- Constructing bio-toilets
- Conducting health camps
- Spreading awareness about nutrition
- Providing clean drinking water
- A Guinness Book of World Records-recognised annual blood donation drive



OVERALL IMPACT



24,120+
HOUSEHOLD TOILETS
CONSTRUCTED



23+ Lakh
UNITS OF BLOOD
DONATED



1,810+
SANITATION DRIVES
CONDUCTED



1.18+ Lakh
PEOPLE BENEFITTED THROUGH
HEALTH CAMPS



6,885+
HEALTH CAMPS
CONDUCTED

FINANCIAL LITERACY AND INCLUSION

Parivatan aims at educating communities to make informed financial decisions & help bring them into the banking fold by conducting **financial literacy workshops** across the country. This is done by:

- Disseminating information on general banking
- Credit counselling
- Promoting digital banking among students, women, pensioners & senior citizens

KEY INTERVENTIONS

- Spreading financial literacy through special camps
- Promoting capacity-building through Self Help Groups (SHGs)



OVERALL IMPACT



23+ Lakh
 FINANCIAL
 LITERACY CAMPS
 CONDUCTED



1.71+ Crore
 INDIVIDUALS
 IMPACTED



PARIVARTAN ON ITS PATH TO ACHIEVE GLOBAL GOALS

The planet has not been the same since we first came here. But the biggest opportunity we have today is to make it better. At HDFC Bank, we aim to create integrated solutions that help us to contribute to the Sustainable Development Goals by the United Nations. Parivartan, the bank’s social initiative is working towards bringing a transformation through these integrated solutions that uplifts communities and restores nature. We have aligned our vision with the Global Goals as a responsible bank and a member of the international community.

Parivartan’s five pillars, namely Rural Development, Promotion of Education, Healthcare and Hygiene, Skill Development & Livelihood Enhancement and Financial Literacy & Inclusion contributes to 9 SDGs out of the 17 laid down by the UN. We are committed to comprehensively and sustainably design our programmes in a way where we are able to realise our shared goal of a better and peaceful world in 2030.

PARIVARTAN AND THE SUSTAINABLE DEVELOPMENT GOALS

Rural Development

Under Parivartan, the bank has been working in 17+ states in India to bring in holistic development in the rural landscape. It has launched the Holistic Rural Development Programme to address key challenges in rural areas.

SDG 2 ~ Zero Hunger

1. Promoting sustainable agriculture through better water management systems by construction of check dams, farm ponds, community ponds and irrigation systems.
2. Empowering farmers through capacity building. Creating Seed Bank, Grain Bank, Village Nursery and supporting field research to achieve food security.

SDG 6 ~ Clean Water and Sanitation

1. Ensuring availability of clean drinking water and promoting sustainable management of water through construction of Rainwater Harvesting Structures, Community Tanks, Hand Pumps and Wells.

SDG7 ~ Affordable and Clean Energy

1. Adopting renewable energy to provide affordable, reliable, sustainable and accessible modern energy through installation of Solar street lights, Biomass Stoves, Community Biogas Plants and Distribution of Solar Home Lights.

Skill Development and Livelihood Enhancement

Administering and enhancing skills is an essential component in increasing employment, ensuring fair share of work and creating sustainable livelihood opportunities. In addition, the bank also focusses on developing livelihood opportunities for women.

SDG 2 ~ Zero Hunger

1. HDFC Bank Parivartan has created non-farm based employee opportunities to double farmers’ incomes. Using productive resources, farmers are trained on livestock management, thus, benefitting indigenous people, women and villagers.
2. The bank introduced kitchen gardens in villages in several states to promote sustainable agriculture and ensured improved nutrition to the families while successfully ending hunger. It has facilitated creation of over 40,000 kitchen gardens.

SDG4 ~ Quality Education

1. Under Parivartan, the bank is working to provide access to affordable, technical and vocational education. The bank has trained over 1.60 lakh individuals under its Skill Development programme keeping with principles of equity and inclusivity.

SDG5 ~ Gender Equality

1. Parivartan has formed/revived over 7,500 SHGs with an aim to empower women in rural India. The initiative has strengthened the cause of achieving gender equality by enabling the women to achieve better livelihood opportunities.

SDG8 ~ Decent Work and Economic Growth

1. The bank has trained over 1.04 lakh farmers through exposure visits and diverse agricultural training programmes for their sustained economic growth. Through varied capacity building initiatives, the farmers are able to seek full and productive employment.
2. Parivartan has empowered farmers through entrepreneurial programmes through financial as well as skill-based support. The bank has facilitated development of dairy cooperatives, poultry farms, integrated poultry-goat rearing-fishery units and other small business to ensure sustained and inclusive growth of the people as well as the region.



SDG12 ~ Responsible Consumption and Production

1. Through natural farming, formation of seed banks and FPOs, Parivartan has been able to help farmers in innovating their logistics and supply chain, thus enabling sustainable consumption and production patterns.

Promotion of Education

This is one of the most important pillars of Parivartan that promotes equal education to all from early childhood to secondary education. The initiative also advocates usage of technology through digitisation of schools and introducing science labs to encourage the scientific temper of children.

SDG 4 ~ Quality Education

1. To further improve the access to inclusive and equitable quality education, the bank has undertaken several initiatives including remedial classes, learning camps, training the teachers and by offering scholarships. The bank has also created requisite infrastructure for students from underprivileged background to access education in a safe and lively environment.

SDG3 ~ Good Health and Well-Being for People

1. Parivartan has included sports as one of the fundamentals of education to ensure healthy lives of children while promoting their well-being. The bank has facilitated training of hockey, football and other sports while also ensuring access to the requisite sports equipment.

Healthcare and Hygiene

Our bank has actively worked towards providing better healthcare and sanitation facilities to the vulnerable communities. With its special focus in eradicating Non Communicable Diseases in certain states to building accessible sanitation facilities despite challenging terrains, the bank has set an example in the space.

SDG3 ~ Good Health and Well-Being for People

1. Under Parivartan, the bank has helped villagers create Kitchen Gardens to improve access to nutritious food and ensure healthy lives.

2. By organising health camps and health infrastructures the bank has adopted precautionary approach while helping vulnerable communities prevent themselves from communicable and non-communicable diseases. The bank has also set a Guinness World Record in organising largest blood donation drive.

SDG6 ~ Clean Water and Sanitation

1. With creation of over 28,800 sanitation units across India, the bank has been steadfast in giving access to clean sanitation facilities for all despite terrain related changes. By making adequate and equitable sanitation accessible, the bank has helped end Open Defecation and offered women their dignified access to sanitation.

SDG13 ~ Climate Action

1. The bank has initiated a mass plantation drive and by far planted over 10 lakh trees as one of its urgent actions to combat climate change. The drive has also contributed in increasing the ground water levels and improved agriculture.

Financial Literacy and Inclusion

Financial literacy is the first step towards real financial inclusion. Our Bank conducts financial literacy workshops for communities to enable them to make smart financial decisions and sustain themselves.

SDG8 ~ Decent Work and Economic Growth

1. Being financially literate opens up several avenues for an individual. Financial inclusion is a right. To ensure, further access to employment opportunities and sustainable economic growth of an individual, providing financial literacy is fundamental.



IMPLEMENTATION PARTNERS

Rural Development

- Peoples Action For National Integration
- Aga Khan Foundation
- Sahbhagi Shikshan Kendra
- Gorakhpur Environmental Action Group: GEAG
- Ambuja Cement Foundation
- BAIF Institute of sustainable livelihood and development
- SRIJAN
- Centre For Advance Research And Development
- End Poverty
- S M SEHGAL FOUNDATION

Promotion of Education

- Participatory Action For Community Empowerment
- Sri Aurobindo Society
- Learning Links Foundation

Skill Training and Livelihood Enhancement

- Head Held High Foundation
- Sarthak Education Trust