

Training on  
Good Agriculture Practice cum  
Seed Distribution Programme

Block: Chhaygaon, Kamrup

Venue: [illegible]

Date: [illegible]

Implementation by: [illegible]



MERGHAR MAHILA FPCL  
CIN : U01100AS2022PTC023923  
ASSAM MILLET MISSION  
2023-2024  
DATE :  
CHHAYGAON DEV. BLOCK - KAMRUP - ASSAM

# CREATING SUSTAINABLE COMMUNITIES IN ASSAM

As of September 2024



# HDFC BANK PARIVARTAN

Parivartan is HDFC Bank's CSR brand deeply committed to making a positive impact to the environment and the community at large.

We partner with NGOs to enable socio-economic development in the lives of millions of Indians through multisectoral initiatives under our 5 key focus areas.

## OUR VISION:

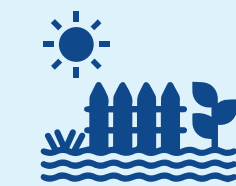
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.

**101.13+ MILLION**  
**Lives impacted**

**Active in 28 STATES and**  
**8 UNION TERRITORIES**  
**pan India**



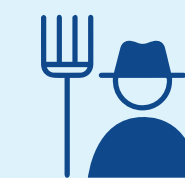
## FOCUS AREAS:



**RURAL DEVELOPMENT**



**PROMOTION OF EDUCATION**



**SKILL TRAINING AND LIVELIHOOD ENHANCEMENT**



**HEALTHCARE AND HYGIENE**



**FINANCIAL LITERACY AND INCLUSION**

This report provides an insight on the work done by HDFC Bank Parivartan in Assam

# Parivartan In Assam

## 31.68+ LAKH LIVES IMPACTED



### RURAL DEVELOPMENT



**3,200+**  
 FARMERS TRAINED  
 HRDP+FDP



**2,000+**  
 SOLAR LIGHTS  
 INSTALLED



**370+**  
 SHGs FORMED/REVIVED

### PROMOTION OF EDUCATION



**51,330+\***  
 TEACHERS BENEFITTED



**6.12+ Lakh\***  
 STUDENTS IMPACTED

### SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



**42,315+**  
 WOMEN  
 ENTREPRENEURS TRAINED



**1,370+**  
 YOUTH  
 TRAINED

### Focussed Development Programme

#### Districts

Baksa	Sonitpur
Tamulpur	Udalguri
Chirang	Kmarup
Darang	Jorhat
Nalbari	Golaghat
Dhubri	Lakhimpur
Dibrugarh	Bongaigaon
Majuli	Dhemaji

### Holistic Rural Development Programme

#### Districts

#### No. of Villages

Baksa	7
Barpeta	6
Darang	10
Dhemaji	9
Jorhat	13
Kamrup	6
Majuli	5
Nalbari	3
Tamulpur	9

### HEALTHCARE AND HYGIENE



**10,850+**  
 PEOPLE REACHED  
 THROUGH HEALTH CAMPS

### FINANCIAL LITERACY AND INCLUSION



**79,750+**  
 FINANCIAL LITERACY  
 CAMPS CONDUCTED



**6.1+ Lakh**  
 PEOPLE REACHED

\*Inclusive of immediate & extended beneficiaries  
 \*Impact numbers as of July 2024



# RURAL DEVELOPMENT

Promoting holistic rural development of communities

## KEY INTERVENTIONS

Assam has long suffered from acute flooding of its rivers - flooding that results not only in destruction of life & property but also soil erosion. In response, HDFC Bank's **Holistic Rural Development Programme (HRDP)** has largely worked on improving flood preparedness through the development of:

- Flood resilient infrastructure
- Boats
- Community task forces

Adoption of improved health and hygiene practices was encouraged through the construction of community sanitation structures & hand pumps. We've also focussed our initiatives on the introduction of diversified & smart agricultural practices, Enterprise Resource Centres & promotion of SMEs.

## IMPACT IN ASSAM



**2,000+**  
 SOLAR LIGHTS  
 INSTALLED



**370+**  
 SHGs FORMED/REVIVED



**3,200+**  
 FARMERS TRAINED  
 HRDP+FDP



## CREATING FLOOD RESILIENT COMMUNITIES | DISTRICT - LAKHIMPUR

Annual flash floods in Assam affect thousands of villagers. Some rivers that are perennially affected have made survival next to impossible for nearby communities. Those around the rivers Subansiri, Ranganadi and Hingora are some of the most severely impacted by floods given that their villages get entirely submerged up to 6 feet.

HDFC Bank, under the Holistic Rural Development Programme, facilitated the establishment of **High Raised Platforms (HRP)** to save village dwellers and animals. A total of **11 HRPs and 6 animal rescue shelters were constructed across the development block of Telahi in Lakhimpur district.**

Constructed at a height of approximately 7 feet, the rescue homes - surrounded by plants that prevent soil erosion - are also attached with gender-separate toilets to prevent open defecation. To ensure the sustainability and proper management of the HRP, each of the 11 villages created a **Village Development Committee (VDC)** along with a taskforce group trained by the Civil Defence Department to move the victims in case of flooding. For early warning, mic sets were also provided to the taskforce groups.

About **350 families took shelter** during flooding in 2020, **and over 400 plus animals were also safeguarded.** The VDC, after discussions with the villagers, decided to use the HRP structure during non-flooding season as well, transforming it into a VDC office and Farmers' Resource Centre.

The HRP intervention has helped **over 1,200 families** over the years.



## IMPROVING IRRIGATION USING SOLAR ENERGY | DISTRICT - DARRANG

The village of Khatanaipara in the district of Darrang is largely agrarian. Its paddy farmers have long been suffering from reduced profits due to increasing production expenses - largely arising from the increasing costliness of fuel needed to run the generators they depend on for irrigation. In partnership with FXB India Suraksha, Parivartan has hence installed 5 solar-powered irrigation facilities in the region. Installed after coordinating with the District Agriculture Engineer office, 6-8 local farmers have also been entrusted with the upkeep of the pumps in order to ensure long-term sustainability. As a result of the initiative, around 80 farmers in the region are able to cultivate both paddy & vegetables on 300 bighas of land throughout the Rabi season.

## CREATING A HEALTHIER COMMUNITY THROUGH ITS WATER | DISTRICT - DARRANG

Located in the district of Darrang, the village of Dhinagaon happens to have a sufficient natural supply of water for a variety of purposes. However, its high iron content made it unsafe for drinking & the lack of any accessible purification system resulted in the spread of water-borne diseases such as cholera & jaundice. Recognising the problem, Parivartan - in partnership with FXB India Suraksha - installed a 2,000 LPH safe drinking water plant in the region, fitted with a 2,000 litre water tank & an RO purifier. The community subsequently formed a management committee to oversee the plant's maintenance, thus ensuring its longevity. As a result, 389 households in the region now enjoy a healthier life that was not possible earlier.

## HARNESSING THE SUN FOR WATER | DISTRICT - KAMRUP

Many of Parivartan's project villages in the district of Kamrup suffer from the unavailability of clean water. Instead, the water that's accessible to them is high in iron content which results in widespread diseases, especially among the children of its 500 households. Realising the issue, a solar-powered community water pumping system was installed in the region. Fitted with a UV water purifier & powered by solar panels, the maintenance of the pump has been entrusted to a local water committee in order to make the initiative sustainable. As a result of the pump, water-borne diseases have significantly decreased in the region, thus ensuring the emergence of a healthier community.

## PLANTING THE SEEDS OF PROGRESS | DISTRICT - NALBARI

The village of Borajol in the district of Nalbari recently saw the construction of a seedling factory by Parivartan - an initiative that also included the installation of solar-powered irrigation technology. Implemented via the local Gramya Vikas Mancha (GVM), the output of the technically-advanced small-scale factory was tested (with the support of the Krishi Vighan Kendra) on 11 Bighas of land during the Kharif season. Its success was followed by the initiative being spread to 50 Bighas of land under the local Raj Lakshmi Farmers' Group, thus ensuring its sustainability in the long run.





## ENHANCING AGRICULTURAL PRODUCTIVITY | DISTRICT - GOLAGHAT

15 villages of Golaghat Assam have been consistently facing low productivity, high cost of cultivation, high financial risk, no variety in crops, lack of markets and shortage of labour. These issues have been mitigated through the intervention under HDFC Bank Parivartan, which includes:

- Increasing community awareness on organic agriculture, agro diversity and work for its conservation.
- Development of Orchards.
- Value chain development for Organic Eri Silk.
- Promotion of organic mushroom cultivation.
- Increase in area under cultivation.
- Upgrading livelihood opportunity through Processing and Value addition
- Developing large markets
- Setting up an irrigation system.

This intervention has ushered in a new era for the farmers of Golaghat. As they generate more income and sell products in large markets due to rise in labourers and reduction in the cost of cultivation. The irrigation system is also well established. Moreover, development of value chains has led to better production and cooperation.

## COMBATING MALNUTRITION THROUGH KITCHEN GARDENS | DISTRICT - KAMRUP

One of the prerequisites for sustainability is self-reliance. For a vast majority of Assam's socioeconomically marginalised, this means reducing their dependence on markets for fruits and vegetables whilst also combating malnutrition. Parivartan - through its Holistic Rural Development Programme (HRDP) - has thus been promoting the creation and maintenance of kitchen gardens in project communities across the state in order to increase the food diversity in the diets of its beneficiaries.





### **INCREASING COST EFFICIENCY WITH SRI FARMING | DISTRICT - KAMRUP**

The System of Rice Intensification or SRI is a method of rice cultivation that has been found to be quite beneficial for small and marginal farmers across the country due to the fact that it:

- Requires less water
- Costs comparatively less
- Proves better yields

Through HRDP and in partnership with Krishi Vigyan Kendra (KVK), Parivartan has hence trained 40 farmers in the method of SRI cultivation in its project communities across the state.

### **PLANTING THE SEEDS OF SUSTAINABILITY | DISTRICT - KAMRUP**

Besides being highly profitable, the cultivation of oilseeds also comes with a variety of different benefits such as:

- Reduction of soil erosion
- Reduction of nitrogen leaching
- An increase in bee pollination

In a project executed under Udayan Ketto Vitti Committee (UKV), Parivartan trained 30 farmer households in oilseed cultivation. Hand-holding support was also provided for marketing the product locally, thus ensuring a step towards sustainability.

### **GENERATING EMPLOYMENT THROUGH FLORICULTURE | DISTRICT - KAMRUP**

The cultivation of flowers or floriculture comes with benefits ranging from increased pollination to the satisfying of aesthetic requirements. However, its biggest material benefit for marginalised farmers lies in the fact that it's both extremely profitable and requires less water than the cultivation of regular cash crops. Parivartan has hence trained a number of beneficiaries across Assam in floriculture, which in turn has created fresh employment opportunities.







## ACCELERATING SOCIO-ECONOMIC GROWTH THROUGH HRDP | DISTRICTS - KAMRUP, TAMULPUR

HDFC Bank Parivartan, in association with Citizens Foundation is looking at strengthening livelihoods across 15 villages of Kamrup and Tamulpur districts of Assam. The intervention will directly benefit 4127 households with 20,635 individuals. The multi-pronged approach of the programme is helping 1800 farmers and their families to increase their productivity by 70% and incomes by 50%. The intervention also includes:

- Promotion of renewable energy sources and sustainable use of natural water bodies.
- Horticulture development & establishment of a piggery farm
- Enterprise development through handloom and rice unit
- Promotion of Solar Irrigation to eradicate water scarcity
- Ensuring availability of safe potable water and sanitation facilities.

Apart from the above, 8 government schools are being converted into Smart Schools to impart quality education in the target regions.

## AGROFORESTRY LIVELIHOOD PROGRAMME | DISTRICTS - SONITPUR, JORHAT, LAKHIMPUR

HDFC Bank and Udayan Care are working on the restoration of 1 million natural assets across 1000 hectares of forest & agroforest land at Assam. The project aims to create diverse and stable income streams for rural & forest-fringe communities, while enhancing their food security and improving watershed recharge through restored biodiversity & ecosystem health. Apart from providing direct income opportunities to 450 people, the intervention will provide multifold benefits to the entire ecosystem. This includes:

- Restoration of key habitat corridors
- Generating sustainable businesses in agroforestry, bamboo and homestays
- Providing nutritional security for 2250 people & children
- Enabling reduced deforestation, enhanced biodiversity & healthy ecosystems services through sustainable livelihoods, awareness and local youth run monitoring programmes





## **SUSTAINABLE DEVELOPMENT FOR SOCIO-ECONOMIC PROGRESS | DISTRICT - DARRANG**

HDFC Bank Parivartan and FXB India Suraksha are working on four focus areas of development, namely, Livelihood Promotion, Education, Health, Protection & Safety, besides contributing to village infrastructure development at 10 villages in Darrang. This includes:

- Promoting sustainable agriculture & enhancing quality and quantity of produce
- Ensuring sustainable use of bio fertilisers and pesticides
- Generating alternate source of livelihood with Poultry farming, horticulture, fishery etc.
- Forming or strengthening 37 community institutions
- Developing 5 Smart Schools
- Installing solar street lights
- Bringing unirrigated land under irrigation
- Promoting solar based irrigation system and cold storage solutions

The intervention will benefit over 14000 individuals from over 2900 households.

## **ALL EN-COMPASSING GROWTH | DISTRICT - BARPETA**

HDFC Bank Parivartan and Gramya Vikash Mancha are working on the holistic development of 6 villages in the areas of livelihood promotion, education, health and sanitation, natural resource management and financial inclusion. The interventions being undertaken include:

- Establishing an integrated weaving center
- Empowering farmers through mustard cultivation
- Promoting fish farming
- Promoting a community nursery
- Promoting livestock development and management
- Developing school infrastructure and 10 digital classrooms
- Promoting solar based irrigation
- Establishing community-owned water purification systems

Young farmers were also educated on the importance of biodiversity and ecological conservation. Over 7,500 individuals from 1,500 households will reap the benefits of the overall socio-economic development.

## EMPOWERING RURAL ASSAM THROUGH HOLISTIC DEVELOPMENT INITIATIVES | DISTRICTS - DHEMAJI, MAJULI

To tackle socio-economic challenges in Dhemaji and Majuli Districts, Gramin Vikas Trust, in collaboration with HDFC Bank Parivartan, is implementing a project to empower rural communities through holistic development. Key components include:

- Enhancing income through skill development and local economic activation
- Improving education with smart school conversions and educational initiatives
- Promoting sustainable natural resource management and environmental conservation
- Bringing unirrigated land under irrigation and increasing vegetative cover
- Advocating for chemical-free farming practices and improving sanitation facilities
- Strengthening Village Development Committees (VDCs), Farmer Producer Organizations (FPOs), and Self-Help Groups (SHGs)
- Upgrading healthcare facilities and ensuring access to clean drinking water

This initiative aims to alleviate poverty and foster sustainable development by integrating efforts across education, healthcare, livelihoods, and natural resource management.



## SOWING SEEDS OF CHANGE AT TITABAR | DISTRICT - JORHAT

To overcome challenges in agriculture, education, health, and energy, HDFC Bank Parivartan and the Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA) are empowering 13 socio-economically marginalised villages in the Titabar block through sustainable practices. Key components include:

- **Agriculture & Livelihoods:** Increasing the annual income of 2,500 farmers by 50% through enhanced crop productivity, value addition, processing, and off-farm interventions. Promoting three local enterprises, including two women-led initiatives, and forming 30 community institutions such as Village Development Committees (VDCs), Farmer Producer Organisations (FPOs), Self-Help Groups (SHGs), and youth groups.
- **Education:** Improving learning outcomes for 2,700 students across nine schools with smart classrooms, libraries, and sanitation facilities, aiming for 85% retention and completion rates of elementary education.
- **Health & Sanitation:** Enhancing health indicators by 70%, providing safe drinking water and sanitation to 70% of families, and upgrading a Community Health Centre (CHC) with a maternity and neonatal ward. Renovating 14 Integrated Child Development Services (ICDS) centres.
- **Renewable Energy:** Equipping 13 villages with solar solutions, including streetlights, home lighting, and irrigation pumps.

This collaboration aims to empower local communities, enhance agricultural practices, and foster environmental stewardship in Titabar.



# PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

## KEY INTERVENTIONS

### ZERO-INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES

**Zero-Investment Innovations for Education Initiatives (ZIEI)** is one of the largest-ever programmes to facilitate wide-scale, systematic implementation of grassroots innovations that can improve existing systems and processes at zero or minimal cost.

### COMMUNITY BASED DIGITAL LEARNING CENTER | DISTRICT - KAMRUP

Parivartan equipped students for a digital society and provided them the opportunity to expand their knowledge with the help of the internet by promoting a community based digital center in Assam. Through this project, a number of students gained basic digital literacy and many got a diploma certificate as well.

### ADOLESCENCE PROGRAMME | DISTRICT - KAMRUP

Social awareness initiatives like the adolescence program carried out by Parivartan inspired a school-going girls from marginalised communities to bravely come out of taboos related to menstruation and related challenges. The programme enabled them to speak out and discuss it following which these young girls have become role models for more youngsters and their families; ultimately contributing to educating the society.



## IMPACT IN ASSAM



**51,330+\***

TEACHERS BENEFITTED



**6.12+ Lakh\***

STUDENTS IMPACTED

\*Inclusive of immediate & extended beneficiaries



## RENOVATION FOR A BRIGHTER FUTURE | DISTRICTS - KAMRUP, DARANG, NALBARI, LAKHIMPUR

Located at the confluence of 3 major rivers, the block of Telahi suffers from a range of different issues: from flooding to waterlogging & even soil erosion. These issues had a severe impact on the local Bordubi M.E. School, whose dilapidation from these persistent issues resulted in the decrease of enrollment rates, thus threatening the government support it has long come to depend on. Parivartan - in partnership with IGSSS - hence took it upon themselves to renovate the school after discussions with the respective school & government authorities. After finalising the design & other cost estimates, the renovation aimed at both improving the environment of its students' education & the quality of their education itself. Some of the renovation measures included:

- Concrete flooring
- Wall plastering
- Installing doors & windows
- Wall painting
- Provision of desks, chairs, almirahs etc.
- Provision of sports & science kits

As a result of the renovation process, the school has observed a steep rise in enrollment rates with its dropout rates decreasing to nearly zero. Its subsequent improvement has resulted in the government resuming its support of the school by appointing experienced, TET-qualified teachers, thus ensuring a brighter future for its students.

### OPTIMISING LEARNING

Quality education during the pandemic became a distant dream for many. Various issues such as lack of guidance under renowned institutions, cropped up. Parivartan, along with Khan Academy, announced a four year alliance to distribute high-quality learning resources to equip students with better foundational understanding of mathematics and improve their learning outcomes. The courses were free of cost in English, Hinglish, Hindi, Kannada, Punjabi and Gujarati, aligned to the Indian curriculum. Through online education students had access to high-quality learning materials in their language for free. Moreover, it empowered teachers to improve children's learning outcomes, which benefited 150,000 students in grades 6-12, spanning over 1500 schools and 3000+ teachers in Jawahar Navodaya Vidyalayas and government-funded schools over a period of 3-4 years, across India.





# SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

## KEY INTERVENTIONS

**WEAVING TO EARNING** | DISTRICTS - DARANG, BISWANATH, KAMRUP, NALBARI, DHEMAJI

To improve the existing skill sets & also to train more women on weaving techniques, Parivartan has set up a **common weaving facility** which aims to promote collective production of silk under the guidance of experts & also link them to commercial markets. It offers an opportunity for constant improvement in skills through associations with:

- Other weaving groups
- Handloom & research centres
- Regional handloom cooperative societies

The project also plans to develop the target areas into weaving clusters for future expansion & further employment.



## IMPACT IN ASSAM



**42,315+**

WOMEN ENTREPRENEURS  
 TRAINED



**1,370+**

YOUTH TRAINED

## PROMOTION OF DAIRIES, GOAT REARING AND POULTRIES | DISTRICTS - DARANG, KAMRUP

To further diversify the means of livelihood for villagers in Assam, Parivartan introduced **dairy, goat rearing & poultry programmes**. In addition:

- The villagers are offered support systems such as accessible veterinary services.
- They are trained & offered infrastructural support in making goat-rearing profitable.
- A mini-milk processing unit has also been set up in Raitkuchi village to produce diverse dairy products.

Self Help Groups are also trained on improved methods of poultry management for additional income.

## GROWTH THROUGH INTEGRATED DEVELOPMENT | DISTRICTS - NALBARI, KAMRUP

After widespread devastation in 1984 because of the embankment breach of Ghogra canal in Nalbari, hundreds of villagers who'd cultivated crops on the bank of the canal suffered loss of their land. Once the water receded, the deserted floodplain became a hotbed for crimes, including abduction. Lack of supervision of the usage of the floodplain allowed the settling of illegal migrants. To stop further exploitation of the area, HDFC Bank Parivartan along with its implementation partner launched the concept of **Integrated Farmers' School**. The floodplain & non-cultivable land was subsequently restored.

Furthermore, the initiative allows for farmer linkages - giving them access to knowledge on related activities - & encourages the younger generation to explore agriculture. It has also acted as a hub for accelerating economic growth for **over 500 farmers** from adjoining villages over the past 5 years. The campus offers a wide and diverse range of livelihood options, including:

- Fish & pig-rearing
- Poultry
- Horticulture
- Nursery

The farmers were also given equipment support for initial operation, & the platform has thus far helped form a farmers' collective that could cover over 1,000 farmers.





**MAKING FISHERMEN AWARE AND SELF-SUSTAIN | DISTRICT - KAMRUP**

The fishing community in Assam faced a major setback due to the Covid-19 pandemic as their daily livelihood was severely hampered. Parivartan distributed 20 boats to help fish farmers with their daily bread and butter. Drums and net equipments were also distributed to spread awareness on the importance of scientific fishery and its scope.

**PROVISION OF AGRICULTURAL DRONE TRAINING TO TEA TRIBE COMMUNITY | DISTRICT - KAMRUP**

HDFC Bank Parivartan, in association with Ideal Abhijan, is providing training & Livelihood Assistance in Agricultural Drones to 100 Youths of the Tea Tribe Community of Assam. These licensed drones will be used as a great surveillance tool and will help them monitor crops with higher accuracy leading to reduced costs & ensuring sustainable livelihood generation.

**SUPPORTING WOMEN-LED HOUSEHOLDS WITH INCOME GENERATION**

HDFC Bank Parivartan, in association with Nudge LifeSkills Foundation has launched an intervention called the 'End Ultra Poverty Program' which endeavours to uplift 1 million women-led households in several states of rural India through skills training & livelihood enhancement. 14,368 women-led households will be supported to build a sustainable income of at least Rs. 10,000 per household per year from the livelihood activities designed under the programme. The intervention will help achieve the short-term goal of increasing incomes of at least 5 lakh farmers across the target states in the first year and enable them to have cumulative savings increase of Rs. 1,500 each by the end of 3rd year. The intervention has utilised the Graduation Approach which is an evidence-rich, carefully sequenced programme targeting women and working with them to build agency and resilience in a time-bound manner. It will help improve food security, income & savings, ownership of productive assets, and access to social protection and credit for these women-led households.



# HEALTHCARE AND HYGIENE

Focussed on improving sanitation facilities and promoting good and safe hygiene practices

## KEY INTERVENTIONS

### PROVIDING CLEAN DRINKING WATER | DISTRICT - NALBARI

In Nalbari, over 10,000 water sources were found to contain arsenic & over 1,200 were found to be contaminated with fluoride. Its consumption causes dental & skeletal fluorosis, cases mostly found to be in children with symptoms such as bent legs, and discoloured, brittle teeth.

In order to provide clean drinking water, HDFC Bank Parivartan set up **10 solar-powered water systems, 1 advanced RO and 2 arsenic removal plants** which were handed over to the community to manage. A **Water User Group** was formed through the **Water Treatment Management Committee**, whose users were charged a minimal fee for meeting operational costs. The Bank also focused on generating awareness to improve the overall health of the villagers.

The initiative has reached **over 1,000 households** in the district.



## IMPACT IN ASSAM



**10,850+**  
PEOPLE REACHED  
THROUGH  
HEALTH CAMPS



## ENSURING A GREENER TOMORROW | DISTRICT - GOLAGHAT

Parivartan along with Gram Vikas Trust has designed a programme which is aimed to enable segregation of waste by establishing collection and recycling centers. The programme creates an effective waste management system by integrating various waste collection points through initiatives such as:

- Building sheds for disposal and segregation of waste into different categories (biodegradable, non-biodegradable, e-waste)
- Installing a manual hydraulic battery-operated e-rickshaw garbage collection vehicle that will cover all HHs in the project region
- Inducting Solid Waste Management Committee (SWMC) to ensure sustainability of the project
- Providing blue and green colored dustbins to all households to promote segregation
- Working with local recyclers and scrap dealers to reuse non-biodegradable waste
- Setting up Smart Waste Centers where waste is segregated and aggregated in order to reduce landfills and increase recycling

The programme has been implemented in 85 villages of Golaghat district in Assam reaching over 16,526 households.

## PLASTIC WASTE MANAGEMENT INITIATIVE SET UP IN ASSAM | DISTRICT - GOLAGHAT

Due to a shortage of plastic recycling centres in Assam, most of the materials are sent to other states for recycling. Recognising this, HDFC Bank Parivartan and Gramin Vikas Trust (GVT) established a MRF (Material Recovery Facility) unit in Golaghat, Assam, and built a team comprising 24 ragpickers and 8 semi-skilled personnels hailing from the local community. The team has been trained in collection, segregation, recycling, recycled products, and marketing. This will help the community in employment generation, livelihood, dignified jobs, and end-to-end sustainability.



# FINANCIAL LITERACY AND INCLUSION

Enabling communities to break the vicious cycle of poverty and enter the banking fold

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



## IMPACT IN ASSAM



**79,750+**  
 FINANCIAL LITERACY  
 CAMPS CONDUCTED



**6.1+ Lakh**  
 PEOPLE REACHED

# STORIES OF PARIVARTAN

## SEEDS OF CHANGE

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**LOCATION: BISWANATH**  
**BENEFICIARY: BABUL ROY**

### THE CHALLENGE

Babul lives in a family of 4 who primarily depend upon traditional agricultural practices for their livelihood. With no support on sustainable crop production and multiple cropping, he solely used chemical fertiliser and hybrid seeds in order to get more yields to support his family.

### OUR INTERVENTION

HDFC Bank Parivartan and SUVIDHA conducted an awareness drive on organic agriculture and its benefits for farmers as well as the environment. Along with necessary training and demonstration on the use of production methods, he was also provided with the required material such as high yielding seeds, vermi-compost beds, bio-pesticides and fertilisers, NAPSEK sprayer, Water decomposer etc.

### THE RESULT

Babul's income has significantly increased thanks to better quality seeds and low production costs. He is quite motivated to attend more training programmes to know more about sustainable agriculture.



# STORIES OF PARIVARTAN

## HARNESSING THE SUN FOR SECURITY

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**LOCATION: KAMRUP(R) AND TAMULPUR**  
**BENEFICIARIES: 15 VILLAGES**

**THE CHALLENGE:**

The idea was to make optimum use of natural resources and harness the power of the sun to wean off darkness that induced various dangers in the community along with creating a secure atmosphere for residents, promoting community interaction and facilitating evening activities.

**OUR INTERVENTION:**

HDFC Bank Parivartan and Assam Citizens Foundation installed solar street lights in 10 villages of the Bihdia-Jajikona and Goreswar Block. The entire process, from installation to testing and commissioning, was conducted to ensure compliance with performance and safety standards.

**THE RESULT:**

The project succeeded in fostering a sense of community and togetherness among residents. With well-lit streets, people could comfortably engage in evening activities, leading to increased social interaction and community bonding. The initiative went beyond providing physical light; it illuminated the spirit of the community.



# PARIVARTAN HIGHLIGHTS

## FARM MACHINERY DISTRIBUTION PROGRAM HELD

FXB India Suraksha, in collaboration with HDFC Bank Parivartan, distributed five power tillers and two paddy threshers in Tengabari, Akalibari, Udmari, Kumarpara, Bahjani, and Kamarpara villages of Darrang district, Assam. This initiative aligns with the core objective of promoting improved farm machinery and maximizing the utilisation of agricultural resources. The positive impact of this initiative will extend to all the farmers of the respective villages who will benefit greatly from these tools. Esteemed guests were present during the event along with 50 villagers.



## LOCAL COMMUNITIES EMPOWERED IN DARRANG

HDFC Bank Parivartan, with the support of FXB India Suraksha, carried out holistic development in seven villages in Darrang, Assam. These initiatives have impacted 60% of the targeted households in the project villages by activating economic opportunities. Farmers were provided with crucial support and sustainable growth opportunities through training sessions, farm machinery, irrigation facilities, etc. Furthermore, nine schools and anganwadi centres, as well as local public health centres were renovated. Also, community-managed solar-based drinking water plants and solar lights were installed.



## MAHURA WEAVES RURAL OUTLET LAUNCHED

With the support of HDFC Bank Parivartan, Mahura Weaves, a brand that has been instrumental in bringing the aspirations of numerous Assamese weavers to life, achieved a remarkable milestone as it opened its first outlet in the village of Tengabari, nestled in the heart of Darrang, Assam. The inauguration ceremony was graced by esteemed guests. It was organised by FXBIS. The outlet provides a platform for traditional weavers to showcase their exquisite craftsmanship, preserving the region's rich cultural heritage and catapulting the splendor of Assam Handloom onto the global stage. Furthermore, nine schools and anganwadi centres, as well as local public health centres were renovated. Also, community-managed solar-based drinking water plants and solar lights were installed.



# PARIVARTAN

A step towards sustainable progress

## 101.13+ 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



**9,770+**

VILLAGES COVERED  
UNDER HRDP + FDP



**13,715+**

WATER CONSERVATION  
STRUCTURES  
CONSTRUCTED



**58,565+**

KITCHEN GARDENS  
CREATED



**13,340+**

BIOMASS STOVES  
DEPLOYED



**56,515+**

SOLAR LIGHTS  
INSTALLED



**12.33+ Lakh**

HOUSEHOLDS  
IMPACTED



**49+ 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 (ZII EI)

ZII EI, one of our largest programmes is in its third phase, focusing improving learning outcomes in more than 10,000 schools across India integrating the concepts of 'Project Based Learning'. Taking cue from the National Education Policy 2020, the project, has embarked on a journey to equip teachers with knowledge, attitudes, behaviours and skills they require to meet the learning needs of 21st century learners. The project:

- Covers 31 states/UTs
- Has supported 25 lakh teachers and 10 lakh students since inception
- Reached 38,000 teachers in FY 2023-24
- Organised 28 sessions across 6 states in FY 2023-24



\* Inclusive of immediate & extended beneficiaries

## OVERALL IMPACT



**930+**  
 COMMUNITY LIBRARIES  
 BUILT



**2.87+ Lakh\***  
 SCHOOLS IMPACTED



**20.22+ Lakh\***  
 TEACHERS TRAINED



**2.16+ 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



**9.23+ Lakh**  
 WOMEN ENTREPRENEURS  
 TRAINED



**3.30+ Lakh**  
 INDIVIDUALS TRAINED



**10,240+**  
 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



## OVER ALL IMPACT



**24,295+**

HOUSEHOLD TOILETS  
CONSTRUCTED



**23+ Lakh**

UNITS OF BLOOD  
DONATED



**1,810+**

SANITATION DRIVES  
CONDUCTED



**1.87+ Lakh**

PEOPLE BENEFITTED  
THROUGH HEALTH CAMPS



**7,445+**

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.

## TYPES OF PROJECTS UNDERTAKEN:

**HRDP (Holistic Rural Development Programme)** - HRDP is HDFC Bank's flagship programme that focuses on sustainable and holistic growth under which the Bank carries out interventions under more than one key focus areas.

**FDP (Focussed Development Programme)** - Under this programme, the Bank carries out focussed interventions under any one of the key focus areas in a given targeted geographical area.



## IMPLEMENTATION PARTNERS

### Rural Development:

- Citizens Foundation
- World Vision India
- Gramya Vikash Mancha
- Fxb India Suraksha
- Indo Global Social Service Society
- Suvidha

### Promotion of Education:

- Sri Aurobindo Society

 **HDFC BANK**

**PARIVARTAN**

A step towards sustainable progress