

CREATING SUSTAINABLE COMMUNITIES IN **BIHAR**

As of March 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:

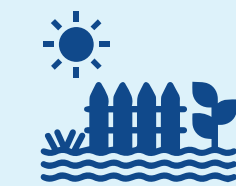
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.



101.9+ MILLION
 Lives impacted

Active in 28 STATES and
8 UNION TERRITORIES
 pan India

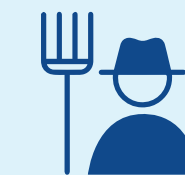
FOCUS AREAS:



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 Bihar



Parivartan In Bihar

70.35+ LAKH LIVES IMPACTED

RURAL DEVELOPMENT



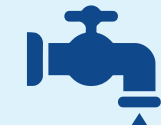
18,070+
 FARMERS TRAINED
 HRDP+FDP



6,685+
 SOLAR LIGHTS
 INSTALLED



4,035
 KITCHEN GARDENS
 CREATED



1005+
 WATER CONSERVATION
 STRUCTURES
 CONSTRUCTED

PROMOTION OF EDUCATION



2.19+ Lakh*
 TEACHERS TRAINED



23.51+ Lakh*
 STUDENTS
 IMPACTED



40,420+*
 SCHOOLS
 SUPPORTED

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



39,810+
 WOMEN
 ENTREPRENEURS TRAINED



1,025+
 YOUTH
 TRAINED

Focused Development Programme		Holistic Rural Development Programme	
Districts		Districts	No. of Villages
Aurangabad	Nawada	Aurangabad	15
Banka	Patna	Begusarai	15
Darbhanga	Samastipur	Gaya	15
Gaya	Siwan	Munger	18
Jamui	Vaishali	Nalanda	15
Jehanabad	Kishanganj	Nawada	15
Muzaffarpur		Sheikhpura	15
		Sitamarhi	15

HEALTHCARE AND HYGIENE



6,060+
 SANITATION UNITS
 INSTALLED



19,300+
 INDIVIDUALS
 TREATED

FINANCIAL LITERACY AND INCLUSION



1.52+ Lakh
 FINANCIAL LITERACY
 CAMPS CONDUCTED



10.78+ Lakh
 PEOPLE REACHED

*Inclusive of immediate & extended beneficiaries

*Impact numbers as of March 2024



RURAL DEVELOPMENT

Promoting holistic development of rural communities

KEY INTERVENTIONS

Over 50% of Bihar's population is multidimensionally poor. Agriculture, once its economic bedrock, suffers due to reasons ranging from flooding to inadequate farming methods. This results in mass migrations, which bring with it its own set of problems such as exploitation, food insecurity & health degradation.

HDFC Bank's **Holistic Rural Development Programme (HRDP)** is working towards improving livelihoods in these villages through:

- Advanced farming practices
- Solar power-based group irrigation to promote multi-cropping
- Ensuring access to clean drinking water & sanitation
- Promotion of green energy



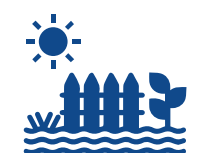
IMPACT IN BIHAR



18,070+
 FARMERS TRAINED
 HRDP+FDP



6,685+
 SOLAR LIGHTS INSTALLED



4,035+
 KITCHEN GARDENS
 CREATED



1005+
 WATER CONSERVATION
 STRUCTURES CONSTRUCTED



ECONOMICALLY EMPOWERING SITAMARHI | DISTRICT - SITAMARHI

Parivartan conceptualised a project in Sitamarhi district which covered 15 villages and was implemented by Oxfam. The project was designed with an aim of contributing toward socio-economic empowerment of marginal communities by focussing on:

- Building capacity and creating master trainees amongst farmers
- Promoting climate smart agricultural practices,
- Establishing connections with markets, financial institutions and health facilities
- Constructing sanitation units and high raised hand pumps

Thus, enhancing sustainable livelihood options and improving essential services for the people of Sitamarhi.



INSTALLATION OF SOLAR STREET LIGHTS | DISTRICT - SHEIKHPURA

HDFC Bank, Parivartan installed over 100 solar street lights across 15 intervention villages to ensure proper lighting of the village, increased security and an overall better lifestyle for villagers.

ENABLING SOLAR IRRIGATION SYSTEMS | DISTRICT - SHEIKHPURA

HDFC Bank, Parivartan set up solar powered group irrigation systems in 3 villages, Belchhi, Andauli and Basant in Chewara Block. This enabled irrigation of 100 acres of land in these villages, reduced the cost of farmers and maximised output in intervention area.



BIO RESOURCE CENTER: CATALYSING REGENERATIVE AGRICULTURE | DISTRICT - BANKA, KISHANGANJ

The Bio Resource Center (BRC) by HDFC Bank Parivartan is empowering rural women entrepreneurs who are trained to produce vital bio inputs, enhancing regenerative farming practices and reducing chemical usage. These bio inputs, including Super compost, Jeevamrit, Bijamrit, Agneyastra, Neemastra, Mathastra, and Humic acid, are employed by 300 farmers in producer groups cultivating cash crops. The strategic use of 3 metric tons of super compost has resulted in increased production and improved output quality, leading to better selling prices for the farmers. The Bio Resource Center is driving positive change towards regenerative agriculture.



ENHANCING INCOME THROUGH POLYHOUSE STRUCTURE | DISTRICT - BANKA, JAMUI, SAMASTIPUR AND KISHANGANJ

In collaboration with PRADAN, HDFC Bank Parivartan is working to uplift the income of 31 women farmers across Banka, Jamui, Samastipur, and Kishanganj districts through polyhouse structures. These structures enable women farmers to cultivate high-value cash crops like seedless cucumber, capsicum, French beans, brinjal, and more. The women undergo comprehensive training in transplantation, paste management, and cash crop farming. The strategic selection of crops based on weather conditions and market demand allows them to supply produce early, fetching higher prices. With earnings ranging from 35,000 to 40,000 rupees per farmer in a single season, this initiative not only boosts their income but also establishes a sustainable agricultural model in these districts.

CATTLE FEED ENTERPRISE FOR RURAL PROSPERITY | DISTRICT - BEGUSARAI

With support by HDFC Bank Parivartan, NIRDESH collaborated with "Sadhna Swayam Sahayita Sumuh," comprising 11 women in Chakka Village, under the Holistic Rural Development Programme. They've established a Community Enterprise for Cattle Feed Production (Bhagirath Pashu Aahar Utpadan Kendra) to boost the income of women farmers. The initiative aims to produce and sell cattle feed locally and externally. Chakka Village, primarily dependent on cultivation and animal rearing, faces challenges in accessing quality fodder. The Community Enterprise addresses this need, encouraging micro-enterprises to benefit farmers in 15 surrounding villages. The enterprise initially targets Chokar, Plete, and Flour/Maida production, with an initial monthly earning of Rs.7000 per member, expected to increase to Rs.10,000-15,000.





PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

KEY INTERVENTIONS

CREATING S.A.F.E. COMMUNITIES

Rural Bihar faces numerous challenges in the education sector resulting in low-attendance levels & even school drop-outs. Additionally, rampant social evils have long hampered the upbringing of many children.

Aiming at overhauling the root causes, the **S.A.F.E. project** - a comprehensive initiative from Parivartan - aims at providing:

- Safety & protection to children
- Easy access to government schemes
- Family & community support
- Education & employment

In addition to the above:

- Women are empowered to deal with these issues
- Special safety networks are created to identify cases of child exploitation & harm
- Awareness sessions are organised for families regarding safety precautions for their children
- Families are linked to government schemes, enabling them to provide education to their children

All of these components of the programme have cumulatively led to safer schools & further willingness of parents to ensure education for their children, thus eliminating other social evils.



IMPACT IN BIHAR



2.19+ Lakh*
 TEACHERS TRAINED



23.51+ Lakh*
 STUDENTS IMPACTED



40,420+*
 SCHOOLS SUPPORTED

*Inclusive of immediate & extended beneficiaries

ZERO-INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES (ZIEI)

One of the largest ever programmes of its kind to facilitate wide-scale implementation of low-cost innovations, the ZIEI project in Bihar has oriented **65 education officers** while **40,280 schools** have implemented its ideas thus far.

DIGITISING EDUCATION IN BIHAR | DISTRICT - SHEIKHPURA, GAYA, AURANGABAD, NAWADA

With the aim of making technology available to all, Parivatan has installed smart classrooms in **government schools across 4 districts** in Bihar. Digital infrastructure like projectors preloaded with curriculum based content & interactive boards have not just made learning fun but classrooms are now vibrant & student friendly. This intervention has directly **impacted over 12,000 students**. Teachers too have been trained to make effective use of these advancements.

As a result of these classrooms, students have been instilled with new-found confidence & exhibit higher engagement levels.





STRENGTHENING CHILD PARLIAMENT AND SMCs | DISTRICT - GAYA

The Child parliament and School Management Committee works toward revitalising the school system through a positive plan of action and a needful constructive dialogue with other stakeholders. Parivartan along with Nav Jagriti has undertaken preliminary visits to the schools & villages, interacted with the teachers and adolescents in order to prepare for the subsequent steps of action. The team met adolescents and successfully formed 15 groups.

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

UPSKILLING WOMEN THROUGH THE SUSTAINABLE LIVELIHOOD INITIATIVE

Our **Sustainable Livelihood Initiative (SLI)** focusses on empowering women at the bottom of the pyramid by providing them sustainable means of generating income for their families. This has been done by imparting necessary skill training to thousands of women across Bihar.



IMPACT IN BIHAR



39,810+
WOMEN ENTREPRENEURS
TRAINED



1,025+
YOUTH TRAINED



PROMOTION OF MUSHROOM CULTIVATION | DISTRICTS - SHEIKHUPURA

Encouraging entrepreneurship can help in enhancing income and achieving financial freedom among the rural women in India. HDFC Bank Parivartan, in association with Maa Durga SHG and Radha SHG of the Pahepur, and Sheikhpura districts have launched an intervention to promote mushroom cultivation as part of local integrated farming initiatives. Under this program 10 members from each of these SHGs have been trained in button mushroom cultivation, the process, compost preparation and to run the micro enterprise by an agriculture coordinator. And also they were provided with support for setting up a production centre of 1250 sq feet, fitted with multi-layered beds. The intervention has helped the members gain skills and expertise in this promising field.

PROVIDING SKILL-TRAINING TO RURAL YOUTH

Parivartan with Head Held High aims to build skills and capabilities of about 1500 disconnected rural youths across 10 districts of 10 states (Karnataka, Maharashtra, Rajasthan, Jharkhand, Bihar, Uttarakhand, Telangana, Gujarat, Haryana, Odisha). The project also assures placement of at least 70% of the trained youth in a job within a period of 39 months. These locations have been selected due to the high concentration of underprivileged youth in these regions. The project is a part of core program of HHH called Make India Capable (MIC).

EMPOWERING WOMEN ENTREPRENEURS WITH A STITCHING HUB | DISTRICTS - KISHANGANJ

HDFC Bank Parivartan and PRADAN have established a Stitching Hub in Chapati village, ThakurGanj Block, Kishanganj District. Ten women entrepreneurs, previously engaged in household chores, now realise their dream with HDFC Bank's support. They received training in sewing practices, achievement motivation, and business management. These entrepreneurs, stitching clothes for local communities, have not only gained sustainable income but have also earned recognition as women entrepreneurs. Their average monthly earnings of 4000-5000 per member have significantly boosted their confidence, garnering respect within their families and society. This initiative has not only transformed their lives but has also reinforced the vital role women play in entrepreneurship and community development.





HEALTHCARE AND HYGIENE

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

KEY INTERVENTIONS

ENSURING A HEALTHIER TOMORROW | DISTRICT - SHEIKHPURA

Parivartan, with an aim of mainstreaming marginalised sections of the community, has ensured access to health checkups and basic physical examinations. A total of 12 health camps have been conducted. Basic health tests such as temperature, weight, blood glucose and blood pressure have been done at these camps. Doctors from Sadar Hospital facilitated physical examinations and checkups. 900 individuals have been positively impacted from these health check-up camps.

BETTERING MEDICAL INFRASTRUCTURE AT PATNA MEDICAL COLLEGE HOSPITAL | DISTRICT - PATNA

To improve the medical infrastructure at Patna Medical College and Hospital (PMCH), which is visited by numerous patients from the outskirts of the city during emergencies, HDFC Bank Parivartan in association with Care India Solutions for Sustainable Development is in the process of setting up a Cath lab by partnering with the cardiology department of the hospital. The latter is essential for conducting tests and procedures including ablation, angiogram, angioplasty and more and will go a long way in supporting patients with critical heart ailments. The project will prove to be quite beneficial for those from socio-economically marginal backgrounds who may not be able to afford quality care otherwise.



IMPACT IN BIHAR



6,060+

SANITATION UNITS INSTALLED



19,300+

INDIVIDUALS TREATED

FINANCIAL LITERACY AND INCLUSION

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

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



IMPACT IN BIHAR



1.52+ Lakh
 FINANCIAL LITERACY
 CAMPS CONDUCTED



10.78+ Lakh
 PEOPLE REACHED

STORIES OF PARIVARTAN

INITIATIVE FOR MILLET REVITALISATION BY WOMEN

LOCATION: KUSHMAHA VILLAGE, CHAKAI BLOCK, JAMUI DISTRICT
BENEFICIARIES: 8 WOMEN FARMERS

THE CHALLENGE

Millet cultivation in Chakai has traditionally been limited, primarily used as fodder for animals or exchanged for rice. Unfortunately, the inclusion of millets in their own dietary habits was lacking, exacerbated by the younger generation's aversion due to its colour and taste.

OUR INTERVENTION

Under HDFC Bank Parivartan, we established an Agricultural Produce Processing Centre. This centre, managed by a group of 8 women entrepreneurs, focuses on producing various millet-based products, including peanut cookies, coconut cookies, jeera & ajwain cookies, and millet laddu. Additionally, these products are not only available in local markets but have also reached distant markets.

THE RESULT

Today, the women entrepreneurs successfully operate the processing centre, earning recognition and respect in society. Their efforts have not only revitalised millet consumption in the region but have also empowered these women to establish themselves as valuable contributors to their community.



STORIES OF PARIVARTAN

TRANSFORMING AGRICULTURE THROUGH BIO-FLOC FISH FARMING

LOCATION: KUSOKHAR VILLAGE, CHAKANDRA PANCHAYAT, SHEIKHPURA DISTRICT
BENEFICIARIES: 10 FARMERS FROM SHIVSHANKAR KISAN SAMUH

THE CHALLENGE

Insufficient rainfall in Kusokhar village led to severe agricultural challenges, impacting productivity. Farmers struggled financially, resorting to seeking work outside the village.

OUR INTERVENTION

IDF, in collaboration with HDFC Bank Parivartan, initiated a farmer group to address challenges collectively. Ten farmers from Shivshankar Kisan Samuh embraced bio-floc fish farming, a sustainable solution optimising space and minimising resource usage.

THE RESULT

After one cycle, the group earned a substantial revenue of 110,000 rupees by selling fish. Inspired, they plan to start the next cycle in January, offering renewed hope and sustainable income to the village, showcasing the power of collective action in transforming livelihoods.



PARIVARTAN HIGHLIGHTS

SWACHH BHARAT PROGRAMMES HELD

HDFC Bank Parivartan held a Swachh Bharat programme at Araskupa in Odisha, aimed at contributing to the larger goal of a cleaner and healthier village. The initiative had a significant impact on the local community, resulting in an increased awareness about sanitation. Similarly, in Bachhwara Block in Bihar, another programme was held where the staff, community members, government officials and Kishori groups together conducted Swachhta Abhiyan to further engage the communities.



WORLD INDIGENOUS PEOPLE'S DAY CELEBRATED

HDFC Bank Parivartan, with the help of local NGOs and programme partners, celebrated World Indigenous People's Day in parts of Bihar, Jharkhand and West Bengal on 9 August 2023. The initiative aimed at highlighting the significance of youth as change-makers for the development of tribal communities through preservation of their culture and traditions, taking active leadership roles in the development of their own communities. Villagers were educated about the advantages of millet production, details of its cultivation and benefits. The programmes featured folk dances, folk songs, a fancy dress competition, display of tribal artefacts, and was attended by media persons and other NGO members working in the focus areas.



AWARENESS PROGRAMMES ON AGRICULTURAL PRACTICES HELD

HDFC Bank Parivartan, with the help of local NGOs and partners, held awareness programmes on farming practices, across the three states. The events were aimed at educating villagers on the use of small tools of agriculture, their specific purposes and utility. Farmers were also explained how to grow plants and vegetables in kitchen gardens, the importance of small group meetings, how to devise weekly plans, and the benefits of government schemes and bank account opening for ultra poor households. Around 45 farmers of the Jama Block in Jharkhand were also trained on fish fingerling care.



PARIVARTAN

A step toward sustainable progress

101.9+ 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



9,270+

VILLAGES COVERED
UNDER HRDP + FDP



13,355+

WATER CONSERVATION
STRUCTURES
CONSTRUCTED



57,980+

KITCHEN GARDENS
CREATED



13,340+

BIOMASS STOVES
DEPLOYED



55,125+

SOLAR LIGHTS
INSTALLED



10.86+ Lakh

HOUSEHOLDS
IMPACTED



38+ 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 (ZIEI)

ZIEI, 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



2.86+ Lakh*
 SCHOOLS IMPACTED



20.19+ Lakh*
 TEACHERS TRAINED



2.14+ 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



9.05+ Lakh
 WOMEN ENTREPRENEURS
 TRAINED



3.25+ Lakh
 INDIVIDUALS TRAINED



10,195+
 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



24,295+

HOUSEHOLD TOILETS
CONSTRUCTED



23+ Lakh

UNITS OF BLOOD
DONATED



1,810+

SANITATION DRIVES
CONDUCTED



1.87+ Lakh

PEOPLE BENEFITTED THROUGH
HEALTH CAMPS



7,025+

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:

- Aga Khan Rural Support Programme India
- Integrated Development Foundation
- Nav Jagriti
- Rastriya Grameen Vikas Nidhi
- Bhartiya Jan Uthan Parishad
- NIRDESH
- Oxfam India
- BISLD

Promotion of Education:

- Sri Aurobindo Society
- The Aangan Trust
- Head Held High Foundation

Skill Training And Livelihood Enhancement

- PRADAN



PARIVARTAN

A step towards sustainable progress