



CREATING  
 SUSTAINABLE  
 COMMUNITIES IN  
**CHHATTISGARH**

As of September 2024



- 2  
ZERO HUNGER
- 3  
GOOD HEALTH AND WELL-BEING
- 4  
QUALITY EDUCATION
- 5  
GENDER EQUALITY
- 6  
CLEAN WATER AND SANITATION
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AFFORDABLE AND CLEAN ENERGY
- 8  
DECENT WORK AND ECONOMIC GROWTH
- 12  
RESPONSIBLE CONSUMPTION AND PRODUCTION
- 13  
CLIMATE ACTION

# 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:

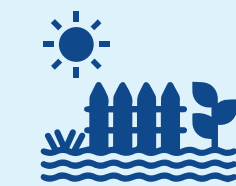
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.

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

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



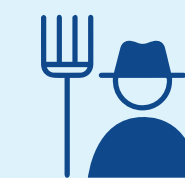
## FOCUS AREAS:



**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 Chhattisgarh



# Parivartan In Chhattisgarh

## 43.31+ LAKH LIVES IMPACTED

### RURAL DEVELOPMENT



**54,950+**  
 FARMERS TRAINED  
 HRDP+FDP



**3,540+**  
 BIOMASS STOVES  
 PROVIDED



**6,565+**  
 SOLAR LIGHTS  
 INSTALLED



**5,775+**  
 KITCHEN GARDENS  
 CREATED

### PROMOTION OF EDUCATION



**2.11+ Lakh\***  
 TEACHERS BENEFITTED



**34.60+ Lakh\***  
 STUDENTS IMPACTED



**48,790+\***  
 SCHOOLS REACHED

### HEALTHCARE AND HYGIENE



**2,270+**  
 SCHOOL SANITATION  
 UNITS INSTALLED



**4,200+**  
 INDIVIDUAL SANITATION  
 UNITS CONSTRUCTED



**8,710+**  
 INDIVIDUALS  
 TREATED

Focussed Development Programme		Holistic Rural Development Programme	
Districts		Districts	No. of Villages
Bastar	Korba	Bemetara	12
Kondagaon	Raigarh	Kondagaon	16
Dhamtari	Kanker	Mohla Manpur	15
Janjgir-Champa	Bilaspur	Sukma	15
Mahasamund			

### SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



**23,985+**  
 WOMEN ENTREPRENEURS  
 TRAINED



**9,415+**  
 YOUTH TRAINED

### FINANCIAL LITERACY AND INCLUSION



**56,215+**  
 FINANCIAL LITERACY  
 CAMPS CONDUCTED



**3.75+ Lakh**  
 PEOPLE REACHED

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

# RURAL DEVELOPMENT

Promoting holistic development of rural communities

## KEY INTERVENTIONS

With nearly 30% of the population below the poverty line & only 32% of the cultivable area irrigated, our Holistic Rural Development Programme (HRDP) has created sustainable communities through:

- Introduction of new agricultural techniques
- Provision of clean drinking water
- Government school capacity building
- Strengthening Self Help Groups & entrepreneurship ventures



## IMPACT IN CHHATTISGARH



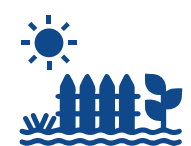
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**3,540+**  
 BIOMASS STOVES  
 PROVIDED



**6,565+**  
 SOLAR LIGHTS  
 INSTALLED



**5,775+**  
 KITCHEN GARDENS  
 CREATED



### **ALTERNATE FARMING TECHNIQUE AT HILLY REGIONS | DISTRICT - JASHPUR**

To promote alternate methods of farming at the hilly regions of Jashpur, HDFC Bank Parivartan, promoted the plantation and growth of fruit crops Mango and Banana with the Horticulture technique at the Bagicha block. Around 30 nano orchards were established in the first year, 160 orchards in second year, leading to 190 nano orchards that have been established by far. With the training provided on management and marketing of nano orchards, small and marginal farmers have started earning a substantial revenue in the region, leading to their overall upliftment by the way of adding nutritional value to their families.

### **ENHANCING SELF-RELIANCE AND EMPLOYMENT | DISTRICT - JASHPUR**

The population of Odka and Revre villages in Chhattisgarh mostly comprised small and marginal farmers who largely practiced rainfed farming due to lack of basic infrastructure to use groundwater. This made them vulnerable to the irregular rain patterns and compelled many to migrate for sustenance. Parivartan along with SRIJAN implemented a series of interventions to resolve this. Initially a focus group discussion was facilitated to understand existing problems. A field survey and site identification was done with the help of experts and community members. After understanding the issues faced, 2 large solar powered LIS (Lift Irrigation System) were installed covering an area of 92 acres of previously rainfed land. Today, 92 acres of land owned by 78 farmers is well irrigated leading to an increase in income and production levels. Additionally, now there is sufficient water for domestic uses and an increase in nutritional levels amongst beneficiaries' families.





**ESTABLISHING A MILLET BANK | DISTRICTS - GAURELLA, PENDRA**

The residents of Gaurella and Pendra faced various challenges including, inability to collect seeds, unavailability of infrastructure, lack in quantity and quality of the seeds, unavailability of records and lack of distribution facilities. The intervention staged by Parivartan and National Institute of Women, Child and Youth Development encompassed, establishment of seed banks in 8 villages, with additional facilities including storage drums and weighing machine and VDC training programmes.

The results of the project include,

- Increase in seed collection
- Development of infrastructure
- Increase in quality and quantity of the seeds
- Encouraging the use of traditional millet

**IMPROVING THE IRRIGATION SYSTEM | DISTRICTS - GAURELLA, PENDRA**

Farmers in Gaurella and Pendra grappled with insufficient irrigation and failure of water structure due to sandy soil which intensified during the summers. The budget was too high for marginal farmers to set up water structures such as borewells, wells and ponds. Moreover, due to low voltage and high cost of motor connection the issues could not be mitigated. To alleviate these issues Parivartan along with National Institute of Women, Child and Youth Development, introduced a new cropping system and set up 20 litre irrigation systems in 3 villages for 187 acres of land.

This had both qualitative and quantitative impact, encompassing:

- Increase in productivity of paddy to 15 quintals per acre.
- Increase in income of the farmers and reduction in farmer's debt.
- Increase in land under cultivation.
- Reduction in migration of farmers.
- Boost in group farming.





**INCENTIVISING HORTICULTURE | DISTRICTS - GAURELLA, PENDRA**

The people of Gaurella and Pendra faced unavailability of high quality seeds due to which they had to resort to excessive use of fertilisers and pesticides which led to decreasing quality of production. This further led to low selling prices for chilli and low income. Moreover, due to lack of awareness they found it difficult to adapt to new technology.

To mitigate these, following interventions were staged:

- Introduction of high quality seeds
- Use of bio-pesticides and bio-fungicide
- Balance in use of liquid NPK as a fertiliser
- Market availability to sell chillies.
- Support for processing units.

The initiative led to a rise in the selling price of chilli which increased the farmers' income. Moreover, availability of a large market to sell the produce and increase in the number of the farmers participating were also enhanced.

**REVAMPING WATER RESOURCES | DISTRICT - GARIABAND**

HDFC Bank Parivartan and National Institute of Women, Child and Youth Development have built 104 ponds in the farms for rainwater harvesting. The farmers of this region faced lack of water bodies at farm lands, mitigation of water logging, lack of additional source of income apart from farming, and lack of water conservation structures. These challenges were successfully mitigated through the intervention which encompassed creating awareness on rainwater harvesting and establishment of 104 farm ponds (450 cubic metre each). The impact of this intervention includes, increase in income of farmers, rise in productivity, increase in rainwater harvesting, providing better livelihood opportunities to the farmers and groundwater replenishment.





**MODERN FARMING TECHNIQUES TO IMPROVE LIVELIHOODS | DISTRICT - BASTAR**

To promote modern cultivation practices of farming and improve livelihood and nutrition in Bastar block of Chattisgarh, HDFC Bank Parivartan, conducted a baseline survey to map existing resources and plans. Through this project, crop and credit planning was provided amongst SHGs. Following training was provided that helped creating new agriculture entrepreneurs:

- Field preparation
- Trellis making
- Organic compost
- PDM (Pest and Disease Management)
- Nursery raising
- Mulching

Small and marginal farmers learnt trellis technology at large scale. The intervention substantially helped farmers in improving their household income and adding nutritional value in daily household consumption. Farmers are also earning and investing back in agriculture.



**MICRO IRRIGATION SYSTEM TO IMPROVE AGRICULTURE | DISTRICT - NORTH BASTAR KANKER**

The project is being implemented by HDFC Bank in collaboration with the CREDA Department. The objective of the project is to ensure access to water through the micro irrigation system. To implement this project, women farmers and their families came together and actively participated in irrigation system installation. During dry spells, the irrigation system helped securing crops and enabled the farmers to take crops like wheat, black gram, millets and vegetables in Rabi season. The intervention benefitted 109 women farmers and assured proper irrigation in 107 acres of land.



**TRAINING ON MUSHROOM CULTIVATION TO HELP UNDERPRIVILEGED | DISTRICT - RAIGARH**

Under Parivartan, HDFC Bank selected women beneficiaries from marginalised sections of society. To improve the quality of life of women, training on mushroom cultivation was provided. Initially, the basic infrastructure support inclusive of mushroom spawn for the first cycle and on-field demonstration was provided. With the full-fledged training of marketing and management of mushrooms, women farmers were able to earn additional income for livelihood. Apart from the above, the nearby villages took this intervention as a role model for their village.





**INTRODUCTION OF DRIP & SPRINKLER IRRIGATION IN KONDAGAON | DISTRICT - KONDAGAON**

To overcome the challenge of low agricultural productivity and scarcity of water, HDFC Bank Parivartan established advanced irrigation techniques like drip & sprinkler. The project was introduced in 15 villages of Kondagaon. Starting with the training to use the irrigation system, farmers have now become capable of selling produce in markets and learnt preparation of quality seedlings. This leads to improved quality of life for farmers. The intervention convinced farmers the efficient use of water-saving technology. The agricultural productivity was increased by 20% and reduced the water usage by 30% as drip irrigation makes sure water reaches the crop's roots.



**ILLUMINATING VILLAGES WITH SOLAR STREET LIGHTS | DISTRICTS - BALOD, BEMETARA, DURG AND KANKER**

HDFC Bank Parivartan, with the support of Care India Solutions for Sustainable Development, installed 200 LED solar street lights across Balod, Bemetara, Durg, and Kanker districts of Chattisgarh. Villagers were happy with the solar lights installation as they can now freely walk on roads at night or during rains, avoid encounters with theft and wild animals, get a sense of security, and have an alternative light source during power outages. The intervention aims at creating climate friendly energy eco-systems in villages thus enhancing the well-being and security of its residents.

**MILLET CARNIVAL CELEBRATED IN CHATTISGARH | DISTRICT - RAIPUR**

HDFC Bank Parivartan and National Institute of Women Child and Youth Development held a Millet Carnival to promote the sale of millets and millet-based value-added products. A display-cum-sale outlet was established for three days in Raipur, Chhattisgarh. The programme was jointly organised by IIMR, Hyderabad, and Chattisgarh state (Minor Forest product) Association, and was inaugurated by the Chief Minister of Chattisgarh.



**HOLISTIC DEVELOPMENT FOR 15 VILLAGES | DISTRICT - MOHLA MANPUR**

Robust infrastructures that support rural populations play a significant role in improving the quality of life across villages. Strengthening of rural institutions, boosting irrigation facilities, encouraging chemical free farming and bringing SMART education to villages will help all round development of rural systems. HDFC Bank Parivartan in association with Centre for Advance Research and Development is working in 15 target villages. Interventions like transforming 3 traditional schools into Smart Schools, installing 150 solar street lights and 30 solar -based clean drinking systems are under way. Agriculture of millets on 740 acres of land will be promoted and a millet-based bakery will be set up along with a dal mill. 310 acres of land will be brought under floriculture while boosting irrigation facilities available to farmers.



**A BLUEPRINT FOR RURAL PROSPERITY | DISTRICT - KONDAGAON**

To address the pressing issues of low incomes, limited education, and scarce resources in Kondagaon, HDFC Bank Parivartan and Ambuja Cement Foundation are launching a transformative project. This project also includes:

- Boosting income for 3,500 farmers through drip irrigation and seed banks
- Promoting 16 community enterprises, including bell metal artisans and SHG businesses
- Upgrading 8 government schools into smart schools
- Irrigating 700 acres of land and introducing chemical-free farming on 2,000 acres
- Ensuring clean drinking water for 8 villages
- Powering 16 villages with renewable energy solutions

This initiative aims to uplift rural communities by integrating agricultural development, education, and sustainable energy solutions.

**ENHANCING LIVES THROUGH HOLISTIC DEVELOPMENT | DISTRICT - SUKMA**

In Sukma's tribal regions, where poverty and resource scarcity are prevalent, HDFC Bank Parivartan and AROH Foundation are working to improve quality of life through comprehensive development. This project also includes:

- Increasing income for 5,000 farmers
- Establishing 17 community-led enterprises
- Converting 8 schools into smart schools
- Irrigating 800 acres of land and promoting chemical-free farming on 600 acres
- Providing clean drinking water and renewable energy solutions

This project focuses on sustainable practices and preserving local cultures while promoting self-sufficiency and community growth.





# PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

## KEY INTERVENTIONS

### ZERO-INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES

The ZIEI is one of the largest-ever programmes to facilitate wide-scale, systematic implementation of grassroots innovations to improve existing systems & processes at minimal cost. In Chhattisgarh, **over 2.11 Lakh teachers** have been oriented for this programme, reaching **over 34,860 schools** that are now successfully implementing innovative ideas.

### SMART SCHOOLS | DISTRICT - RAIGARH

HDFC Bank's Parivartan has introduced smart schools in Chhattisgarh to make learning fun & effective. Besides improving attendance, the intervention has also led to better grasping & attention capacity among students. Smart educational boards with pre-installed content have made learning more interesting. Its educational content is aligned with the state board curriculum. The initiative has covered **16 schools**, thus reaching **over 3,300 students**.

### NATIONAL GIRL CHILD DAY OBSERVED IN MAHARASHTRA AND CHATTISGARH | DISTRICT - DURG

HDFC Bank Parivartan and CARE India conducted an event in the Patan (Durg) region of Chattisgarh which encouraged the children to compete in science projects, skits and rangoli in the school. Around 120 students, parents, teachers, sarpanch and other local officials participated in the programme.



\*Inclusive of immediate & extended beneficiaries

## IMPACT IN CHHATTISGARH



**2.11+ Lakh\***  
 TEACHERS BENEFITTED



**48,790+\***  
 SCHOOLS REACHED



**34.60+ Lakh\***  
 STUDENTS IMPACTED



# SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling people in their occupations & training them for placement

## KEY INTERVENTIONS

### EMPLOYABLE SKILLS FOR CHHATTISGARH'S YOUTH | DISTRICT - BILASPUR

HDFC Bank Parivartan, in association with National Skill Development Agency, launched an intervention for imparting job-oriented skills to the youth. During the implementation in district Bilaspur, 1430 underprivileged youth were trained in various certificate courses like General Duty Assistant, Electrical Assistant, Retail / Sales Associates, Tally and Front Office. The course curriculum comprising a dynamic mix of classroom training, on-the-job training and practical internships, involvement of parents and guardians in the mentoring process and a feedback programme to ensure improvement helped bring out the best in the trainees. A key differentiating factor was providing the refresher training through additional, advanced courses to continually upgrade their skills and increase their employability. The trainees were assisted in job placements and also provided additional support through initiatives like counselling, hand-holding and setting up of an alumni network, ensuring their stability in new work environments, improved efficiency and productivity. The intervention has helped the unskilled youth of the district gain valuable marketable skills.



## IMPACT IN CHHATTISGARH



**23,985+**  
 WOMEN ENTREPRENEURS  
 TRAINED



**9,415+**  
 YOUTH  
 TRAINED

**EMPOWERING YOUTH WITH SUITABLE SKILLS | DISTRICT - MAHASAMUND**

A society can truly progress only when its marginalised sections are suitably empowered. To meet this objective, HDFC Bank Parivartan has partnered with Ambuja Cement Foundation to provide skills-based training to more than 1480 marginalised people in the age group of 18 to 30 years. Women aspirants will be an important part of this upskilling drive. On completion of training, they will get an assessment certificate through an independent agency and will be provided with placement assistance. The trained youth will be supported for a year after the training is completed.

**PROJECT STREE (SOCIAL TRANSFORMATIVE RURAL ECONOMIC EMPOWERMENT) | DISTRICTS - BILASPUR, MAHASAMUND, JANJGIR CHAMPA, DHAMTARI**

The initiative focuses on local economic activation and envisages suitable cluster value chain development interventions in both the farm and non - farm sector targeting outcomes by way of economic empowerment and increase in incomes. The key deliverables include increasing income of 27000 individuals (10,000 as members of Producer Organisations formed & strengthened under the project and 17,000 members who aren't members). A total of 20 Producer Organisations or POs are being organised through aggregation of smaller institutions like FPOs, SHGs and other informal groups. 3+ Input shops and approx. 3+ Common Facility Centres (CFCs) are being developed while 80 Business Development Services (BDS) providers are being identified and developed. These providers could be entrepreneurs, corporates, financial institutions etc. Major interventions are being undertaken in the agri-business value chains, agriculture and horticulture, dairy, poultry and goat rearing. The programme entails preparing and implementing a range of business plans, facilitating synergy with a range of service providers, as well as twinning various schemes of the government for sustainable up-scaling and replication of competitiveness and livelihood-oriented interventions. The programme targets the relatively economically weaker segments of the populace, specifically women and focuses on such value chains with a higher degree of comparative advantage. The holistic and integrated approach across these interventions is expected to maximise the sustained impact of the programme, specifically on income levels of marginalised women artisans and farmer stakeholders in the identified districts.



**EMPOWERING YOUTH FOR SUCCESS | DISTRICT - MAHASAMUND**

In Mahasamund, where unemployment and limited educational opportunities are challenges, HDFC Bank Parivartan and Ambuja Cement Foundation are implementing a youth-focused skill development programme. This project also includes:

- Educating families and youth about career options
- Providing customized training with a mix of classroom, practical, and on-the-job experiences
- Facilitating job placements through industry partnerships and ongoing support
- Engaging parents and maintaining alumni connections for sustained impact

This initiative aims to provide 1,400 rural youth with essential skills and ensure a 75% placement rate, fostering future opportunities and growth.





# HEALTHCARE AND HYGIENE

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

## KEY INTERVENTIONS

### SANITATION FOR ALL

Parivartan has worked extensively in effecting behavioural changes in the space of sanitation. Over 120 awareness drives were conducted across several districts in Chhattisgarh. It also focused on constructing over **4,200 household toilets** across the state to provide easy access to better sanitation facilities.

### SCHOOL SANITATION

Ensuring access to hygienic facilities in Chhattisgarh's schools, Parivartan has constructed over **2,200 toilets**. Improving student regularity, they've cumulatively benefitted over **58,680 children** across the state.

### MENSTRUAL HEALTH MANAGEMENT

An all-inclusive educational session on menstrual health & hygiene is imperative in rural schools. Our Health & Hygiene pillar conducts awareness sessions to educate girls on their own health: including topics such as menstruation & nutrition.

### SANITATION UNIT INAUGURATED AT A SCHOOL IN CHATTISGARH | DISTRICT - KABIRDHAM

Children deserve a healthy learning environment with easy access to safe and sustainable water, sanitation, and hygiene (WASH) services. To provide a better sanitation facility, HDFC Bank Parivartan and AROH Foundation constructed sanitation units for girls and boys in two government schools in the remote tribal villages of Bodla Block in Chattisgarh. 10 schools have been converted into smart schools by providing smart class, sanitation unit, library and laboratory. The sanitation unit at Shaskiya High School in Ghongha, Kabirdham was inaugurated in the presence of AROH field team and the school authorities.



## IMPACT IN CHHATTISGARH



**2,270+**

SCHOOL SANITATION  
 UNITS INSTALLED



**4,200+**

INDIVIDUAL SANITATION  
 UNITS CONSTRUCTED



**8,710+**

INDIVIDUALS TREATED

# FINANCIAL LITERACY AND INCLUSION

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

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



## IMPACT IN CHHATTISGARH



**56,215+**  
 FINANCIAL LITERACY  
 CAMPS CONDUCTED



**3.75+ Lakh**  
 PEOPLE REACHED



# STORIES OF PARIVARTAN

## SKILL TRAINING FOR ECONOMIC INDEPENDENCE

**LOCATION: RAIPUR**

**BENEFICIARIES: 11 WOMEN GROUPS**

### THE CHALLENGE

Empowering women from marginalised communities has a deep impact on their overall well-being. Not only do they achieve economic independence and self-confidence but also contribute to the household income and inspire others in the community.

### OUR INTERVENTION

HDFC Bank Parivartan has supported and equipped women from 11 groups to start their own home-based agri-enterprises, like a mini rice mill, atta chakki etc. They were also supported with the processing machinery along with weighing balance & stitching/sealing machines and were also provided the necessary training and market linkage to help sell their products.

### THE RESULT

Women farmers from all 11 groups have seen multifold increase in their incomes. Not only have they become economically independent but have also contributed immensely to the self-sufficiency of the entire community.



# STORIES OF PARIVARTAN

## PROMOTING ECO-FRIENDLY BAMBOO CRAFT FOR LIVELIHOOD ENHANCEMENT

**LOCATION: GARIABAND**  
**BENEFICIARIES: 30 YOUTH**

### THE CHALLENGE

Youth from rural Chhattisgarh are grappling with unemployment and the necessary skills to earn a better livelihood for themselves. Add to it the lack of proper infrastructure and options which leads to them living a life in poverty.

### OUR INTERVENTION

HDFC Bank Parivartan provided 30 marginalised youth from 5 villages of the Gariband district with 3600 desi bamboo saplings to promote eco-friendly bamboo arts and crafts. A production unit was set up and the youth were provided the required training and support to sell their products. Bamboo has also been planted on unirrigated or barren lands thus leading to a better use of resources.

### THE RESULT

Preserving a traditional craft form and turning it into a business by promoting entrepreneurship has given a huge boost to the rural economy. The group now makes sustainable income and are able to confidently earn livelihood for themselves and their families.



# PARIVARTAN HIGHLIGHTS

## PERSONLIED EYE CHECK-UP CAMP

On 30th May, a successful eye check-up camp was facilitated at Bilaspur by the Hand in Hand India Foundation. The event, part of the Eye Mitra program in partnership with Essilor, served 46 trainees, promoting self-reliance and health awareness. Twelve participants received personalised counselling during the camp. This initiative highlighted the importance of regular eye check-ups and was well-received by both trainees and staff. Hand in Hand India has committed to continued support through future mobilisation camps and awareness activities.



## AWARENESS PROGRAMMES AGAINST TOBACCO CONSUMPTION

Initiating a proactive stance against tobacco consumption, HDFC Bank Parivartan, along side local partner organisations, organised multiple awareness programmes across the state. These sessions were organised on World No Tobacco Day. The programme focused on highlighting the adverse impacts of tobacco usage and the imperative nature of quitting. As part of these efforts, individuals actively committed to ending their tobacco use.



## EMPOWERING LIVES BY SKILLING THE YOUTH

HDFC Bank Parivartan and Ambuja Cement Foundation collaborated to establish a Skill Development Center in Bilaspur. Ankita Sahu, a local resident, received training at this center and subsequently secured employment at a prominent retail outlet. Apart from contributing to her family's income, Ankita's achievement also elevated her family's social status and fulfilled her personal aspirations.



# PARIVARTAN

A step toward 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 (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



**2.87+ 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



## OVERALL IMPACT



**24,295+**

HOUSEHOLD TOILETS  
CONSTRUCTED



**23+ Lakh**

UNITS OF BLOOD  
DONATED



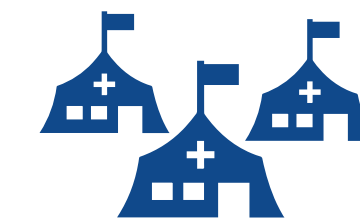
**1,810+**

SANITATION DRIVES  
CONDUCTED



**1.87+ Lakh**

PEOPLE BENEFITTED THROUGH  
HEALTH CAMPS



**7,445+**

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:

- Udyogini
- Watershed Organisation Trust
- National Institute Of Women Child And Youth Development
- Ambuja Cement Foundation
- Gramin Vikas Trust
- Aroh Foundation
- Vrutti
- Indo Global Social Service Society (IGSSS)
- CARE India
- Pradan
- Srijan

### Promotion of Education:

- Sri Aurobindo Society
- Magic Bus India Foundation

### Skill Training and Livelihood Enhancement:

- Tata Institute Of Social Sciences

