



CREATING  
SUSTAINABLE  
COMMUNITIES IN  
**GUJARAT**

As of December 2023



-  2 ZERO HUNGER
-  3 GOOD HEALTH AND WELL-BEING
-  4 QUALITY EDUCATION
-  5 GENDER EQUALITY
-  6 CLEAN WATER AND SANITATION
-  7 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:

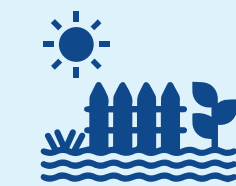
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.



**100+ MILLION**  
Lives impacted

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

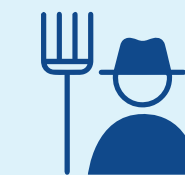
## FOCUS AREAS:



**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 Gujarat



# Parivartan In Gujarat

## 51.32+ LAKH LIVES IMPACTED

### RURAL DEVELOPMENT



**71,255+**  
 FARMERS TRAINED  
 HRDP+FDP



**180+**  
 BIOMASS STOVES  
 PROVIDED



**690+**  
 SOLAR LIGHTS  
 INSTALLED



**2,585+**  
 KITCHEN GARDENS  
 CREATED

### PROMOTION OF EDUCATION



**31,090+\***  
 STUDENTS  
 IMPACTED



**215+\***  
 SCHOOLS  
 REACHED

### SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



**50,765+**  
 WOMEN ENTREPRENEURS  
 TRAINED



**3,215+**  
 YOUTH  
 TRAINED

### HEALTHCARE AND HYGIENE



**1,760+**  
 TOILETS  
 CONSTRUCTED



**14,520+**  
 STUDENTS  
 REACHED

### FINANCIAL LITERACY AND INCLUSION



**86,320+**  
 FINANCIAL LITERACY  
 CAMPS CONDUCTED



**5.96+ Lakh**  
 PEOPLE  
 REACHED

Focused Development Programme		Holistic Rural Development Programme	
Districts		Districts	No. of Villages
Ahmedabad	Mahisagar	Amreli	15
Banaskantha	Navsari	Gir Somnath	14
Bhavnagar	Rajkot	Kheda	15
Chhota Udaipur	Sabarkantha	Panchmahals	20
Dang	Surendranagar		
Jamnagar	Dahod		
Junagadh	Kutch		

\*Inclusive of immediate & extended beneficiaries

\*Impact numbers as of September 2023



# RURAL DEVELOPMENT

Promoting holistic development of rural communities

## KEY INTERVENTIONS

Agriculture in the hot & semi-arid Gujarat is largely dependent on erratic monsoon and to top it all only 35% of its cultivated area is under irrigation. Hence, the Bank - under its **Holistic Rural Development Programme (HRDP)** - mainly works towards improving:

- Agricultural practices
- Horticulture
- Orchard farming
- Soil & water conservation measures
- Natural resource management

### CLEAN WATER FOR ALL | DISTRICT - SABARKANTHA

In order to provide farmers an efficient water supply, Parivartan introduced the **Micro Irrigation System (MIS)** in 10 villages of Gujarat, resulting not only in the improvement of yield but also produce. It has allowed farmers to reduce their water requirement per unit area & has **improved irrigation efficiency by 50%**.

Currently covering about 20 acres, the Bank plans to replicate the project in other villages by organising exposure visits. Parivartan has additionally facilitated the creation of Water Conservation committees to collectivise the decision making process.

## IMPACT IN GUJARAT



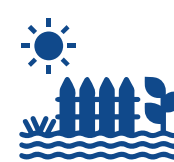
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**690+**  
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 KITCHEN GARDENS  
 CREATED

**SAVING DISAPPEARING LIVELIHOODS ON A RIVER'S BANK | DISTRICT - KHEDA**

Central Gujarat's expanding deep & narrow ravines are prone to mass erosion during monsoons - threatening the livelihoods of those living near them. To stop this phenomenon, Parivartan constructed gabions to restrict flow & speed. Gabion structures are used for soil and water conservation. It is a welded wire cage or box filled with materials such as stone to stop runoff. About 55 gabion structures have been planned and 36 have been constructed. Due to these structures and other efforts like land levelling & tree plantation by Parivartan, today all beneficiaries experience reduced soil erosion & decreased spread of ravine toward the mainland.

**DEVELOPMENT OF WATER RESOURCE STRUCTURES | DISTRICT - SABARKANTHA**

To prevent water source depletion, it has to be used judiciously & allowed to seep into the ground. The Bank has been working on developing water resource structures to help farmers have access to it during summers & improve the region's ecology by **constructing over 4 check dams**. They've had a multi-fold impact on the lives of the villagers, besides aiding irrigation & improving groundwater levels. The development has also resulted in:

- Conservation of surface water
- Recharge of wells & ponds
- Availability of drinking water
- Growth of agri-allied activities
- Increase in vegetative cover



## SEEKING AGRONOMIC SOLUTIONS TO POVERTY | DISTRICT - GIR SOMNATH

Despite the significant strides made by Gujarat in terms of rural development, inequities still persist: 16% of its population is socio-economically marginal, more than a quarter are bogged down with debts, while nearly 2 out of 5 of the state's residents are illiterate. In addition, some of the biggest challenges faced by Gujarat's farmers include low productivity, limited market linkages & erratic water sources. To address these problems, the Bank - in partnership with TechnoServe - has taken it upon itself to carry out a livelihood enhancement programme in 10 villages in the district of Gir Somnath. Focusing on mango farmers in the region, the programme intends to:

- Strengthen farmer institutions
- Improve mango yield & quality
- Develop market systems for the farmers
- Build capacity for sustainable water usage
- Increase production

Besides training sessions, the Bank also helped in identifying various pests & insects in the beneficiaries' orchards thus further aiding in boosting production.



## **PROMOTING SUSTAINABLE AGRICULTURE THROUGH COLLECTIVISATION | DISTRICT - GIR SOMNATH**

Despite making significant strides in bringing about rural development, Gujarat still faces many problems in its agricultural sector - particularly in places like Gir Somnath. According to an assessment of the region, the problems faced by its farmers were identified as:

- Low productivity
- Limited market participation
- Erratic water availability

Parivartan - in partnership with TechnoServe - hence decided upon collectivising the farmers under Farmer Producer Companies (FPCs). The model brings together farming households who have limited information, access to inputs & bargaining power at the individual-level. Through FPCs, these farming households now benefit from a range of services, including among many others:

- Input supply
- Collective marketing of produce
- Market price discovery
- Post-harvest management
- Storage solutions to cater to institutional buyers

Given the continual success, Parivartan & TechnoServe have established an FPC to aid farmers cultivating mangoes with forward and backward market linkages.





**PROTECTING AGRICULTURE THROUGH MILLET FARMING | DISTRICT - KHEDA**

The banks of the Mahi river have long been suffering from soil erosion & degradation arising from the formation of deep ravines. The spread of the latter, in addition to moderate levels of local rainfall & lack of available fodder for animal husbandry, has seriously jeopardised the livelihoods of farmers in the region who largely depend on cash-crop cultivation. Over 27,000 hectares of common land - which encompasses the livelihoods over 74,000 households in the region - has been affected as a result of its spread.

The issue was hence taken up by Parivartan & the committees of 10 nearby villages, who eventually decided upon high quality millet seeds as the solution to the issue due to their durability. After raising Rs. 8 lakh from 1,093 farmers in order to buy them, these seeds are now helping the beneficiaries of the initiative to increase their productivity sufficiently, thus raising the overall standard of living along the Mahi's banks.

**SUPPORTING MANGO FARMERS | DISTRICT - GIR SOMNATH**

Parivartan along with TechnoServe designed a programme in the Gir Somnath region that aims to help around 1,000 farmers cultivating mangoes realise their full potential by:

- Training them on improved growing techniques
- Working to strengthen farmer institutions
- Capacity building to sustainably manage critical water resources

Parivartan developed a four-part training module and recruited farmers from 10 communities to join the programme. The team carried out individual and group training sessions with farmers, using picture-based presentations and practical demonstrations to help farmers understand the techniques. These 1,000+ farmers now apply these lessons on their own mango orchards to increase their yield and reap considerable benefits.







**ENHANCING LIVES WITH SOLAR ENERGY | DISTRICT - NARMADA**

Parivartan along with Aga Khan Rural Support Programme, implemented activities related to rural development in 12 villages in Narmada district of Gujarat. The group comprises 9 acres of land with a total of 7 farmers. A project meeting was conducted with the committee members and the farmers involved in a solar-based group well scheme to create a group of farmer beneficiaries. This was followed by installation of solar panels, pumping machinery and removal of 3 meters of mud from old wells. Some of the crops cultivated post intervention were pigeon pea, beans, cotton, sorghum and has helped farmers gain a sizable produce and income.



**SUPPORTING ANIMAL HUSBANDRY | DISTRICT - KHEDA**

Jashoben Parmar comes from Hathipura village and has a family of 7 members who are dependent on agriculture and animal husbandry. During monsoons, her animals were affected by diseases caused due to a lack of good flooring which made them sick and affected the milk production adversely. Parivartan aided her by providing financial support of Rs.3000 for the construction of a strong flooring. Today, her animals don't have to sit in the mud and don't get sick, thus providing her good milk production and a steady source of income.



**BEATING BRUCELLOSIS THROUGH VACCINATION | DISTRICT - CHHOTA UDEPUR**

Brucellosis is a bacterial disease caused by various Brucella species, which infect cattle, swine, goats, sheep and dogs. This was a serious concern for cattle owners in Gujarat. Parivartan along with the Department of Animal Husbandry launched a vaccination programme and conducted awareness camps for prevention of these contagious diseases in animals. This also aided in generating awareness amongst livestock owners about this disease. A total of 2000 doses for the whole Chhota Udepur district have been supplied.



**SOLAR BASED IRRIGATION FOR DEVELOPMENT | DISTRICT - KHEDA**

In Dhundi village of Gujarat, 31 farmers have been positively impacted due to implementation of solar based irrigation. Today, 24 acres of farmland is sustainably cultivable. Inspired by this, 12 farmers have decided against having new borewells on their farmland, thus saving groundwater exploitation caused due to excessive drilling of borewells.



**EMPOWERING COMMUNITIES WITH CUSTOM HIRING CENTERS | DISTRICT - CHHOTA UDEPUR**

In Chhota Udepur, majority of the farmers come under small and marginal category and this makes purchase and use of hi-tech farm machineries in the area unaffordable. But mechanisation of farm activities is essential to increase production. Though subsidies are being provided for farm machinery, not all farmers have the means to afford them. To resolve this Parivartan along with CARE India established Custom Hiring Centers (CHCs) under a project called “Empowering Smallholder Farmers through Strengthening Agri & Allied Clusters”. In 2021-22, 2 units of CHCs were established in 2 clusters, one in Nani Khandi Village and another in Puniyawant Village.

The objectives of Custom Hiring Centre were as follows:

- Set up an SHG within the village to provide machinery on rental basis
- Provide marginal farmers access to farm machinery
- Reduce the cost of cultivation.
- Ensure timely availability of agricultural machinery

Established SHGs in both clusters provided rotavator, cultivator, karab and puddler with rings to farmers on a rental basis. Various training sessions on financial literacy, leadership, entrepreneurship, marketing and promotion, maintaining books of record, income and expenditure were conducted. As a result, the members became more aware and interested in improving their standard of living. Today, the farmers have access to required equipment and the SHG has a monthly saving of Rs.20,245.

**PROMOTING NUTRITIONAL SECURITY WITH KITCHEN GARDENS | DISTRICT - CHHOTA UDEPUR**

Chhota Udepur is a district in the eastern part of Gujarat with 80% tribal population. Most of the population is dependent on agriculture for their sustenance. But due to rainfed agriculture, changing climate and lack of market linkages smallholder farmers struggle to make ends meet. This has also made migration a rampant phenomenon in the area. To resolve this, Parivartan with CARE India, did an extensive survey in the 25 clusters of the project area to understand the needs and problems faced by people. The feedback received was studied by the project team and ten of the most common vegetables as well as tools used in the area were identified. 700 farmers from 28 clusters were provided with a gardening kit containing the identified seeds and tools. Additionally, the farmers were trained and advised not to use chemical fertilisers and insecticides. Today, 70% of the farmers have been able to reduce their vegetable expenses and 38% farmers have improved health conditions by producing healthy chemical-free vegetables.





**INCOME GENERATION VIA RICE MILL | DISTRICT - CHHOTA UDEPUR**

The marginalised rural population of Village Moti Rasli in Pavi Jetpur Block, Chhota Udepur, Gujarat had the inefficiently run Yogi Sakhi Mandal SHG that lacked proper knowledge of SHG processes. HDFC Bank Parivartan, in association with CARE India, also identified a need for a rice mill in the village. To solve the twin issues, an intervention was launched under the HRDP programme, to train the SHG members in running an income-generating mini rice mill based on the service model. The rice mill was funded through the intervention and a safe storage shed was also constructed for the mill. Today, villagers get their paddy polished into rice for free in their own village without having to travel to neighbouring villages. The remaining husk is collected by the SHG and sold in the market. The profit is shared among the SHG members.



**UPLIFTMENT OF TRIBAL COMMUNITIES THROUGH BETTER LIVESTOCK MANAGEMENT**

DISTRICT - CHHOTA UDEPUR

The rural population in the tribal Chhota Udepur District of Gujarat are mostly small landholders, largely dependent on agriculture and livestock rearing for their livelihood. Their lack of scientific knowledge of animal rearing results in the animals facing issues like smaller lifespans, higher incidence of diseases and lower milk production. The villagers needed training on new age scientific practices of livestock management. HDFC Bank Parivartan in association with CARE India launched an intervention across 45 villages to train livestock rearers, providing them with resources like mustard seed pellets, mineral mixtures, rumen bypass fat powder, cattle feeders, milk cans and soaps. They were also trained on aspects like food and water requirements, milking practices, vaccinations, deworming and shed maintenance. As a result, the average milk production has increased from 5 litres a day to 9 litres a day. The fat content in milk has increased by 1 fat unit per litre. Average daily income has increased by Rs.150. A higher incidence in animal pregnancies is being observed. The animals are now fetching a higher price in the market.



**ENHANCING INCOME OF MANGO FARMERS | DISTRICT - GIR-SOMNATH**

The aim of this programme is to increase the income of mango producing farmers. The challenges faced by the farmers include low productivity, limited participation and unreliable irrigation sources. HDFC Bank Parivartan and TNS India Foundation have mitigated these issues by enabling the Kesar mango farmers to sell their produce with a wide pool of traders like Mother Dairy, Big Basket, Reliance Fresh etc, which would help increase their income. For this purpose a Farmer Producer Company (FPO) has also been incorporated which would encourage mobilisation activities. The intervention helped the farmers in the reduction of cost of inputs for fertilisers and pesticides and an increase in income due to fixed mango prices. It also created availability of markets to sell mangoes which led to the increase in farmers' reach to 8 states and 24 cities of India.





**DISTRIBUTION OF HIGH QUALITY SEEDS OF BAJRA | DISTRICT - KHEDA**

HDFC Bank Parivartan introduced the 6kgs of quality seeds - 86M11 and 88M22 for the cultivation of Bajra. Under the intervention, Hansaben, a woman farmer, cultivated these Bajra seeds on her agricultural land. She noticed an increase in the yield of 140 kgs. Also, the dry fodder quantity was increased. Around 400 bundles of dry fodder were produced. It generated an alternative revenue source. Apart from the above, quality fodder improved the quality of milk for big ruminants, which increased per day sale of milk. Hansaben earned a total profit of Rs 85, 070 with the seed distributed.

**ENSURING ECOLOGICAL BALANCE WITH SOLAR STREET LIGHTS | DISTRICT - DANG**

HDFC Bank Parivartan, in association with Indo Global Social Service Society, will install 1000 solar street lights in 15 cities of 5 states including Gujarat. 425 solar street lights have already been installed in 15 target cities. This environment-friendly modern technology solution will reduce carbon footprint and create sustainable livelihood options for people living in the area.

**KRISHI RISHI SANT YATRA HELD TO PROMOTE NATURAL FARMING IN GUJARAT | DISTRICT - JUNAGADH**

HDFC Bank Parivartan and Ambuja Cement Foundation organised Krishi Rishi Sant Yatra - a tractor rally to promote natural farming in Gujarat. 55 villages participated in the 10-day event held in January. The programme was aimed at promoting cow-based farming and creating a favourable environment in villages.





### **NATURAL RESOURCE MANAGEMENT TO EMPOWER 5000 HOUSEHOLDS | DISTRICT - BANASKANTHA**

Farmers of the Banaskantha district in Gujarat are mainly dependent on rain-fed agriculture for their livelihood. Many villages in the region are currently grappling with depletion of natural resources, limited irrigation facilities and lack of market linkages to sell their produce. In addition, the unorganized communities and lack of adequate knowledge has added to their woes. HDFC Bank Parivartan and Collectives for Integrated Livelihood Initiatives is working on water management in the area and training the farmers for its efficient utilization.

- Developing water resources through harvesting and conservation techniques
- Bringing 440 acre of land under irrigation
- Promoting organic farming to improve soil health and productivity
- Strengthening farmers and institutions through training and capacity-building

The activation is expected to increase crop productivity average by 30-80%, ultimately leading to better returns for the farmer. Women farmer producer groups are also being formed to enhance market access. This will directly impact 5,000 households and 30,000+ individuals.

### **RESTORING BIO-DIVERSITY | DISTRICT - JAMNAGAR**

With a vision of creating habitats that allow communities to be resilient to disasters, adapt to climate change, and thrive, HDFC Bank Parivartan and Aga Khan Agency for Habitat India are working in the Jamnagar district of Gujarat to address the vulnerability of the project area to periodic cyclones and the salinity of cultivable lands. The plan involves planting mangroves in the coastal region, which can mitigate the effects of cyclonic storms and storm surges. Additionally, the mangroves can help reduce soil salinity, thereby enhancing soil fertility. The combination of salinity and storm surges has forced people to seek other income opportunities, such as labor or migration to other states. By establishing fruit-bearing plantations, the project can provide alternative livelihood options for these communities. Additionally, the intervention aims to install solar street lights, promote drip irrigation to improve soil health and water table, in the project villages. The impact is set to benefit nearly 15,000 individuals.

### **GROUNDWATER MANAGEMENT FOR EFFECTIVE IRRIGATION | DISTRICT - BHAVNAGAR**

Agriculture in the coastal Saurashtra region is largely dependent on groundwater aquifers. Irrigation wells and prevailing farming practices have caused the withdrawal of a large quantity of groundwater making a large area susceptible to seawater intrusion. This excessive withdrawal is having a multiplier effect on the impacts of salinity ingress and groundwater quality deterioration. HDFC Bank Parivartan along with Coastal Salinity Prevention Cell is working on increasing water supply for irrigation in the area through Integrated Water Resource Management in 40 villages positively impacting nearly 25,000 individuals. Farmers will also be trained in the effective use of groundwater with storage and capacity enhancement. New Check dams, Farm Ponds, Well Recharges, Bore Well Recharges, and Gabions will be constructed and old ones will be repaired.



# PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

## KEY INTERVENTIONS

### **CURATED TRAINING FOR TEACHERS** | DISTRICT - SABARKANTHA

Parivartan built a training programme for 15 Science teachers of 12 upper primary schools in Khedbrahma block of Sabarkantha District. The training mainly focused on hands-on teaching approach where teachers conduct various activities using available material and ready-made material which can be easily used in a classroom with students. The importance of a separate science lab was also emphasized in the training and once the schools reopened, they were provided with curated science lab material. The TLM (teaching learning material) was designed in such a way that children enjoy creating something and also learn different concepts of science with ease.



## IMPACT IN GUJARAT



**31,090+\***  
 STUDENTS  
 IMPACTED



**215+\***  
 SCHOOLS  
 REACHED

\*Inclusive of immediate & extended beneficiaries



**A SCIENTIFIC EDUCATION FOR A BETTER FUTURE | DISTRICT - KHEDA, SABARKANTHA**

Parivartan considers quality, scientific education to be key to the sustainable progress of any society. To that end, it has launched a number of initiatives to ensure its improvement in Gujarat. Many of its project schools have been provided with science lab material & many scientific activities have been conducted for 6th to 8th grade students. A project school in Choliya was recently provided with both a science lab & a math lab consisting of all syllabi-relevant material for both subjects. However, these initiatives don't just stop with the students. The teachers themselves were also provided learning material & even training in order to help realise Parivartan's vision of quality education.

**RENOVATION OF SCHOOLS | DISTRICT - BANASKANTHA**

HDFC Bank Parivartan repaired and renovated the broken hand wash unit at Chhota Pipodara Govt. Primary school of Danka block under HDFC FDP program. The school was in need of a hand wash unit with water connection. Under the intervention, A reasonable amount was collected from students of schools as a contribution to repair and renovate the hand wash unit. Students were happy to use the hand wash unit again for dishwashing, drinking water, and for hand washing. The Parivartan was extended to transform the library space/corner for students of Dalpura Govt. Primary school. Earlier, the school did not provide books to students. Under the Intervention, 480 library books were provided to the school. The library corner was renovated. Also, 'School Library Committee' of students was formed for management and maintenance of books. As a result of intervention, students started reading books. Students of grade 3rd and 8th have read a minimum 2 books in the past month. The target is to make students read at least 4 books every month.

**TEACHER TRAINING TO ELIMINATE EDUCATION INEQUITY | DISTRICT - AHMEDABAD**

HDFC Bank Parivartan, with the aid of Teach To Lead, is offering a fellowship programme for top-scoring graduates & professionals to build skills that will enable them to teach in low-income communities. Apart from building leadership skills, this initiative will help eliminate educational inequity, and support the varied needs of underprivileged students. The fellowship program is structured in 5 folds which includes recruitment & selection, teaching full-time to low-scoring students during summer school for 2 years, vision setting for students, teacher development trainings, 2-day retreats, examination assessments, and lastly forming a network of alumni fighting education inequity whose contribution will create massive impact in the society.





# SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling people in their occupations & training them for placement

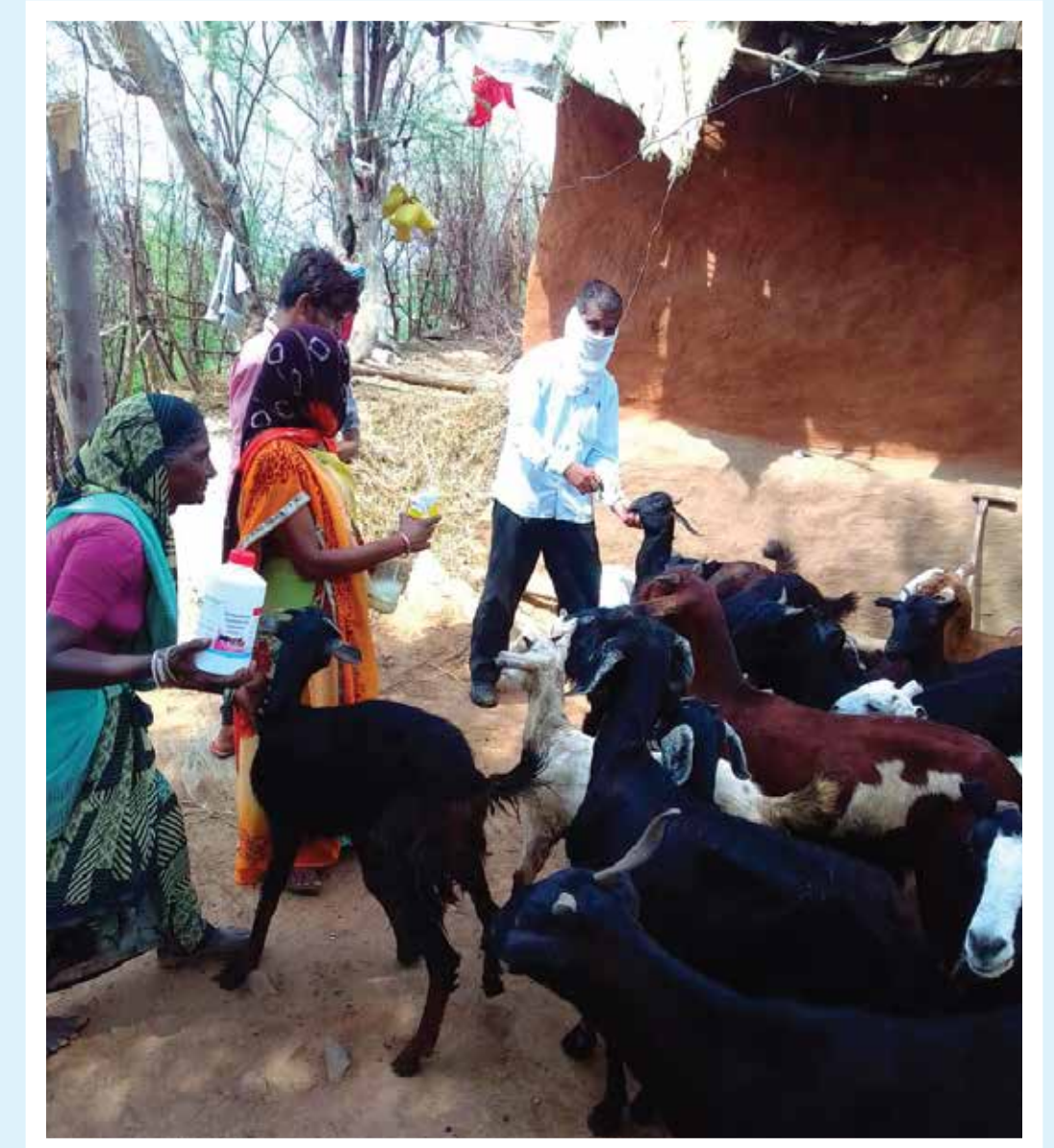
## KEY INTERVENTIONS

### PROMOTING A SCIENTIFICALLY MANAGED LIVELIHOOD | DISTRICT - SABARKANTHA

Given their adaptability to harsh conditions, goat rearing is very popular in Gujarat & is one of its most prominent activities. This is especially true for those living in hillier regions, as traditional agriculture is simply not an option for them.

Parivartan's **Breed Improvement programme** has helped many procure goats of a better breed or work with rearers to improve the breed qualities of their existing goats. It has also helped build genetic potential of the goats to increase their body weight & ability to produce more than one kid, besides creating awareness on their scientific management.

The intervention has had a compounded effect on the farmers' income, with **over 45 beneficiaries** directly benefiting from the programme across the villages of Navamota, Choliya & Chhochar.



## IMPACT IN GUJARAT



**50,765+**  
 WOMEN ENTREPRENEURS  
 TRAINED



**3,215+**  
 YOUTH TRAINED



**EMPOWERING WOMEN THROUGH SHGs | DISTRICT - SABARKANTHA**

Dantiya is a remote village in Sabarkantha District, where the villagers are economically marginalised and mainly dependent on money lenders for their needs by mortgaging the land and paying high interest. Parivartan aided 11 women in the Surta self-help group and helped get a loan of Rs. 30,000 at an interest rate of 1%. The minimal interest aids these women to run the SHG and grow. Many members took loans from the group to buy buffaloes and cows to earn additional income by selling dairy and vermicompost used in farmlands. Some have also established their own petty shops for tractor equipment. This year, Surta SHG has received the Rs. 16,500 interest amount and they have decided to distribute the amount to all members.

**JOURNEY TO SELF-SUFFICIENCY | DISTRICT - NARMADA**

Parivartan along with the Village Development Committee held a meeting for youth interested in starting micro-enterprises. The details and strategy of the same were discussed with the beneficiaries. Amongst the beneficiaries of the training was Nirmalaben Ajaybhai Vasava. She was interested in starting a beauty parlour to increase her income levels and support her family. Parivartan aided her do the same by assisting in acquiring beauty parlour equipment. In the short span of 5 months, she has an income of Rs.24,320. Today, Nirmalaben has a steady income and is a self reliant woman.



# HEALTHCARE AND HYGIENE

Focused on improving sanitation facilities & promoting safe hygiene practices

## KEY INTERVENTIONS

### SCHOOL SANITATION PROJECT | DISTRICT - SABARKANTHA

The lack of equipped sanitation facilities in schools not only puts the children at risk of illnesses but also affects their education - making it a significant reason for school dropouts, particularly among girls.

Parivartan stresses on constructing **fully equipped sanitation units** in schools for the underprivileged, thus directly impacting the children's health. In Valsad, the Bank constructed sanitation units in 5 state-run schools which were selected after a detailed survey & also considered the suggestions of Village Development Committees, School Management Committees & Gram Panchayats. To ensure their maintenance, the schools were briefed & thoroughly checked before being entrusted with the responsibility.

These gender-separate toilets eventually **improved the attendance of the students** by eliminating their chances of falling ill, while their availability **made girls feel safer** & helped them manage their menstrual life better. In addition, they were also made environment-friendly.

### INSTALLATION OF IABP AT SRHRC, DHARAMPUR | DISTRICT - VALSAD

HDFC Bank, in collaboration with Shrimad Rajchandra Hospital and Research Centre (SRHRC), Dharampur in Gujarat, is boosting The Department of Cardiology of the hospital to have world class sophisticated equipment and competent staff, led by a full-time interventional cardiologist to provide round-the-clock cardiac care. To strengthen this, the department is also installing an intra-aortic balloon pump (IABP). This will benefit especially the marginalised section in the society.



## IMPACT IN GUJARAT



**1,760+**  
 TOILETS  
 CONSTRUCTED



**14,520+**  
 STUDENTS  
 REACHED



# FINANCIAL LITERACY AND INCLUSION

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

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



## IMPACT IN GUJARAT



**86,320+**  
 FINANCIAL LITERACY  
 CAMPS CONDUCTED



**5.96+ Lakh**  
 PEOPLE  
 REACHED

# STORIES OF PARIVARTAN

## INTRODUCTION OF SOLAR IRRIGATION TO INCREASE YIELD PRODUCTIVITY

**LOCATION: DHUNDI**  
**BENEFICIARIES: 16 FARMERS**

### THE CHALLENGE

Farmers in Dhundi village were dependent on electric diesel motor-based irrigation for agriculture. However, this way of irrigation was economically costly, leading to low productivity, and was also polluting the surrounding environment, soil health, surface water, and other vegetation.

### OUR INTERVENTION

HDFC Bank Parivartan introduced solar irrigation to 16 farmers belonging to Dhundhi Vruksh Ucherak Sahakari Mandali group. Solar irrigation will derive power to generate electricity to pump water from the well. The farmers irrigated a total of 20 bighas of agricultural fields with solar irrigation. They provided water to standing crops on time with solar pumps.

### THE RESULT

Farmers now were able to undertake cultivation in all three seasons earlier which was limited to two. The cost of irrigation was reduced to Rs. 160 from Rs. 480. There was a 400 kg increase in total yield output. Also, the quantity of green fodder was increased in total.



# STORIES OF PARIVARTAN

## INTRODUCTION OF ORGANIC FARMING TO IMPROVE LIVELIHOOD

**LOCATION: MANGROL BLOCK, JUNAGADH DISTRICT**  
**BENEFICIARY: BHAVNABEN**

### THE CHALLENGE

Bhavnaben is a woman farmer and she was doing agriculture using chemical inputs and fertilisers. Also, she did not have a proper cropping system. As a result, there was a higher cost of cultivation, loss of soil productivity, health hazards, and sometimes complete failure of crops. Such a situation was making her family poorer and their livelihood was disturbed drastically. Also, she was unable to generate quality fodder for animals.

### OUR INTERVENTION

HDFC Bank Parivartan, in association with Ambuja Cement Foundation, helped Bhavnaben in learning organic farming. After that, she adopted various organic farming activities in her 1 acre of agricultural farm. She also used various bio inputs viz. Neem oil, Trichoderma, Psudomonas, Humic acid, Pharomon traps, Neem cake, Castor cake, Rhizobium, Beauveria, Metarahizium, PSB, KMB, NPK Consortia, NPV and Vericillium.

### THE RESULT

As a result of intervention, the cultivation cost came low. The soil condition was improved. Weed growth was less as soil drainage was improved. There was ecological harmony for beneficial insects. The pest and disease infestation came low as there was no resurgence in any pest due to use of bio inputs. The agricultural produce received higher market price as yield quality was good. Due to Parivartan, Bhavnaben was very happy and satisfied. She said that she is going to expand more areas in organic farming. She is also going to help her friends and relatives in the adoption of organic farming.



# PARIVARTAN

A step towards sustainable progress

## 100+ 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



**8,590+**

VILLAGES COVERED  
UNDER HRDP + FDP



**11,820+**

WATER CONSERVATION  
STRUCTURES  
CONSTRUCTED



**57,980+**

KITCHEN GARDENS  
CREATED



**13,340+**

BIOMASS STOVES  
DEPLOYED



**51,050+**

SOLAR LIGHTS  
INSTALLED



**10.22+ 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



**2.83+ Lakh\***  
SCHOOLS IMPACTED



**20.16+ Lakh\***  
TEACHERS TRAINED



**2.13+ Crore\***  
STUDENTS REACHED



# SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Parivartan supports multiple projects focussed on:

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

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

## KEY INTERVENTIONS

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



## OVERALL IMPACT



**8.75+ Lakh**  
 WOMEN ENTREPRENEURS  
 TRAINED



**3.01+ Lakh**  
 INDIVIDUALS TRAINED



**10,065+**  
 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



**24,235+**  
 HOUSEHOLD TOILETS  
 CONSTRUCTED



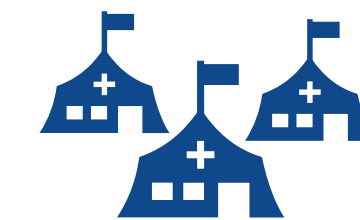
**23+ Lakh**  
 UNITS OF BLOOD  
 DONATED



**1,810+**  
 SANITATION DRIVES  
 CONDUCTED



**1.87+ Lakh**  
 PEOPLE BENEFITTED THROUGH  
 HEALTH CAMPS



**7,010+**  
 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:

- Foundation For Ecological Security
- Aga Khan Rural Support Programme India
- Collectives For Integrated Livelihood Initiatives
- Techno Serve India Foundation

### Promotion of Education:

- Teach To Lead
- Collectives for Integrated Livelihood Initiatives

### Skill Training and Livelihood Enhancement:

- Costal Salinity Prevention Cell
- Navinchandra Mafatlal Sadguru Water and Development Foundation
- Foundation for Ecological Security
- Dr.Reddy's Foundation
- Ambuja Cement Foundation
- TechnoServe India Foundation
- CARE India



**PARIVARTAN**

A step towards sustainable progress