

દોલેસ્દીક રૂરલ ડેવલોપમેન્ટ પ્રોગ્રામ અંતર્ગત
 આયોજીત
કોમ્યુનિટી સપ્લાઈ ઓફિસ
 તારીખ : ૦૬-૧૦-૨૦૨૩
 સ્થળ : વડાલા ગામ
 FES
 HDFC BANK
 PARIVARTAN

જાળ બચાવો
 અમારી ગામના સૌને
 વિનંતી છે. આભાર

સામુહિક મિલકતોનું
 રક્ષણ કરો
 આપણા સૌનું છે.

જાદી-તખાવો
 ગામની મિલકતો છે જેને
 સાચવવાની આપણી સૌની
 જવાબદારી છે.

CREATING
 SUSTAINABLE
 COMMUNITIES IN
GUJARAT

As of September 2024



HDFC BANK PARIVARTAN

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

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

OUR VISION:

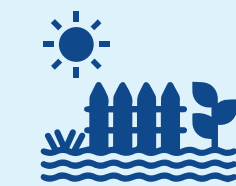
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.



101.13+ MILLION
Lives impacted

Active in 28 STATES and
8 UNION TERRITORIES
pan India

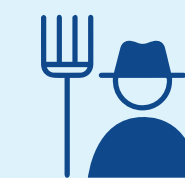
FOCUS AREAS:



RURAL DEVELOPMENT



PROMOTION OF EDUCATION



SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



HEALTHCARE AND HYGIENE



FINANCIAL LITERACY AND INCLUSION

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



Parivartan In Gujarat

58.53+ LAKH LIVES IMPACTED

RURAL DEVELOPMENT



3.78+ Lakh
 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



53,830+
 WOMEN ENTREPRENEURS
 TRAINED



3,915+
 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	Kutch	Amreli	15
Banaskantha	Mahisagar	Kutch	17
Bhavnagar	Navsari	Panchmahals	20
Dang	Panchmahals		
Jamnagar	Rajkot		
Junagadh	Sabarkantha		
Kheda	Surendranagar		

*Inclusive of immediate & extended beneficiaries

*Impact numbers as of July 2024



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
- Organic Farming
- Ravine Reclamation

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.



IMPACT IN GUJARAT



3.78+ Lakh
 FARMERS TRAINED
 HRDP+FDP



180+
 BIOMASS STOVES
 PROVIDED



690+
 SOLAR LIGHTS
 INSTALLED



2,585+
 KITCHEN GARDENS
 CREATED



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.



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.



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.

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.

TRANSFORMING LIVELIHOODS WITH INTEGRATED DEVELOPMENT INITIATIVES | DISTRICT - KUTCH

To address the challenges faced by 17 border villages in Kutch, Cohesion Foundation Trust, in collaboration with HDFC Bank Parivartan, is implementing a comprehensive development project. This initiative focuses on improving water management and promoting holistic rural development. Key components include:

- Enhancing water storage and irrigation by renovating water ponds, constructing farm ponds, and installing drip irrigation systems.
- Supporting agricultural productivity with optimised irrigation from the Narmada canal, enabling two crop seasons annually.
- Upgrading education facilities through school refurbishments and capacity-building workshops for Village Development Committees (VDCs).
- Improving healthcare by supplying equipment to Primary Health Centers (PHCs) and conducting health camps in collaboration with local communities.
- Empowering women through skill training and micro-enterprise development.
- Installing solar street lights to enhance community infrastructure and sustainability.
- Developing Information, Education, and Communication (IEC) materials for awareness and organising exposure visits for VDC members.



PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

KEY INTERVENTIONS

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 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.



IMPACT IN GUJARAT



31,090+*
 STUDENTS
 IMPACTED



215+*
 SCHOOLS
 REACHED

* Inclusive of immediate & extended beneficiaries



TEACHER TRAINING TO ELIMINATE EDUCATION INEQUITY | DISTRICT - AHMEDABAD

HDFC Bank Parivartan, supports Teach To Lead's Fellowship programme. The Fellowship is an opportunity for India's brightest and most promising individuals, from the nation's best universities and workplaces, to serve as full-time teachers to children from low-income communities in some of the nation's most under-resourced schools. Through this experience of teaching in classrooms and working with key education stakeholders like students, principals, and parents, the Fellows get exposed to the grassroots realities of India's education system. They begin to cultivate the knowledge, skills, and mindsets required to identify their role in building a larger movement for equity in education. 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 to include rigorous recruitment & selection, training for 6 weeks at a residential Institute at Pune, teaching students from underprivileged backgrounds full-time for 2 years during the Fellowship, vision setting for students, teacher development trainings, examination assessments, and lastly forming a network of alumni fighting education inequity whose contribution will create massive impact in the society.

BUILDING FUTURES WITH SUSTAINABLE EMPLOYMENT | DISTRICTS - PUNE, SOUTH GOA, AHMEDABAD

To address high dropout rates and unemployment, HDFC Bank Parivartan and Medhavi Foundation are empowering 3,600 disadvantaged youth in Maharashtra, Goa, and Gujarat. Key components include:

- Establishing Centers of Excellence in healthcare, hospitality, apparel, and logistics
- Integrating language proficiency modules and industry visits
- Providing simulated training and continuous technological upgrades
- Tailoring programs to meet future skill requirements
- This initiative aims to bridge the skills gap and create sustainable employment opportunities.





SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling people in their occupations & training them for placement

KEY INTERVENTIONS

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.



IMPACT IN GUJARAT



53,830+

WOMEN ENTREPRENEURS
 TRAINED



3,915+

YOUTH TRAINED

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

TRANSFORMING WASTE INTO WEALTH

LOCATION: KUKASWADA VILLAGE, GUJARAT
BENEFICIARY: MOHANBHAI PANDIT

THE CHALLENGE

Kukaswada faced issues with caring for disabled and diseased cows, leading to waste management problems and limited income opportunities. Mohanbhai Pandit, a local farmer with six cows, struggled with these challenges. Thus, impacting both animal welfare and community resources.

OUR INTERVENTION

HDFC Bank Parivartan and the Ambuja Foundation partnered to establish a Gaushala in Kukaswada, providing dedicated care for neglected cows. They transformed cow dung from waste into a valuable product called Ghanjivamrut, a nutrient-rich organic fertiliser. This initiative included setting up production units to process the dung efficiently.

THE RESULT

The introduction of Ghanjivamrut reduced waste and created an economic opportunity for the village. Selling Ghanjivamrut at Rs. 10 per kg, compared to the previous Rs. 1 per kg for raw dung, generated substantial income. The community sold 8 tons of Ghanjivamrut, supporting the Gaushala and improving livelihoods. Ghanjivamrut production has also improved soil fertility and supported sustainable agricultural practices. These initiatives have given Mohanbhai Pandit a stable and sustainable income.



STORIES OF PARIVARTAN

REVITALIZING KOSAMBA WITH LIFT IRRIGATION

LOCATION: KOSAMBA VILLAGE, GUJARAT
BENEFICIARIES: LOCAL FARMERS

THE CHALLENGE

Kosamba village, a rainfed region near the Chibota River, struggles with severe water scarcity, particularly during the dry seasons. This lack of water limits farming to the monsoon period, affecting crops like maize, rice, and cotton. Small landholdings and poor economic conditions force many villagers to migrate for work, disrupting education for children and leaving the village dependent on seasonal rains.

OUR INTERVENTION

Funded by FES through the HDFC Parivartan CSR initiative, the lift irrigation project in Kosamba covers 20 acres and includes a well construction along the Chibota River. The project also includes the installation of a 10 HP solar panel that powers the water motor sustainably. The initiative directly benefits 20 farmers and emphasizes community involvement and effective project management.

THE RESULT

The lift irrigation project has transformed Kosamba by enabling year-round crop cultivation and improving water access. Farmers now grow summer and winter crops like maize, wheat, and various vegetables, leading to increased productivity and income. With annual earnings increasing to Rs 40,000, the project has reduced migration and improved livelihoods. The village's irrigation committee manages the system, ensuring sustainability through nominal fees. By extending farming beyond the monsoon and using sustainable solar energy, the project offers a model for sustainable rural development.



PARIVARTAN

A step towards sustainable progress

101.13+ MILLION lives impacted Pan India

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

Our 5 Key Focus Areas:

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



RURAL DEVELOPMENT

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

KEY INTERVENTIONS

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



OVERALL IMPACT



9,770+

VILLAGES COVERED
UNDER HRDP + FDP



13,715+

WATER CONSERVATION
STRUCTURES
CONSTRUCTED



58,565+

KITCHEN GARDENS
CREATED



13,340+

BIOMASS STOVES
DEPLOYED



56,515+

SOLAR LIGHTS
INSTALLED



12.33+ Lakh

HOUSEHOLDS
IMPACTED



49+ Lakh

TREES PLANTED

PROMOTION OF EDUCATION

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

KEY INTERVENTIONS

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



ZERO-INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES (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



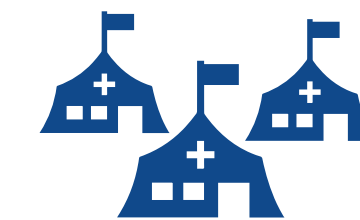
1,810+

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:

- 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