

# CREATING SUSTAINABLE COMMUNITIES IN --- **HARYANA**

As of December 2023





# 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:

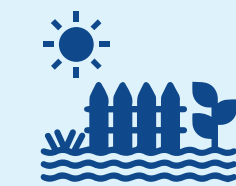
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.



**100+ MILLION**  
 Lives impacted

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

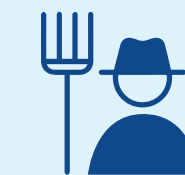
## FOCUS AREAS:



**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 Haryana

# Parivartan In Haryana

## 27.18+ LAKH LIVES IMPACTED



### RURAL DEVELOPMENT



**910+**  
SOLAR LIGHTS  
INSTALLED



**2,445+**  
KITCHEN GARDENS  
CREATED



**16,040+**  
FARMERS TRAINED  
HRDP+FDP



**1,340+**  
BIOMASS STOVES  
PROVIDED

### PROMOTION OF EDUCATION



**3.84+ Lakh\***  
STUDENTS IMPACTED



**36,700+\***  
TEACHERS BENEFITTED



**5,770+\***  
SCHOOLS REACHED



**80+**  
SCHOOL INFRASTRUCTURES  
CREATED

### SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



**18,690+**  
WOMEN ENTREPRENEURS  
TRAINED



**1,720+**  
YOUTH TRAINED

### HEALTHCARE AND HYGIENE



**1,260+**  
SANITATION  
UNITS INSTALLED



**7,590+**  
INDIVIDUALS TREATED

### FINANCIAL LITERACY AND INCLUSION



**84,130+**  
FINANCIAL LITERACY  
CAMPS CONDUCTED



**5.37+ Lakh**  
PEOPLE REACHED

Focused Development Programme		Holistic Rural Development Programme	
Districts		Districts	No. of Villages
Ambala	Kaithal	Bhiwani	25
Bhiwani	Karnal	Mahendragarh	15
Charkhi Dadri	Kurukshetra	Nuh	15
Faridabad	Mahendragarh	Rewari	15
Fatehabad	Palwal		
Gurugram	Panchkula		
Hisar	Panipat		
Jhajjar	Rohtak		
Jind	Sirsa		
Sonipat			

\*Inclusive of immediate & extended beneficiaries

\*Impact numbers as of September 2023



# RURAL DEVELOPMENT

Promoting holistic rural development of communities

## KEY INTERVENTIONS

### COMBATING ARIDITY WITH GRASS | DISTRICT - MAHENDRAGARH

Agriculture in the climatically arid region of Mahendragarh is largely rainfed, thus limiting the scope for financial growth for its farmers. The Bank, in partnership with the SM Sehgal Foundation, hence introduced the cultivation of lemongrass to the area. Endemic to tropical regions, the aromatic herb is much sought-after for its culinary & medicinal uses. 20 farmers from Mahendragarh were encouraged to grow the plant on half an acre of land each, while a 0.5 metric ton distillation unit was built for oil extraction. Besides providing assistance with packaging the products, Parivartan also helped the farmers in establishing linkages with nearby markets. Overall, the seasonal initiative yields over Rs.90,000 in profits for beneficiaries involved.



## IMPACT IN HARYANA



**910+**  
 SOLAR LIGHTS  
 INSTALLED



**2,445+**  
 KITCHEN GARDENS  
 CREATED



**16,040+**  
 FARMERS TRAINED  
 HRDP+FDP



**1,340+**  
 BIOMASS STOVES  
 PROVIDED



**FOSTERING HOLISTIC RURAL COMMUNITY DEVELOPMENT | DISTRICT - BHIWANI**

India resides in its villages and progress of rural population will help the country rise above and beyond.

To meet this goal of holistic rural development, HDFC Bank Parivartan has joined hands with Appropriate Technology India to bring socio-economic upliftment through interventions in areas of livelihood, nutrition & sustainable access to health, education, renewable energy and infrastructural development for 3000 residents of targeted 25 villages. Seed kits for intercropping and vegetable promotion will be distributed; farmer field schools will be set up; a community women enterprise to develop vegetable value chain will be set up and cooling chambers will be established for natural preservation of vegetables. These actions will help improve the incomes of farmers. Irrigation facilities will be improved using drip irrigation and portable solar water pumps. To improve education, 25 SMART schools will be set up in target villages. To improve quality of life Jal Minars will be built, small ponds will be renovated and solar street lights will be installed. These interventions will surely bring a vast improvement in the lives of rural areas.







# PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

## KEY INTERVENTIONS

### CREATING AN INCLUSIVE

**TOMORROW** | DISTRICT - NUH, REWARI, YAMUNA NAGAR AND MAHENDRAGARH

The hardships faced by girls trying to gain basic education has been holding back Haryana's communities from developing to their full potential. To promote gender inclusivity, Parivartan launched a programme ensuring academic, material & social/moral support. The initiative has facilitated their holistic development in the underdeveloped & remote areas of rural Haryana. It has successfully enrolled **over 600 girls** in formal education & has offered them a platform for comprehensive learning.



### ZERO INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES (ZIEI)

This is one of the largest-ever programmes to facilitate a wide-scale, systematic implementation of grassroots innovations to improve existing systems & processes at zero or minimal cost.

## IMPACT IN HARYANA



**3.84+ Lakh\***  
 STUDENTS IMPACTED



**36,700+\***  
 TEACHERS BENEFITTED



**5,770+\***  
 SCHOOLS REACHED



**80+**  
 SCHOOL  
 INFRASTRUCTURES CREATED

\*Inclusive of immediate & extended beneficiaries



**TURNING DISTANT DREAMS INTO REALITY | DISTRICT - SONIPAT**

To support students from disadvantaged sections of the state, HDFC Bank Parivartan - in partnership with Ashoka University - started a **scholarship programme**: an initiative that facilitated help for **Young India Fellows (YIF)** along with undergraduates who are unable to pay for their education. It is poised to be a game-changer in the lives of students aspiring to be successful in different streams.

**A COLOURFUL EDUCATION | DISTRICT - YAMUNA NAGAR, REWARI, NUH, MAHENDRAGARH**

With the aim of making elementary education fun & attractive, Parivartan has painted several Anganwadis with **BALA (Building as Learning Aid) art**. Building upon children's attraction to colours, it is an innovative approach to education that displays topics in creative & fun ways on walls & other physical structures. Under Parivartan, the Bank has BALA-painted **14 Anganwadis across 10 of its project villages** in Haryana.

**TRANSFORMING EDUCATION THROUGH TECHNOLOGY | DISTRICT - SONIPAT, JHAJJAR, CHARKHI DADRI, MAHENDRAGARH, ROHTAK**

HDFC Bank Parivartan in association with Seva Sahyog Foundation is working on transforming 50 Government Schools spread over 25 cities/towns of Haryana. The project includes setting-up 150 smart classrooms along with maintaining libraries, science labs and sanitation facilities. As part of the intervention, 10th grade students will also get digital access to educational videos and assessments that are mapped to the Haryana State Board. Apart from changing the face of education through technology, on-site training to key stakeholders on the usage of the infrastructure as well as its integration in daily lectures also forms a part of the programme. The intervention will benefit over 25000 students and 1000 teachers.

**UPGRADATION OF EDUCATIONAL AND SOCIAL INFRASTRUCTURE | DISTRICT - AMBALA, BHIWANI, CHARKHI DADRI, FARIDABAD, FATEHABAD, HISAR, JHAJJAR, JIND, KAITHAL, KURUKSHETRA, KARNAL, MAHENDERGARH, PALWAL, PANCHKULA, PANIPAT, ROHTAK, SIRSA, SONIPAT**

HDFC Bank Parivartan in association with Indo Global Social Service Society is working on transforming 40 Government Schools spread over 10 districts of Punjab and 30 government schools spread over 18 districts of Haryana. Each of these government schools will be provided with one SMART Class each. This will result in improved morale and increased attendance in schools.





## IMPACT IN HARYANA



**18,690+**  
 WOMEN ENTREPRENEURS  
 TRAINED



**1,720+**  
 YOUTH  
 TRAINED

# SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

## KEY INTERVENTIONS

### UPSKILLING WOMEN

As part of its **Sustainable Livelihood Initiative (SLI)**, Parivartan has imparted skill training to thousands of women across the state of Haryana.

### PROVIDING SKILL-TRAINING TO RURAL YOUTH

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





# HEALTHCARE AND HYGIENE

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

## COMMUNITY SENSITISATION FOR BUILDING ZERO WASTE VILLAGES | DISTRICT - GURUGRAM

Many villages lack waste management systems leading to pollution of water bodies and unhygienic conditions in living areas. HDFC Bank Parivartan in association with Appropriate Technology India is working in the area of solid waste management in forty villages of the Sohna block. The intervention includes implementing an end-to-end plan to sensitise communities and establish facilities for material recovery and recycling. Awareness on source segregation, door to door waste collection and treatment of wet and dry waste will be undertaken to create an efficient waste management infrastructure. The intervention will also improve the livelihood of waste pickers and sanitary workers.



## IMPACT IN HARYANA



**1,260+**  
 SANITATION  
 UNITS INSTALLED



**7,590+**  
 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 Haryana teach subjects ranging from savings to investments. They also inform rural communities on ways to access organised sources of finance.



## IMPACT IN HARYANA



**84,130+**  
 FINANCIAL LITERACY  
 CAMPS CONDUCTED



**5.37+ Lakh**  
 PEOPLE REACHED



# STORIES OF PARIVARTAN

## BOOSTING AGRICULTURE THROUGH FARM MECHANISATION

**LOCATION: MAHENDRAGARH**  
**BENEFICIARY: ISHWAR SINGH**

### THE CHALLENGE:

Ishwar Singh is a small-scale farmer from the Khampura village, earning his livelihood from his own ancestral land. However, he faced numerous challenges in making his agricultural venture financially sustainable. The lack of modern farming equipment and the heavy reliance on manual labour made it difficult for him to maximise his crop yields and income.

### OUR INTERVENTION:

HDFC Bank Parivartan and SM Sehgal foundation supported Singh with a power weeder machine, which not only reduced the labour-intensive weeding work but also improved overall efficiency and productivity. He also started offering his services to other farmers at a nominal cost.

### THE RESULT:

Over the course of a farming season, Ishwar Singh successfully weeded 22.5 acres of land for his fellow farmers using the power weeder machine. The income generated from this venture was a staggering 22,500 rupees, a substantial boost to his family's income and the overall economic well-being of the village. Ishwar's success story has inspired many others in village Khampura to explore innovative ways to improve their farming practices and income.





# STORIES OF PARIVARTAN

## SCHOOLING TO PROGRESS

**LOCATION: NUH**

**BENEFICIARY: MD. AKHLAK**

### THE CHALLENGE:

Rural farmers in Nuh faced multiple challenges such as mono-cropping, flood irrigation, and using traditional methods of farming. Akhlak and his father, Iqbal, are hardworking and progressive, despite a small landholding of three acres collectively. Both showed keen interest in new practices like on-farm seed trials and crop diversity. However, they did not succeed.

### OUR INTERVENTION:

With the support and advise of HDFC Bank Parivartan and Sehgal foundation, Akhtar and his father agreed to set up a Farmer's Field School on their land. As the engagement of both the farmer and the field specialists intensified, the Farmers Field School readied itself as an income-generating model along with climate-resilient techniques.

### THE RESULT:

It was observed further that as the plants remained healthier throughout the flowering and fruiting stages with more than 1.5 times the yield of regular crop production in tomatoes. Furthermore, the intervention led to improvement in the color, shape, size, and quality of the produce. The area that was averse of crop diversification, and the notion that vegetable farming would incur losses, were broken by the intervention; and about 314 farmers from the nearby villages visited Akhlak's farm to understand the practices.





# 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

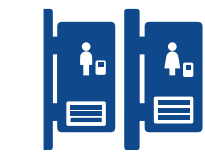
Our sanitation projects have actively championed the Swachh Bharat cause, focusing not only on providing related infrastructure but also on fostering behavioural changes towards better health & hygiene standards.

## 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:

- Centre for Advanced Research and Development
- SM Sehgal Foundation
- End Poverty

### Promotion of Education:

- International Foundation for Research and Education
- KC Mahindra Education Trust
- Sri Aurobindo Society
- Udayan Care

### Skill Training and Livelihood Enhancement

- Head Held High Foundation



**PARIVARTAN**

A step towards sustainable progress