



CREATING  
SUSTAINABLE  
COMMUNITIES IN  
**HIMACHAL  
PRADESH**

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:

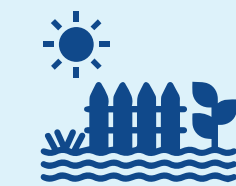
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.

**100+ MILLION**  
Lives impacted

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



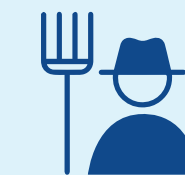
## FOCUS AREAS:



**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 Himachal Pradesh



# Parivartan In Himachal Pradesh

## 62.3+ LAKH LIVES IMPACTED

Focussed Development Programme		Holistic Rural Development Programme	
Districts		Districts	No. of Villages
Bilaspur	Mandi	Hamirpur	20
Kangra	Sirmaur	Kangra	21
Kullu		Una	15

### RURAL DEVELOPMENT



**510+**  
SOLAR LIGHTS  
INSTALLED



**25+**  
SHGs FORMED /  
REVIVED



**3,855+**  
FARMERS TRAINED  
HRDP+FDP

### PROMOTION OF EDUCATION



**40,460+\***  
TEACHERS  
REACHED



**4.55+ Lakh\***  
STUDENTS  
IMPACTED

### SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



**1,330+**  
YOUTH  
TRAINED



**3,955+**  
WOMEN ENTREPRENEURS  
TRAINED

### HEALTHCARE AND HYGIENE



**65+**  
SANITATION UNITS  
INSTALLED



**95+**  
HEALTH CAMPS  
CONDUCTED

### FINANCIAL LITERACY AND INCLUSION



**1,695+**  
FINANCIAL LITERACY  
CAMPS CONDUCTED



**10,245+**  
PEOPLE  
REACHED

\*Inclusive of immediate & extended beneficiaries

\*Impact numbers as of September 2023



# RURAL DEVELOPMENT

Promoting holistic rural development of communities

## Key Interventions

### PROVIDING STARTUP SUPPORT FOR MUSHROOM FARMING | DISTRICT - KANGRA, HAMIRPUR

HDFC Bank Parivartan, with the help of Himmotthan Society, has aided 112 farmers to establish mushroom units (having 150 bags production capacity) in Kangra. Following results have been derived through intervention:

- Farmers have now started a micro-enterprise of mushrooms and some of them are working as medium-scale entrepreneurs.
- A few of them are also willing to join training for oyster cultivation.



## IMPACT IN HIMACHAL PRADESH



**510+**

SOLAR LIGHTS  
INSTALLED



**3,855+**

FARMERS TRAINED  
HRDP+FDP



**25+**

SHGs FORMED /  
REVIVED





**REDUCING POLLUTION WITH SOLAR-POWERED LIGHTS, IRRIGATION, AND FENCING | DISTRICT - UNA, SIRMAUR, HAMIRPUR**

Under the FRDP program, HDFC Bank Parivartan, in collaboration with Appropriate Technology India, Ambuja Cement Foundation, and Himmotthan Society, installed 298 solar-powered lights in 49 villages of Sirmaur and Una district, introduced a solar-based lift irrigation scheme across 14 acres of land in Hamirpur district, and established solar fencing around agricultural lands belonging to farmers in the Una district. The following activities were the part of intervention:

- Install solar streetlights at village junctions, deep curve roads, etc, and establish solar fencing around agricultural fields to ensure better lighting during nighttime and safety against wild animals
- Provide 20-thousand-liter water storage tanks and create a vegetable-based cluster

More than 6698 individuals in the Una, Sirmaur, and Hamirpur districts benefitted as a result of the intervention.

**EMPOWERING FARMERS WITH HYDRO IRRIGATION AND TRAINING | DISTRICT - UNA, HAMIRPUR**

HDFC Bank Parivartan, in association with Ambuja Cement Foundation and Himmotthan Society, facilitated the construction of irrigation channels in Una, the establishment of water harvesting structures, and provided demonstration training on the hydroponics unit. The following activities are part of the intervention:

- Install 6 polyline tanks, 2 check dams, and 3 concrete gabions having a capacity of 5767 cubic meters to prevent rainwater runoff and facilitate greater groundwater recharge
- Provide hydroponics unit training for the cultivation of crops

As a result of the intervention, 104 farmers have been able to benefit.







**INCOME GENERATION THROUGH SKILL DEVELOPMENT | DISTRICT - UNA**

HDFC Bank Parivartan, in collaboration with Ambuja Cement Foundation, has established the Him Dhara Milk Collection Center for dairy farming and launched the Pahadi Pattal and Duna unit initiative for local women. The following activities are taken up as a part of the intervention:

- Establish milk production centers that collect 30 liters of milk per day.
- Train eight women to create plates and Dunas from taur leaves using raw materials and equipment provided, and help them get training in its sales and marketing

As a result of this activity, dairy farmers and women were able to boost their income, leading to an improvement in their social and economic status. The women have utilised the money to pay for their children's education, buy household items, etc.

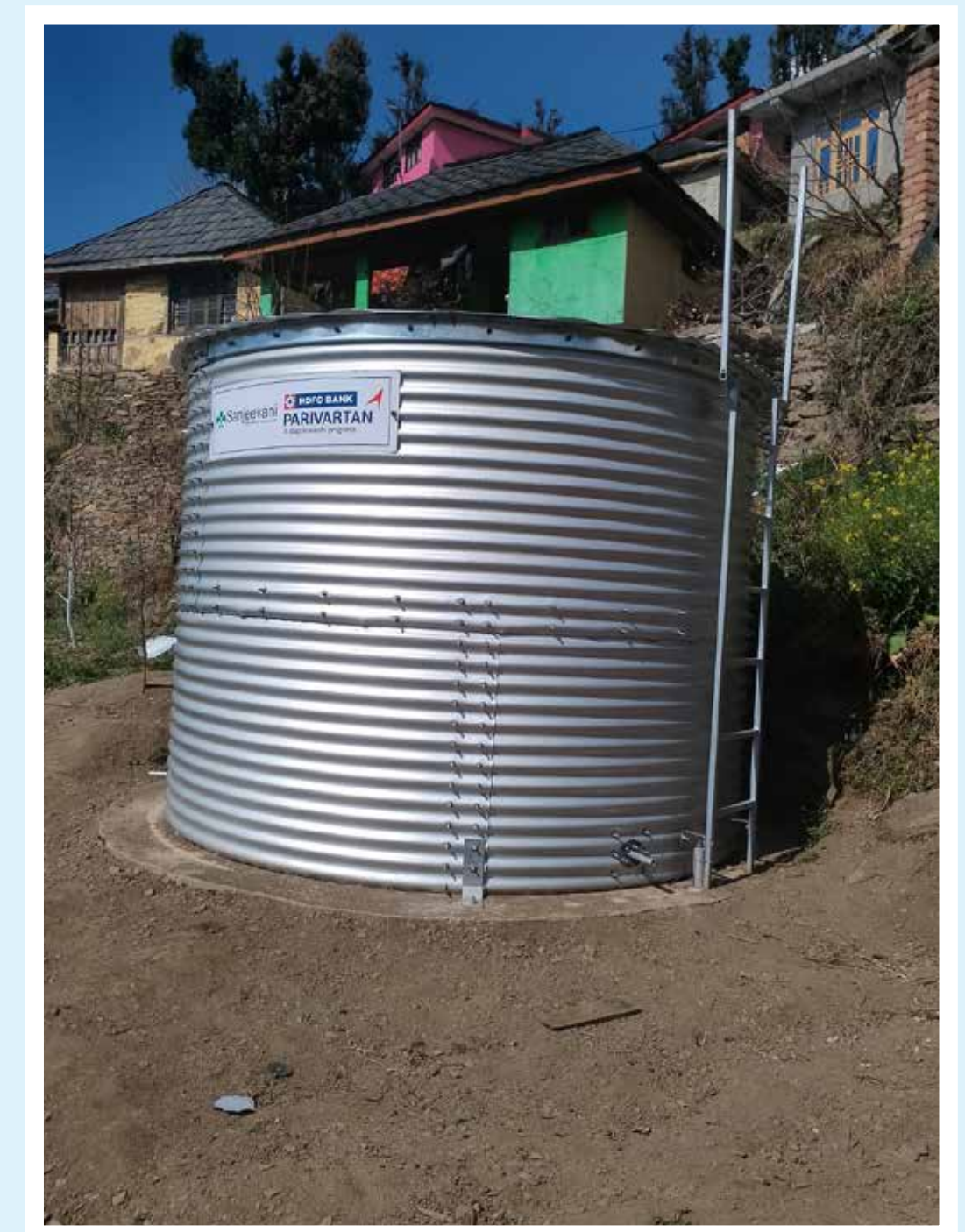
**CLEAN ENERGY SOLUTION | DISTRICT - BILASPUR**

HDFC Bank Parivartan in association with Indo Global Social Service Society is working with 1 Gram Panchayat in Dohak, District Bilaspur, Himachal Pradesh that will be provided access to clean energy solutions through installation of 60 solar streetlights. This intervention will help the families staying in zones near these streetlights.

**HOLISTIC DEVELOPMENT FOR 21 VILLAGES | DISTRICT - KANGRA**

To empower rural communities and improve their living standard, HDFC Bank Parivartan along with Sanjeevani Vikas Evam Jan Kalyan Samiti, under its Holistic Rural Development Programme, is working on tailored interventions that will benefit over 7000 households from 21 project villages. This includes:

- Creating an agri tool bank and improving soil and crop health
- Strengthening and capacity building for Mahila Mangal Dals
- Running gender sensitization programmes
- Installing 294 solar street lights
- Conducting health assessment camps for families
- Improving the education system
- Providing access to clean drinking water through Jal Minars
- Enabling community mobilisation





# PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

## KEY INTERVENTIONS

**RAMPING UP OF EDUCATIONAL INFRASTRUCTURE** | DISTRICTS - KANGRA, HAMIRPUR, UNA

To strengthen the existing government school infrastructure and thereby enhance the education and learning opportunities for school-going children of the state, HDFC Bank Parivartan implemented the following interventions:

- Developed schools & Anganwadis by improving infrastructure for classrooms, kitchens, libraries & by providing sport equipment
- Implemented smart classes to improve teacher effectiveness
- Installed 13 water filters in schools to ensure safe drinking water for students
- Organised 40 significant day celebrations



# IMPACT IN HIMACHAL PRADESH



**40,460+\***  
 TEACHERS  
 REACHED



**4.55+ Lakh\***  
 STUDENTS  
 IMPACTED

\* Inclusive of immediate & extended beneficiaries



**ENABLING SMART EDUCATION WITH INFRASTRUCTURE DEVELOPMENT | DISTRICT - KANGRA, HAMIRPUR, UNA**

To promote smart education, HDFC Bank Parivartan supported the transformation of 23 schools into smart schools and renovated 25 Anganwadies.

- Schools were equipped with infrastructure like student science microscope, STEM lab with 80 electrical modals, sky telescope, sports materials, 75” inches smart class LED, desks, etc
- Renovations like activity corner setup, smart classroom set-up, kitchen and toilet remodeling, water cooler set-up, library set-up, etc were carried out
- Anganwadis in Kangra were supplied with toys, learning materials, wall paintings, etc.

The smart school infrastructure has benefitted children to have a friendly and playful school-like atmosphere in their villages. Over 1215 school students derived an advantage from this initiative. The provision of smart education will enable children to enhance their academic and personal development, thereby empowering them.





# SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

## SKILL TRAINING AND LIVELIHOOD ENHANCEMENT OF RURAL WEAVERS | DISTRICT - KULLU & MANDI

Every region in India is blessed with unique local handicrafts and arts. It is our duty to preserve these legacies. HDFC Bank Parivartan in association with Appropriate Technology India is working on capability building of rural women weavers with a view to empower them and provide them with a dignified livelihood. Through creation of sustainable community institutions like common facility centers and handloom units, over 3000 women are being trained in skills like weaving, reeling, knitting, stitching, knitting and embroidery in a hygienic work environment. These women are also being informed about several government schemes like weaver cards. Market linkages will also be established to help them see their art. The initiative will help in reenergising the lives of not only these women but also their entire families.



## IMPACT IN HIMACHAL PRADESH

  
**1,330+**  
 YOUTH TRAINED

  
**3,955+**  
 WOMEN ENTREPRENEURS  
 TRAINED



# HEALTHCARE & HYGIENE

Upskilling individuals to enable sustainable income generation

## KEY INTERVENTIONS

To promote a healthy, disease free community, HDFC Bank Parivartan has successfully organised various medical camps in Himachal Pradesh. Women and child health awareness camps were also conducted at villages that carried out routine health check-ups & vaccinations.

In addition, to improve overall health & sanitation, the following interventions were implemented.

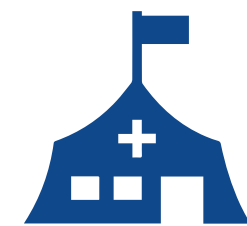
- Installation of water tanks at common community places
- Provision of equipment (weighing machines and haemoglobin meter etc.) for health sub-centres to provide quality primary healthcare services
- Construction of 45 individual household toilets for poorest families



# IMPACT IN HIMACHAL PRADESH



**65+**  
 SANITATION UNITS  
 INSTALLED



**95+**  
 HEALTH CAMPS  
 CONDUCTED



### TARGETING ZERO-WASTE | DISTRICT - DHARAMSHALA

HDFC Bank Parivartan, in association with Waste Warriors, is encouraging segregation and proper storage of dry waste amongst villagers. The campaign's heartbeat resonated through multiple awareness camps and dynamic Gram Sabha meetings, captivating over 400 individuals, which is around 70% of the population. Following objectives were achieved through intervention:

- Preventing littering and burning of waste, while also encouraging the payment of user fees.
- Encouraging women in waste upcycling by running campaigns like “Badalte Gaanv, Badalti Soch” and “Pahdon ki Aasha”.
- Enabling source reduction, recycling, composting, and food recovery and timely disposal of non-recyclable waste in government-designated landfills, and ensuring reimbursement of waste collection/processing expenses from the government
- Promoting menstrual hygiene and ensuring sustainable menstruation through workshops and educating people about eco-friendly practices and debunking misbeliefs.
- Establishing a common platform to acknowledge the exceptional contributions of stakeholders, cultivate relationships with influential community members, and sensitise neighbouring communities.
- Establishing Material Recovery Facilities (MRFs)
- Procuring and install weighing machines, drums, waste collection bags, gloves, masks, and others and set up weighing, sorting, and grading processes
- Planning, supervising, and monitoring daily dry waste collection and transport it for future recycling

The intervention achieved weekly collections of 500-800 kilograms of dry waste at Dharamshala and Baijnath blocks. Also, In the last quarter (July-September 2023), a remarkable 37,502 kilograms of waste found a new life outside the landfill - a monumental stride towards a cleaner, greener state.





# FINANCIAL LITERACY AND INCLUSION

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

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



## IMPACT IN HIMACHAL PRADESH



**1,695+**

FINANCIAL LITERACY  
CAMPS CONDUCTED



**10,245+**

PEOPLE  
REACHED



# STORIES OF PARIVARTAN

## SEEDING SUSTAINABILITY

**LOCATION: SERAJ BLOCK, MANDI**  
**BENEFICIARY: DRAUPADI DEVI**

### THE CHALLENGE

Draupadi Devi is a farmer from the Gurnal village in the Seraj valley, a place with huge demand for cash crops. The availability of the right seed is a major challenge faced by her and other farmers in the region who are unable to keep up with the cut throat competition in the market.

### OUR INTERVENTION

HDFC Bank Parivartan and Sanjeevani Vikas Evam Jan Kalyan Samiti provided climate-resilient pea seeds to Draupadi Devi. She is also an active member of the Farmer Interest Group and was also provided pre and post-management training, right from correctly sowing the seeds to finding buyers in the market.

### THE RESULT

The intervention has significantly improved Draupadi Devi's income. Not only has her crop productivity increased, but the quality of product is also quite superior, enabling her fetch a better price at the market.





# STORIES OF PARIVARTAN

## INCREASED INCOME WITH AN ALTERNATE SOURCE OF LIVELIHOOD

**LOCATION: SIRMAUR**  
**BENEFICIARY: ARJUN ATTRI**

### THE CHALLENGE

Arjun Attri is a farmer from the Hindu Kush Himalayan region who was looking for a sustainable source of income apart from season-driven agriculture. The challenge was to train him with an alternate option by building his capability so that he could actively support his family throughout the year.

### OUR INTERVENTION

HDFC Bank Parivartan along with Appropriate Technology India introduced Arjun Attri and many other farmers from 34 villages in the region with Apiculture as a sustainable source of livelihood. They were trained in Bee management, honey production and aided with market linkages.

### THE RESULT

Today, Arjun manages an apiary of 12 hives and 07 modern wall hives, and is involved in other bee-based enterprises as well. Beekeeping has become an important source of cash income him. He also motivates others to conserve and plant bee preferred tree species like Chichri, a common herb in the region which is highly beneficial to bees particularly in the lean time.





# PARIVARTAN HIGHLIGHTS

## CLEAN-UP DRIVE HELD IN HIMACHAL PRADESH

The employees of the Baijnath Branch of HDFC Bank, and Waste Warriors held a clean-up drive on the occasion of World Environment Day at the paragliding landing site in Keori Gram Panchayat in Bir Billing, Himachal Pradesh. A total of 30 kg of mixed dry waste was collected and diverted from reaching the landfills. The HDFC Bank team also visited the work in progress Material Recovery Facility site, Reverse Vending Machine and Waste Banks in Bir and Keori. A presentation about the Bank's Rural Waste Management Project was also shared with the team.





# 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



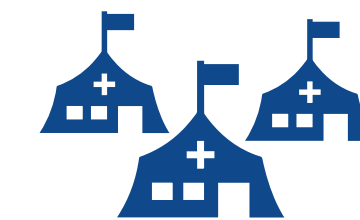
**1,810+**

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

- Himmothan Society
- People's Action for National Integration-PANI
- Appropriate Technology India
- Sanjeevani
- Ambuja Cement Foundation

### Promotion of Education

- EFRAH

### Healthcare & Hygiene

- Waste Warriors Society

