

CREATING
SUSTAINABLE
COMMUNITIES IN
**HIMACHAL
PRADESH**

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:

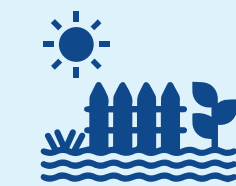
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.

101.13+ MILLION
Lives impacted

Active in 28 STATES and
8 UNION TERRITORIES
pan India



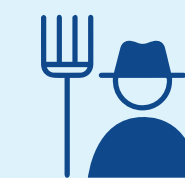
FOCUS AREAS:



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 Himachal Pradesh

Parivartan In Himachal Pradesh

62.43+ LAKH LIVES IMPACTED

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

RURAL DEVELOPMENT



720+
SOLAR LIGHTS
INSTALLED



25+
SHGs FORMED /
REVIVED



5,270+
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



5,570+
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 July 2024

RURAL DEVELOPMENT

Promoting holistic rural development of communities

Key Interventions

PROVIDING STARTUP SUPPORT FOR MUSHROOM FARMING

| DISTRICTS - 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



720+
 SOLAR LIGHTS
 INSTALLED



5,270+
 FARMERS TRAINED
 HRDP+FDP



25+
 SHGs FORMED /
 REVIVED



REDUCING POLLUTION WITH SOLAR-POWERED LIGHTS, IRRIGATION, AND FENCING | DISTRICTS - 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 | DISTRICTS - 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





TRANSFORMING LIVELIHOODS IN THE WESTERN HIMALAYAS | DISTRICT - HAMIRPUR

To address the agricultural and socio-economic challenges in Hamirpur District, Himmotthan Society, in collaboration with HDFC Bank Parivartan, is implementing a comprehensive project focused on transforming livelihoods in the Western Himalayas. Key components include:

- Enhancing income and promoting community enterprises by supporting high-value crop production and establishing mushroom compost units.
- Strengthening water management through rainwater harvesting, micro-irrigation facilities, and solar energy solutions.
- Expanding agricultural mechanisation with farm tool banks and supporting sustainable practices like mulching and integrated pest management.
- Improving education by upgrading school infrastructure, establishing smart classrooms and libraries, and ensuring clean drinking water and sanitary facilities.
- Advancing healthcare and hygiene through health camps, drainage pit creation, traditional water body renovation, and door-to-door medical check-ups for the elderly and rural population.
- Building capacity in Village Development Committees (VDCs), Producer Groups, and Farmer Producer Organisations (FPOs) for better agricultural practices and community development.



REVIVING RESILIENCE: TRANSFORMING LIFE IN BORDER VILLAGES | DISTRICTS - KANGRA, SIRMOUR, HAMIRPUR

To address the myriad challenges faced by remote border villages, Himmotthan Society, in collaboration with HDFC Bank Parivartan, is implementing a project to enhance community resilience and sustainability. Key components include:

- Improving education through the establishment of technology-equipped smart schools.
- Reducing carbon footprint by installing a 10 kW off-grid solar power system and solar street lights in each village.
- Enhancing water management by refurbishing a water reservoir and rehabilitating five irrigation canals.
- Boosting agricultural productivity by providing premium seeds for high-value crops and durable plastic mulch for farmers.

This initiative aims to improve education, energy access, water security, and agricultural practices, thereby fostering sustainable development and better living conditions for 1,200 families in the border villages.



SUSTAINABLY TRANSFORMING LIVELIHOODS | DISTRICT - CHAMBA

To address the pressing needs of 3,073 households in Chamba District, Ashray Foundation, in collaboration with HDFC Bank Parivartan, is implementing a project with a focus on sustainable development. Key components include:

- Establishing a Farm Equipment Bank to provide machinery to small farmers, promoting crop diversification through training and demonstrations, and minimising post-harvest losses with dehydration and aseptic fruit processing units.
- Providing handicraft and handloom training to create jobs and preserve cultural heritage, and organising animal health camps to enhance animal health and productivity.
- Converting primary schools into smart schools with improved learning environments and digital resources, and upgrading Integrated Child Development Service Centres.
- Upgrading seven Primary Health Centres/Community Health Centres to improve healthcare access and service quality, and providing clean drinking water by establishing water stations in 15 villages.
- Installing solar street lights and engaging in tree plantation to improve safety, air quality, and aesthetics.

ENABLING SUSTAINABLE FARMING AND LIVELIHOOD ENHANCEMENT IN SOLAN | DISTRICT - SOLAN

To address the agricultural and economic challenges faced by 2,700 community members in the Kandaghat block of Himachal Pradesh, Mount Valley Development Association, in collaboration with HDFC Bank Parivartan, is implementing a project focused on sustainable farming and livelihood enhancement. Key components include:

- Establishing and supporting local farmers' enterprises to empower economic growth and provide ongoing farm input assistance.
- Setting up polyhouses to facilitate year-round cultivation of high-quality crops and promoting sustainable mushroom cultivation as an alternative income source.
- Implementing sustainable farming practices to enhance yield and resilience, and improving post-harvest management techniques.
- Enhancing storage and processing facilities for agricultural produce to reduce post-harvest losses and addressing transportation challenges to broaden market access.
- Employing strategies to reduce high post-harvest losses through improved storage and processing facilities, contributing to more sustainable agricultural practices.

This initiative aims to revolutionise agricultural practices, elevate rural livelihoods, and foster sustainable development through a comprehensive approach.





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 | DISTRICTS - 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 | DISTRICTS - 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 The Hans Foundation 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


5,570+
 WOMEN ENTREPRENEURS
 TRAINED

EMPOWERING YOUTH AND ENHANCING LIVELIHOOD | DISTRICT - MANDI

To address employment and skill development challenges in Mandi District, Orion Educational Society, in collaboration with HDFC Bank Parivartan, is implementing a project focused on empowering youth and enhancing livelihoods. Key components include:

- Increasing income by providing essential skills training in healthcare, BFSI, tourism, and retail sectors.
- Promoting community enterprises by establishing a benchmark institute for competency-based skill development.
- Enhancing education with practical training programmes, job placements, career counselling, and interview preparation.
- Implementing a robust framework for monitoring and evaluating program effectiveness and gathering feedback from participants and stakeholders.
- Facilitating internships, apprenticeships, and on-the-job training opportunities through industry partnerships.

This initiative aims to uplift underprivileged youth, boost employment prospects, and drive sustainable development through a comprehensive approach to skill training and career support.

UPLIFTING LIVELIHOODS WITH EMPLOYABLE SKILLS | DISTRICT - KANGRA

To address high unemployment rates and the skills gap among youth in Kangra District, Ambuja Cement Foundation, in collaboration with HDFC Bank Parivartan, is implementing a project focused on skill development and employment generation. Key components include:

- Offering a skill development programme for job roles such as Industrial Electrician, Advanced Beauty Therapist, Barber, General Duty Assistant, OT Assistant, Domestic Data Entry Operator, and Future Skills (Python & ML/AI/DS).
- Providing career counselling to help youth select the right training paths based on their interests.
- Achieving a placement rate of at least 70% for trained youth with sustainable income sources.
- Ensuring ongoing support through holistic development initiatives.

This project aims to empower 1,360 individuals by bridging the gap between job market requirements and workforce skills, thus enhancing employment opportunities and livelihood prospects in the district.





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.

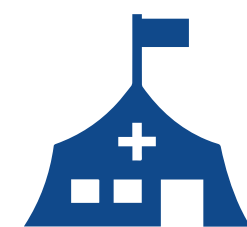
- Installation of water tanks at common community places
- Provision of equipment (weighing machines and haemoglobin meter etc.) for health sub-centres to provide quality primary healthcare services
- Construction of 45 individual household toilets for poorest families



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

As part of our rural solid waste management project in district Kangra, Himachal Pradesh, Waste Warriors Society, with the support of HDFC Bank Parivartan, has directly engaged over 18,000 people to raise public awareness for responsible waste management practices. Our interventions so far have enabled 290 Metric Tons (290,000 Kilograms) of waste collected and diverted from waste dumping and open burning to keep Dharamshala and Bir Billing free from the negative impacts of waste pollution. In addition, to sustain our local ecopreneurship model, our local panchayats have generated revenue of INR 18,93,620 so far through monthly user fees.



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 AND WASTE MANAGEMENT DRIVE

Over 133 thousand kg of waste was collected across six Gram Panchayats in Dharamshala, and a total of 30 kg of mixed dry waste was collected at the Paragliding Landing site in Kangra district. HDFC Bank Parivartan and Waste Warriors Society joined hands for this initiative that focussed on efficient waste management.



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



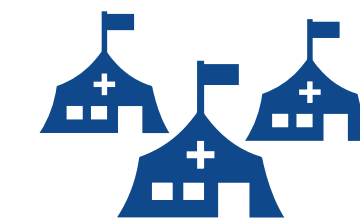
1,810+

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.

ए सशक्त किया।

 **HDFC BANK**
परिवर्तन
एक कदम उन्नति की ओर

IMPLEMENTATION PARTNERS

Rural Development

- Himmothan Society
- Appropriate Technology India
- Sanjeevani
- Ambuja Cement Foundation
- Ashray Foundation

Healthcare & Hygiene

- Waste Warriors Society

Skill Development & Livelihood Enhancement

- The Hans Foundation
- Orion educational society
- Mount Valley development Association

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A step towards sustainable progress