

CREATING
SUSTAINABLE
COMMUNITIES IN

JHARKHAND

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:

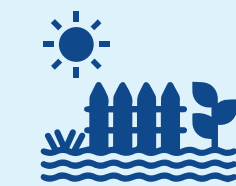
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.



101.13+ MILLION
Lives impacted

Active in 28 STATES and
8 UNION TERRITORIES
pan India

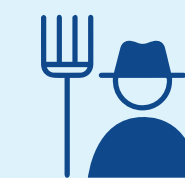
FOCUS AREAS:



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 Jharkhand

Parivartan In Jharkhand

23.77+ LAKH LIVES IMPACTED

RURAL DEVELOPMENT



3,795+
SOLAR LIGHTS
INSTALLED



83,790+
FARMERS TRAINED
HRDP+FDP



7,560+
KITCHEN GARDENS
CREATED



1,625+
WATER CONSERVATION
STRUCTURES
CONSTRUCTED

PROMOTION OF EDUCATION



6.46+ Lakh*
STUDENTS
IMPACTED



1+ Lakh*
TEACHERS
BENEFITTED



7,285+*
SCHOOLS REACHED

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



29,590+
WOMEN ENTREPRENEURS
TRAINED



1,660+
YOUTH
TRAINED

HEALTHCARE AND HYGIENE



12,940+
INDIVIDUALS TREATED

FINANCIAL LITERACY AND INCLUSION



45,760+
FINANCIAL LITERACY
CAMPS CONDUCTED



2.88+ Lakh
PEOPLE REACHED

Focussed Development Programme	Holistic Rural Development Programme	
Districts	Districts	No. of Villages
Bokaro	Giridih	15
East Singhbhum	Godda	20
Godda	Khunti	18
Gumla	Koderma	15
Hazaribagh	Latehar	20
Khunti	Lohardaga	18
Koderma	Palamu	15
Palamu	Ramgarh	10
Ramgarh	Sahebganj	18
Ranchi	Saraikela Kharsawan	18
Saraikela Kharsawan		
Simdega		
West Singhbhum		

*Inclusive of immediate & extended beneficiaries

*Impact numbers as of July 2024

IMPACT IN JHARKHAND



3,795+
 SOLAR LIGHTS
 INSTALLED



83,790+
 FARMERS TRAINED
 HRDP+FDP



7,560+
 KITCHEN GARDENS
 CREATED



1,625+
 WATER CONSERVATION
 STRUCTURES CONSTRUCTED

RURAL DEVELOPMENT

Promoting holistic development of communities

KEY INTERVENTIONS

Jharkhand accounts for nearly half of India's mineral resources, but 40% of its population still lives below the poverty line. Being predominantly tribal, the state's population also faces high levels of deprivation.

In view of this issue, the Bank - under its **Holistic Rural Development Programme (HRDP)** - aims to bring about sustainable changes in the livelihoods of these communities through improved cropping practices, farm schools, remedial academic classes, strengthening of VHNCs (Village Health & Nutrition Committees) & multiple other initiatives to end cyclic poverty & deprivation.

ENHANCING LIVES THROUGH BETTER IRRIGATION

A survey by HRDP showed that about 35% of households in the block of Jhinkpani migrated seasonally despite having enough land due to poor irrigation facilities, traditional practices, mono-cropping & no access to water bodies. Some landowners closer to water bodies were unable to make the most of it due to the natural land alignment that wasn't conducive to water-fetching. The compounded effect of these resulted in malnutrition, anaemia & poor sanitary conditions in the communities. The Bank hence focused on motivating the farmers through training & capacity-building while spreading awareness about modern & sustainable agricultural practices. The intervention aimed at increasing productivity through drip irrigation & better water management. After selecting farmlands that are close to water bodies, the Bank motivated farmers to make agriculture their primary livelihood & trained them on marketing aspects to get better prices for their produce. Women were also included in the cycle of growth by nurturing **SHG (Self Help Groups)**. **Covering 15 villages**, the intervention helped increase irrigated land, thus significantly reducing farmer migrations.





FIGHTING WATER SCARCITY WITH SOLAR ENERGY | DISTRICT - DUMKA

The village of Durgapur in the district of Dumka is home to 150 families, more than half of which are tribal families. Its latter residents were used to water shortages: walking half a kilometre everyday to collect water from a single hand pump had been the norm amongst them for a long time. After meeting & discussing the issue with the residents, Parivartan - in partnership with PRADAN - installed a solar-powered drinking water system for Rs.3.5 lakh. In order to ensure its sustainability, they've also created a local Jal Upbhokta Samiti - a committee consisting of 45 members who are entrusted with the system's maintenance.

IMPROVING SOIL FERTILITY

Parivartan along with Tata Steel Foundation worked across 58 villages to improve soil fertility and agricultural produce. This was done through an integrated watershed approach. A ridge to valley treatment plan was developed to harness maximum water potential and conserve the top soil fertility. Multiple structures that would act as checkpoints for water flow were also constructed to ensure sustainability.

STRENGTHENING LIVELIHOODS THROUGH HRDP | DISTRICT - RAMGARH

HDFC Bank Parivartan, in association with KGVK is implementing effective interventions for the socio-economic development of 10 villages in Ramgarh district of Jharkhand, directly benefiting 12000 people from 2716 households. The intervention will ensure enhancement of irrigated farm areas and achieving 5 lakh acre of chemical free farming, thereby resulting in an increase in agricultural production. Other key focus areas of the intervention include:

- Improving access to potable water
- Strengthening sanitation conditions and hygiene ecosystem
- Planting 2500 trees
- Installing 100 solar street lights

Apart from the above, nearly 10 government schools in the region will be converted into Smart Schools based on need-assessment.

PROMOTING SUSTAINABLE AGRICULTURE IN 15 VILLAGES

HDFC Bank Parivartan and Nav Bharat Jagriti Kendra are working in the Chanho block for effective water management and providing clean energy solutions for vulnerable communities in 15 villages. This includes the construction of pucca check-dams on river streams, bunding of lands, de-silting of ponds, trench cutting in fields, soak pits, rainwater harvesting systems, and repair and maintenance of hand pumps, among other measures. Promoting sustainable agricultural practices, such as the cultivation of drought-resistant crops, reduction of chemical fertiliser use through organic composting, multi-cropping, and horticulture development to increase livelihood. Community training, awareness and collaboration with local and government authorities will also be prioritised.



PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

KEY INTERVENTIONS

ZERO-INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES

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. In Jharkhand, **over 99,280 teachers** have been oriented for this programme while **over 5,080+ schools** have implemented its innovative ideas.

EMPOWERMENT THROUGH SPORTS | DISTRICT - KHUNTI

Parivartan introduced the tribal girls of Khunti, Jharkhand to the sport of hockey. An immensely talented pool of girls in the village had gone unnoticed due to lack of opportunities & infrastructure. In order to instil confidence & encourage them to step out, the Bank provided free hockey coaching in 16 villages in the area, particularly focusing on enrolling dropouts besides those regularly attending school.

The programme improved their communication skills & made them confident enough to say “no” to things they disagreed with. This helped them protect & build a vision for themselves. The hockey players soon became role models & influenced their peers & family members.

Similarly, under Parivartan, the tribal girls in Jhinkpani of West Singhbhum district were introduced to football. The programme has received an impressive response from all the target villages. The Bank has also ensured that women coaches are inducted as they would help the players imagine themselves in leadership positions. Their presence also makes them feel safe, in turn encouraging more to join.



IMPACT IN JHARKHAND



1+ Lakh*

TEACHERS BENEFITTED



7,285+*

SCHOOLS REACHED



6.46+ Lakh*

STUDENTS IMPACTED

*Inclusive of immediate & extended beneficiaries





ENHANCING LEARNING ENVIRONMENT

Parivartan along with Tata Steel Foundation initiated a project with an aim to enhance the learning atmosphere in schools spreading across 500 villages of Jharkhand. This is being done by providing infrastructural support and capacity building for teachers to enhance their teaching pedagogy. Schools are also being provided teaching materials and smart tabs to facilitate learning. Additionally, a provision to translate digital content to local languages like santhali is also provided.

BOUNCING BACK FROM THE PANDEMIC

Parivartan along with The American India Foundation worked together to support 2.74+ lakh elementary grade children from marginalised communities. This was done to overcome the learning loss that happened due to the closure of schools caused by COVID-19 pandemic. The project aims to bring students up to speed by improving their level of learning in elementary grade. Thus, enabling them for age appropriate classes.

SMART CLASS PROJECT | DISTRICT - DUMKA, GARHWA, GUMLA, KHUNTI, LATEHAR, LOHARDAGA, PAKUR, PALAMU, PASCHIM SINGHBHUM, RAMGARH, SIMDEGA, BOKARO, CHATRA, GIRIDIH, HAZARIBAGH, PURVI SINGHBHUM, RANCHI AND SAHIBGANJ

The state of Jharkhand grapples with a low rate of literacy and rampant uneducation. COVID 19 has only worsened the situation. The children are still being taught with obsolete resources and the rate of students' participation is also low. Equipping the **1000** government schools with modern technology is the need of the hour. With an aim to better the learning experience for the students and attract more students to schools, reducing the cases of school dropouts. Through this project the education sector of Jharkhand got a major boost. Number of enrolments increased as more and more children started participating. The literacy rate has gone as children attain education in state-of-the-art classrooms.

SMART CLASSROOMS AT IIM RANCHI | DISTRICT - RANCHI

To enhance student learning experience, HDFC Bank Parivartan, in association with Royal Safe Company, has set up 5 smart classrooms at IIM Ranchi that also enrolls students who cannot afford the fee to study at IIMs by way of reservations for marginal communities. The fee for such students is generally low and is also supported by the government. This intervention aims at providing fully technology enabled classrooms that will not just help the weaker sections of the society get access to quality education but will also change the landscape of the government education institute.



SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

KEY INTERVENTIONS

FIGHTING POVERTY THROUGH EMPOWERMENT

Poverty is intensified due to inadequate opportunities & unequal sharing of resources. Empowering communities through sustainability is the only solution to the issue. Parivartan thus identifies youth from the community who can be trained under its skill development programme. Targeted at young adults from marginalised families, they're given rigorous training on several skill-sets that enables them to break the intergenerational cycle of poverty.

SUSTAINABLE LIVELIHOODS FOR WOMEN

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



IMPACT IN JHARKHAND



29,590+
 WOMEN ENTREPRENEURS
 TRAINED



1,660+
 YOUTH TRAINED



UPSKILLING THE UNDERPRIVILEGED

Parivartan is developing an autonomous ITI & ANM Nursing model for creating market-led, medium-term skill development courses. These will enable recognised vocational accreditation & employment for the socially & economically underprivileged. Over 720 girl candidates are set to benefit from this programme.

HONING SUSTAINABLE AGRICULTURE

Many farmers suffer from a low output due to lack of technology & subsequently dwindling income. Both issues are a direct result of inadequate knowledge about technology, production & marketing. To address them, Parivartan set up **Farmers' Field School (FFS) in 61 locations** across Jharkhand, covering **over 3,000 farmers**. Focusing on developing **Good Agricultural Practices (GAPs)** for sustainable agro-based livelihoods, it's an activity-based non-formal education system that enables problem-solving based on demonstrations of new technology, organic inputs & improved practices. Given that it's updated with new developments, farmers can also avail the facility for improving their marketing. Integrated pest management, soil nutrient management, biofertilizer production, biopesticides etc are among the topics covered.

FFS has not only helped farmers grow further but has also developed a symbiotic relationship between them & the environment.





IMPROVING LIVELIHOOD WITH FISHERY

Parivartan along with Tata Steel Foundation initiated an integrated fishery management project that is planned to help fish-rearers to utilise modern technologies in order to promote fishery and have a sustainable livelihood. Modern and scientific fish rearing methods are being used to enhance shelf-life of fish and to efficiently build an ecosystem for knowledge creation and dissemination. Thus, developing a community resource person who will act as a service provider.

SUPPORTING WOMEN-LED HOUSEHOLDS WITH INCOME GENERATION

HDFC Bank Parivartan, in association with Nudge LifeSkills Foundation has launched an intervention called the 'End Ultra Poverty Program' which endeavours to uplift 1 million women-led households in several states of rural India through skills training & livelihood enhancement. 14,368 women-led households will be supported to build a sustainable income of at least Rs. 10,000 per household per year from the livelihood activities designed under the programme. The intervention will help achieve the short-term goal of increasing incomes of at least 5 lakh farmers across the target states in the first year and enable them to have cumulative savings increase of Rs. 1,500 each by the end of 3rd year. The intervention has utilised the Graduation Approach which is an evidence-rich, carefully sequenced programme targeting women and working with them to build agency and resilience in a time-bound manner. It will help improve food security, income & savings, ownership of productive assets, and access to social protection and credit for these women-led households.



HEALTHCARE AND HYGIENE

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

RAISING THE BAR ON HEALTH STANDARDS

Parivartan has undertaken numerous steps to improve people's health in rural communities across Jharkhand.

Some of these measures include:

- Promoting adolescent health check-ups followed by discussions with parents
- Installing kitchen gardens to address nutrition deficiencies
- Promoting mushroom units to increase protein intake in adolescents & SHG members
- Creating health camps by providing screening, advisory & medical services through qualified doctors/health professionals
- Providing livelihood options to vulnerable households to avoid undernutrition
- Installing solar-based drinking water systems to save them from water-borne diseases

In addition to the above, village chlorinations, awareness drives & handwashing training are also carried out to ensure better sanitation standards overall.

IMPACT IN JHARKHAND



12,940+
 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 Jharkhand teach subjects ranging from savings to investments. They also inform rural communities on ways to access organised sources of finance.



IMPACT IN JHARKHAND



45,760+
 FINANCIAL LITERACY
 CAMPS CONDUCTED



2.88+ Lakh
 PEOPLE REACHED

STORIES OF PARIVARTAN

IMPROVING LIVELIHOOD WITH MUSHROOM CULTIVATION

LOCATION: HAZARIBAGH DISTRICT
BENEFICIARIES: WOMEN OF HAZARIBAGH

THE CHALLENGE

82% of women in the project area are landless agricultural labourers. Amongst them, 30% belong to scheduled castes, 20% belong to scheduled tribes and the remaining belong to other backward castes and general category. Between the months of Oct-Feb, women are encouraged to grow button mushrooms to supplement their family income. But in the last few years, mushroom cultivation in Hazaribagh district has been negligible even though there is a rising demand.

OUR INTERVENTION

Parivartan, along with KGVK, aided two groups of women in the project region to get involved in mushroom cultivation. The cultivation requires low capital investment and provides high yields. The process of implementation included spreading awareness about mushroom cultivation and providing field training. Button mushrooms are grown from agricultural waste. The use of waste for production makes the intervention a profitable and eco-friendly way of waste disposal.

THE RESULT

Today, a total of 750+ kgs of mushroom is being produced by two groups of women. They earn over Rs.1,05,000 in terms of profit and have a sustainable source of income.



STORIES OF PARIVARTAN

BUILDING SMART SCHOOLS FOR A BETTER TOMORROW

LOCATION: VILLAGE JONGI & BENDI, DISTRICT KODERMA, JHARKHAND
BENEFICIARIES: 1089 STUDENTS AND 6 + TEACHERS

THE CHALLENGE

The villages Jongi and Bendi in District Koderma have high schools that serve not only these villages but also neighbouring villages. They lacked modern amenities and infrastructure making it difficult for the teachers to effectively impart education to more than 1089 students studying there.

OUR INTERVENTION

Under HRDP, HDFC Bank Parivartan, in association with SUPPORT, undertook the modernisation of the Jongi and Bendi High Schools and made state of the art amenities like projector, audio-visual systems and laptops available for students and teachers. For better infrastructure, R.O water systems were installed to provide pure drinking water. Boundary walls were decorated with fresh painted murals on the theme of 'saving water'. Washrooms were constructed to ensure hygienic environments in the schools.

THE RESULT

Today, the two schools provide SMART education to their students in hygienic, state of the art institutions, making it possible for the next generation to aspire to a better tomorrow. Villagers are no longer forced to migrate to cities to provide education to their children and children are no more dropping out of school. Instead they have access to quality education in their village.



PARIVARTAN HIGHLIGHTS

INCOME ENHANCEMENT THROUGH SUSTAINABLE AGRICULTURAL PRACTICES IN JHARKHAND

HDFC Bank Parivartan and Nav Bharat Jagriti Kendra introduced the concept of mulching with organic materials to reduce costs and increase yield for the farmers in Barwa Toli in Ranchi. One of the beneficiaries is Mr Sundar Oraon from Barwa Toli village, began using organic mulching in his fields. These techniques helped boost agricultural output with improved soil quality, leading to enhanced income generation for him and many other farmers.



LAC CULTIVATION TRAINING FOR FARMERS IN JAMA

The Indian Institute of Natural Resins and Gums, Ranchi, trained 110 farmers from Jama's project villages on lac cultivation techniques for the kharif cycle. The training, led by a lac expert and Institute scientist, emphasized the Package of Practices (PoP) and highlighted special precautions necessary for successful cultivation.



PLANTATION DRIVE AT CHANHO BLOCK

On July 16, 2024, Nav Bharat Jagriti Kendra (NBJK), in partnership with HDFC Bank Parivartan and Goonj Organisation, organised a plantation drive in Nunhu village, Chanho Block, as part of the Focused Rural Development Programme (FDP). 15,000 plants were distributed to 15 farmers from surrounding villages, promoting rainwater conservation and environmental protection. Key speakers, including the Block Development Officer and other local leaders, highlighted the programme's impact on sustainable agriculture and economic advancement. The initiative marks a significant step toward fostering environmental stewardship and community engagement in rural development.



PARIVARTAN

A step towards sustainable progress

101.13+ MILLION lives impacted Pan India

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

Our 5 Key Focus Areas:

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



RURAL DEVELOPMENT

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

KEY INTERVENTIONS

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



OVERALL IMPACT



9,770+

VILLAGES COVERED
UNDER HRDP + FDP



13,715+

WATER CONSERVATION
STRUCTURES
CONSTRUCTED



58,565+

KITCHEN GARDENS
CREATED



13,340+

BIOMASS STOVES
DEPLOYED



56,515+

SOLAR LIGHTS
INSTALLED



12.33+ Lakh

HOUSEHOLDS
IMPACTED



49+ Lakh

TREES PLANTED

PROMOTION OF EDUCATION

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

KEY INTERVENTIONS

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



ZERO-INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES (ZIEI)

ZIEI, one of our largest programmes is in its third phase, focusing improving learning outcomes in more than 10,000 schools across India integrating the concepts of 'Project Based Learning'. Taking cue from the National Education Policy 2020, the project, has embarked on a journey to equip teachers with knowledge, attitudes, behaviours and skills they require to meet the learning needs of 21st century learners. The project:

- Covers 31 states/UTs
- Has supported 25 lakh teachers and 10 lakh students since inception
- Reached 38,000 teachers in FY 2023-24
- Organised 28 sessions across 6 states in FY 2023-24



* Inclusive of immediate & extended beneficiaries

OVERALL IMPACT



930+
 COMMUNITY LIBRARIES
 BUILT



2.87+ Lakh*
 SCHOOLS IMPACTED



20.22+ Lakh*
 TEACHERS TRAINED



2.16+ Crore*
 STUDENTS REACHED

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Parivartan supports multiple projects focussed on:

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

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

KEY INTERVENTIONS

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



OVERALL IMPACT



9.23+ Lakh
 WOMEN ENTREPRENEURS
 TRAINED



3.30+ Lakh
 INDIVIDUALS TRAINED



10,240+
 SHGs REVIVED/FORMED
 /TRAINED

HEALTHCARE AND HYGIENE

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

KEY INTERVENTIONS

- Promoting awareness to effect behavioural change
- Constructing bio-toilets
- Conducting health camps
- Spreading awareness about nutrition
- Providing clean drinking water
- A Guinness Book of World Records-recognised annual blood donation drive



OVERALL IMPACT



24,295+

HOUSEHOLD TOILETS
CONSTRUCTED



23+ Lakh

UNITS OF BLOOD
DONATED



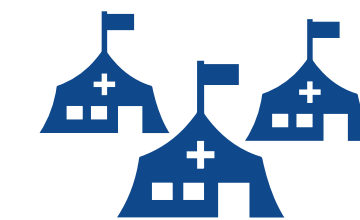
1,810+

SANITATION DRIVES
CONDUCTED



1.87+ Lakh

PEOPLE BENEFITTED THROUGH
HEALTH CAMPS



7,445+

HEALTH CAMPS
CONDUCTED

FINANCIAL LITERACY AND INCLUSION

Parivatan aims at educating communities to make informed financial decisions & help bring them into the banking fold by conducting **financial literacy workshops** across the country. This is done by:

- Disseminating information on general banking
- Credit counselling
- Promoting digital banking among students, women, pensioners & senior citizens

KEY INTERVENTIONS

- Spreading financial literacy through special camps
- Promoting capacity-building through Self Help Groups (SHGs)



OVERALL IMPACT



23+ Lakh
 FINANCIAL
 LITERACY CAMPS
 CONDUCTED



1.71+ Crore
 INDIVIDUALS
 IMPACTED



PARIVARTAN ON ITS PATH TO ACHIEVE GLOBAL GOALS

The planet has not been the same since we first came here. But the biggest opportunity we have today is to make it better. At HDFC Bank, we aim to create integrated solutions that help us to contribute to the Sustainable Development Goals by the United Nations. Parivartan, the bank’s social initiative is working towards bringing a transformation through these integrated solutions that uplifts communities and restores nature. We have aligned our vision with the Global Goals as a responsible bank and a member of the international community.

Parivartan’s five pillars, namely Rural Development, Promotion of Education, Healthcare and Hygiene, Skill Development & Livelihood Enhancement and Financial Literacy & Inclusion contributes to 9 SDGs out of the 17 laid down by the UN. We are committed to comprehensively and sustainably design our programmes in a way where we are able to realise our shared goal of a better and peaceful world in 2030.

PARIVARTAN AND THE SUSTAINABLE DEVELOPMENT GOALS

Rural Development

Under Parivartan, the bank has been working in 17+ states in India to bring in holistic development in the rural landscape. It has launched the Holistic Rural Development Programme to address key challenges in rural areas.

SDG 2 ~ Zero Hunger

1. Promoting sustainable agriculture through better water management systems by construction of check dams, farm ponds, community ponds and irrigation systems.
2. Empowering farmers through capacity building. Creating Seed Bank, Grain Bank, Village Nursery and supporting field research to achieve food security.

SDG 6 ~ Clean Water and Sanitation

1. Ensuring availability of clean drinking water and promoting sustainable management of water through construction of Rainwater Harvesting Structures, Community Tanks, Hand Pumps and Wells.

SDG7 ~ Affordable and Clean Energy

1. Adopting renewable energy to provide affordable, reliable, sustainable and accessible modern energy through installation of Solar street lights, Biomass Stoves, Community Biogas Plants and Distribution of Solar Home Lights.

Skill Development and Livelihood Enhancement

Administering and enhancing skills is an essential component in increasing employment, ensuring fair share of work and creating sustainable livelihood opportunities. In addition, the bank also focusses on developing livelihood opportunities for women.

SDG 2 ~ Zero Hunger

1. HDFC Bank Parivartan has created non-farm based employee opportunities to double farmers’ incomes. Using productive resources, farmers are trained on livestock management, thus, benefitting indigenous people, women and villagers.
2. The bank introduced kitchen gardens in villages in several states to promote sustainable agriculture and ensured improved nutrition to the families while successfully ending hunger. It has facilitated creation of over 40,000 kitchen gardens.

SDG4 ~ Quality Education

1. Under Parivartan, the bank is working to provide access to affordable, technical and vocational education. The bank has trained over 1.60 lakh individuals under its Skill Development programme keeping with principles of equity and inclusivity.

SDG5 ~ Gender Equality

1. Parivartan has formed/revived over 7,500 SHGs with an aim to empower women in rural India. The initiative has strengthened the cause of achieving gender equality by enabling the women to achieve better livelihood opportunities.

SDG8 ~ Decent Work and Economic Growth

1. The bank has trained over 1.04 lakh farmers through exposure visits and diverse agricultural training programmes for their sustained economic growth. Through varied capacity building initiatives, the farmers are able to seek full and productive employment.
2. Parivartan has empowered farmers through entrepreneurial programmes through financial as well as skill-based support. The bank has facilitated development of dairy cooperatives, poultry farms, integrated poultry-goat rearing-fishery units and other small business to ensure sustained and inclusive growth of the people as well as the region.



SDG12 ~ Responsible Consumption and Production

1. Through natural farming, formation of seed banks and FPOs, Parivartan has been able to help farmers in innovating their logistics and supply chain, thus enabling sustainable consumption and production patterns.

Promotion of Education

This is one of the most important pillars of Parivartan that promotes equal education to all from early childhood to secondary education. The initiative also advocates usage of technology through digitisation of schools and introducing science labs to encourage the scientific temper of children.

SDG 4 ~ Quality Education

1. To further improve the access to inclusive and equitable quality education, the bank has undertaken several initiatives including remedial classes, learning camps, training the teachers and by offering scholarships. The bank has also created requisite infrastructure for students from underprivileged background to access education in a safe and lively environment.

SDG3 ~ Good Health and Well-Being for People

1. Parivartan has included sports as one of the fundamentals of education to ensure healthy lives of children while promoting their well-being. The bank has facilitated training of hockey, football and other sports while also ensuring access to the requisite sports equipment.

Healthcare and Hygiene

Our bank has actively worked towards providing better healthcare and sanitation facilities to the vulnerable communities. With its special focus in eradicating Non Communicable Diseases in certain states to building accessible sanitation facilities despite challenging terrains, the bank has set an example in the space.

SDG3 ~ Good Health and Well-Being for People

1. Under Parivartan, the bank has helped villagers create Kitchen Gardens to improve access to nutritious food and ensure healthy lives.

2. By organising health camps and health infrastructures the bank has adopted precautionary approach while helping vulnerable communities prevent themselves from communicable and non-communicable diseases. The bank has also set a Guinness World Record in organising largest blood donation drive.

SDG6 ~ Clean Water and Sanitation

1. With creation of over 28,800 sanitation units across India, the bank has been steadfast in giving access to clean sanitation facilities for all despite terrain related changes. By making adequate and equitable sanitation accessible, the bank has helped end Open Defecation and offered women their dignified access to sanitation.

SDG13 ~ Climate Action

1. The bank has initiated a mass plantation drive and by far planted over 10 lakh trees as one of its urgent actions to combat climate change. The drive has also contributed in increasing the ground water levels and improved agriculture.

Financial Literacy and Inclusion

Financial literacy is the first step towards real financial inclusion. Our Bank conducts financial literacy workshops for communities to enable them to make smart financial decisions and sustain themselves.

SDG8 ~ Decent Work and Economic Growth

1. Being financially literate opens up several avenues for an individual. Financial inclusion is a right. To ensure, further access to employment opportunities and sustainable economic growth of an individual, providing financial literacy is fundamental.

TYPES OF PROJECTS UNDERTAKEN:

HRDP (Holistic Rural Development Programme) - HRDP is HDFC Bank's flagship programme that focuses on sustainable and holistic growth under which the Bank carries out interventions under more than one key focus areas.

FDP (Focussed Development Programme) - Under this programme, the Bank carries out focussed interventions under any one of the key focus areas in a given targeted geographical area.



IMPLEMENTATION PARTNERS

Rural Development:

- Professional Assistance For Development Action (PRADAN)
- Krishi Gram Vikas Kendra (KGVK)
- Network for Enterprise Enhancement & Development Support (NEEDS)
- Nav Bharat Jagriti Kendra (NBJK)
- Vikas Samvad Samiti
- AIDENT Social Welfare Organisation
- Sarva Sewa Samity Sansthan (4S)
- Life Education And Development Support (LEADS)
- Centre for World Solidarity
- Vikas Bharti Bishunpur
- Tata Steel Foundation
- The America India Foundation
- Society for Upliftment of People with People's Organization & Rural Technology (SUPPORT)

Promotion of Education:

- Sri Aurobindo Society

Skill Training and Livelihood Enhancement:

- PanIT Alumni Reach For India Foundation
- Head Held High Foundation

