

# CREATING SUSTAINABLE COMMUNITIES IN KARNATAKA

As of December 2023





# HDFC BANK PARIVARTAN

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

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

## OUR VISION:

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

**100+ MILLION**  
Lives impacted

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



## FOCUS AREAS:

- 
**RURAL DEVELOPMENT**
- 
**PROMOTION OF EDUCATION**
- 
**SKILL TRAINING AND LIVELIHOOD  
ENHANCEMENT**
- 
**HEALTHCARE AND HYGIENE**
- 
**FINANCIAL LITERACY AND INCLUSION**

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

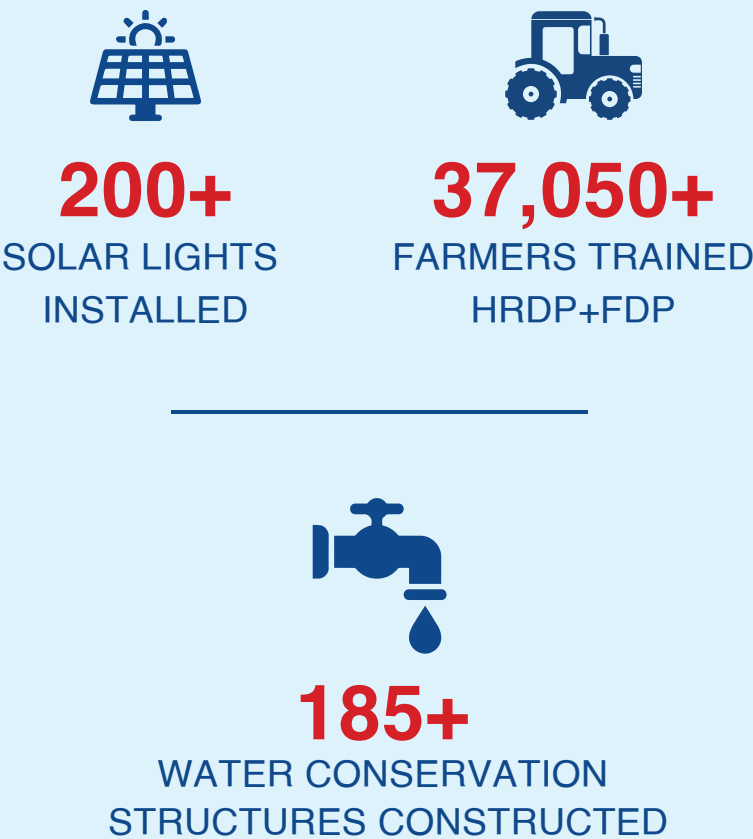




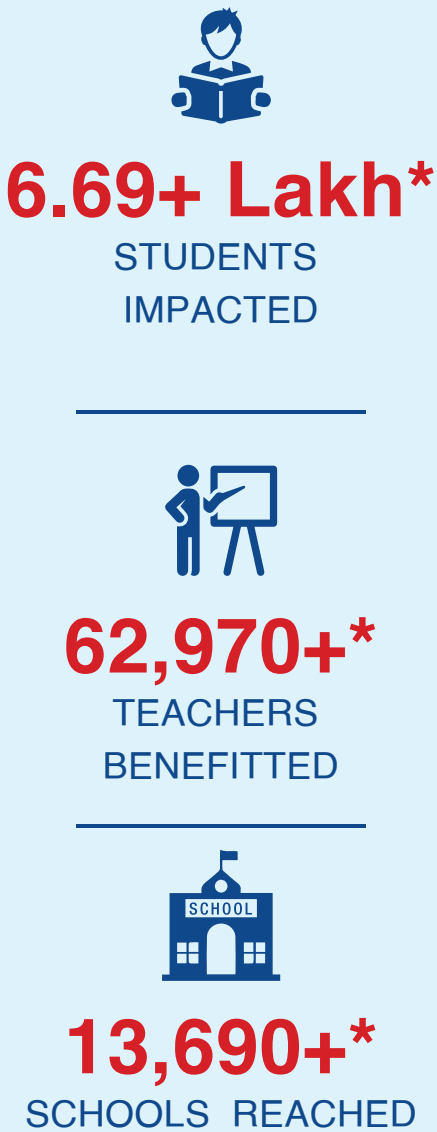
# Parivartan In Karnataka

## 68.40+ LAKH LIVES IMPACTED

### RURAL DEVELOPMENT



### PROMOTION OF EDUCATION



### SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



Focussed Development Programme		Holistic Rural Development Programme	
Districts		Districts	No. of Villages
Bagalkot	Dharwad	Bidar	10
Bangalore	Gadag	Gulbarga	10
Belgaum	Hassan	Koppal	10
Bellary	Haveri	Yadgiri	10
Bidar	Koppal		
Chamarajanagar	Mysore		
Chikkaballapur	Shimoga		
Chikkamagaluru	Udupi		
Davanagere	Uttara Kannada		
Vijayapura			

### HEALTHCARE AND HYGIENE



### FINANCIAL LITERACY AND INCLUSION



\*Inclusive of immediate & extended beneficiaries  
 \*Impact numbers as of September 2023



# IMPACT IN KARNATAKA



**200+**  
SOLAR LIGHTS  
INSTALLED



**37,050+**  
FARMERS TRAINED  
HRDP+FDP



**185+**  
WATER CONSERVATION  
STRUCTURES CONSTRUCTED

## RURAL DEVELOPMENT

Promoting holistic rural development of communities

### KEY INTERVENTIONS

Despite most areas of Karnataka having access to water for agricultural purposes & also the requisite infrastructure, there are some regions that continue to suffer droughts. The situation is particularly bad in a few districts, including Bidar, Gulbarg & Raichur. Although there are a few areas in these regions that are irrigated, better agricultural infrastructure remains the need of the hour.

Taking a comprehensive look of the entire situation, HDFC Bank Parivartan decided to empower & develop communities in a sustainable manner. Under the **Holistic Rural Development Programme (HRDP)**, the Bank focuses on:

- Natural Resource Management (NRM)
- Health & hygiene
- Skill development
- Education promotion

While managing the resources helped increase the ground water level, improved crop yield & made water available for irrigation, other initiatives focused on enabling the villagers to become entrepreneurial & financially independent.







## **DOUBLING INCOME THROUGH SUSTAINABILITY** | DISTRICTS - GULBARGA, BIDAR, RAICHUR, YADGIRI, KOPAL

A farmer's income mainly comprises income from wages, the net receipt of cultivation & agri-based activities. However, over 80% of farmers are small & marginalised. Hence, implementing strategies to improve agriculture-based income will bring prosperity to a majority of them. The programmes focus on:

- Reducing farm input expenses
- Training farmers
- Capacity building
- Increasing water availability
- Increasing productivity
- Supporting primary value addition to production & marketing.

Under the Holistic Rural Development Programme (HRDP), the Bank introduced organic farming as an intervention that could reduce farmer input costs. Promoting vermi-composting & methods to naturally control pests also saved up on what would otherwise be spent on purchasing chemical pesticides. In addition, technological interventions including weeding & power sprayer equipment, pheromone traps to reduce pesticides & nanoparticle technology were introduced to reduce expenses even further.

Lack of information on sustainable agricultural practices was yet another hindrance that restricted their income growth. Hence, the Bank worked on creating awareness & knowledge enhancement. In this respect, exposure visits were organised to places featuring integrated farming systems & innovative interventions, as well as packaging places & storage halls. Workshops were organised where the farmers could learn from experts on subjects such as livelihood activities, bank credit, financial inclusion etc. The programme also worked on making water available to improve the cultivation capacity of the farmers.







## HOLISTIC DEVELOPMENT THROUGH TRAINING

**& EDUCATION** | DISTRICTS - RAICHUR, GULBARGA, YADGIRI, BIDAR, KOPAL  
 Parivartan launched a holistic three pronged approach to help rural populations in project areas. Incomes of 12120 farmers increased due to agricultural interventions like usage of high yielding variety seeds. Construction of check dams, farm ponds and earthen bunds provided better watershed support to farmers. 4305 acres of previously uncultivated land was brought under vegetation and 2000 trees were planted. To upskill the rural population, farmers were trained in sustainable agriculture and organic farming practices. 160 women led community enterprises were set up across 30 project villages while 60 'Village Women Federations' were established. To boost education, 12 schools were transformed into smart schools. For health and hygiene support, pure water and washrooms were introduced in schools. 30 villages were supported with clean and renewable energy solutions through solar based street lights and solar study lamps.

## SEEDS FOR A BETTER YIELD

| DISTRICTS - GULBARGA, YADGIRI, BIDAR  
 Agriculture in the districts of Gulbarga & Bidar is largely rain-fed, thus resulting in the popularity of pulse & oilseed crops. However, owing to climate change-related issues, this very rain has become increasingly scarce - often to the point of creating drought-like conditions throughout the season. In addition, the local varieties of these crops are largely susceptible to viral diseases, resulting in crippling crop failures.

The Bank hence provided high quality Bengal Gram seeds to 200 of these farmers, while 120 of them were provided with groundnut seeds. In addition, they were also taught better management practices in order to improve the resilience of their crops & thus increase their yields.





## A SUSTAINABLE CLIMATE-SMART VILLAGE | DISTRICT - KOPPAL

**10 villages** in the Koppal district of Karnataka have been chosen by Parivartan for its **Climate Smart Village development project**. The initiative is centered on the promotion of climate smart farming techniques that involve the requisite agricultural technology, water resource development & livestock development. Undertaken in order to counter contemporary climate-related challenges such as soil degradation & droughts, the project aims at:

- Promoting climate-resilient agriculture to ensure higher productivity of the selected crops
- Enabling digital advisory services to enhance the productivity of major pulses, cereals & millets grown in the area
- Establishing a robust value chain in pulses & millets through vibrant Farmer Producer Companies (FPCs)

The initiative - promoted through field schools & hand-holding support - will focus directly on **1,000 marginal farmers** in the region, though its impact is predicted to benefit **over twice as many farmers** indirectly once self-sustainable.

## SUSTAINABLE AGRICULTURE PRACTICES | DISTRICT - GULBARGA

Parivartan with KVK Gulbarga provided training to 80 farmers from 16 villages. The beneficiaries were provided training in varied areas like SAP, testing of soil health, vermi-composting, vermi-wash, intercropping, pest control, organic farming, dairy development, poultry and goat rearing. Additionally, agriculture experts trained 64 farmers through capacity building and demonstration. The programme included increasing awareness on the importance of ajola, soil testing, dashaparani, panchamrut, jeevamrut, beejamruthand and trees. This has reduced the chemical fertiliser cost incurred by farmers, thus increasing their income and reducing expenses.







### IMPROVING RED GRAM CULTIVATION | DISTRICT - KOPPAL

Red gram is a commonly cultivated and consumed pulse crop in Koppal region. But the production rates are not good. Parivartan with BILSD worked across 10 villages with an aim to improve production rates. The beneficiaries were trained and made aware about production enhancement techniques. Additionally, for a better understanding these techniques were also demonstrated. The farmer training included productivity enhancement, POP training and educating them about salient features of GRG-811 variety of red gram. 440 farmers were positively impacted covering an area of 660 acres.

### DIGITAL ADVISORY SUPPORT | DISTRICT - KOPPAL

Parivartan with BILSD provided digital advisory support to 461 farmers in 10 project villages. They were trained on receiving information on farm operations, organic farming techniques through profiling, analysing and disseminating the farm details via IFFCO KISAN. All beneficiaries now receive end to end traceability and advisory services.

### INSTALLING SOLAR STREET LIGHTS | DISTRICT - KOPPAL

In Muradi cluster of Koppal district electricity was constantly fluctuating throughout the day and night. Streets, households and colonies did not have sufficient light at night which hindered children and women from moving around post sunset. Parivartan along with BILSD identified villages that needed better facilities with the help of local Panchayat members, FPO members and SHGs. Following this 100 solar street lights were installed.







### **EMPLOYING WATERSHED MANAGEMENT TECHNIQUES FOR SUSTAINABLE LIVING | DISTRICT - CHIKKABALLAPURA**

40,000 households in the villages in Sidlaghatta and Bagepalli blocks and 8000 households in Chikkaballapura district faced chronic water shortage for household use as well as for irrigation, as the areas lay in a rain shadow region. HDFC Bank Parivartan, in association with FES, restored 150 local water bodies and recharged groundwater aquifers, using local manpower in Sidlaghatta and Bagepalli blocks resulting in yearwide availability of water and that too with improved quality in these villages. In Chikkaballapura district, construction of 8 check dams, renovation of 200 water bodies across 150 villages, widening of existing canal structures, removal of silt, restoration of catchment areas and damaged water bodies was successfully completed, resulting in providing 6000 acres of land with water, improving the productivity for 600 + farmers due to rising soil moisture and improving the incomes of 8000 families.

### **UPLIFTMENT OF FARMING & FISHING COMMUNITIES | DISTRICTS - UTTARA KANNADA, UDUPI**

The farming & fishing communities across 25 villages of Uttara Kannada and Udupi districts faced a loss of livelihood due to lack of availability of fish and an acute lack of supporting infrastructure. The villagers needed training for upskilling and branching out into complementary activities like honey production. HDFC Bank Parivartan set up infrastructure like honey processing units and freezer units besides training villagers to add skills like horticulture, poultry, making fish related food products and hospitality. 900 families received poultry supplies. 840 honey bee boxes were distributed among 210 people. 1 honey processing unit was established. 300 youngsters were provided with a crash course in hospitality. Further, 110 women were provided financial support to set up ventures like grocery shops, beauty parlours and garment units.







**FARM POND TECHNOLOGY PROJECT**

Parivartan with the Deshpande Foundation has taken up the project of creating 1000 farm ponds in drought-prone regions of North Karnataka benefitting nearly 6000 farmers. The initiative includes a customised platform that uses AI/ML to extract geospatial intelligence to inform and guide operations. The control center will have display, communication and compute equipment that will display operational and telemetry data from various sources. Thus, enabling construction of ponds in optimised locations within the field, introducing earth movers and monitoring the impact. This project will lead to an increase in farmers' income, improve village economy by shifting to horticulture and cash crop cultivation besides facilitating other environmental, social and economic benefits. The execution will happen through 2021-22 and will enable the irrigation of 5,000 acres in these drought-prone regions.

**INCREASE IN GREEN COVER**

HDFC Bank’s WBO department, has planted 26,500 saplings across five states. The trees planted are indigenous which will support local biodiversity, thus, improving the overall ecosystem. This will help absorb carbon dioxide considerably and curb soil erosion by increasing green cover and create a carbon sink to purify the air and reduce harmful particulate matter in cities which will lead to reduction in global warming. It will also rejuvenate soil quality and reduce erosion which will enhance the ecosystem.





# PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

## KEY INTERVENTIONS

### ZERO-INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES (ZIIEI)

ZIIEI is one of the largest programmes to facilitate wide-scale, systematic implementation of grassroots innovations to improve existing systems & processes at minimal cost. In Karnataka, **over 13,136 schools** are now implementing innovative ideas. The ground-breaking initiative has thus far reached more than **6,57,394** students across the state through the **62,968 teachers** who have been oriented under it.



## IMPACT IN KARNATAKA



**6.69+ Lakh\***  
STUDENTS  
IMPACTED



**62,970+\***  
TEACHERS  
BENEFITTED



**13,690+\***  
SCHOOLS REACHED

\*Inclusive of immediate & extended beneficiaries





### IMPROVING THE QUALITY OF EDUCATION | DISTRICTS - BIDAR, GULBARGA, RAICHUR

Although the number of students in rural government schools is rising, the quality of education provided by them hasn't improved proportionately. Students who have passed 5th grade find it difficult to solve simple mathematical problems of grades lower than theirs. In addition, their ability to read & solve problems also declines instead of improving with every passing grade.

HDFC Bank hence introduced **Child Resource Centres (CRC)** to support these children through remedial classes. Mainstream schools have also been provided with support through the Smart Class programme, whose teacher-friendly technology will help improve learning levels.

### A SPECIAL SCHOOL FOR SPECIAL CHILDREN | DISTRICT - KODAGU

The district of Kodagu, situated in the south of Karnataka (& bordering Kerala), recently saw a Parivartan initiative that is predicted to revolutionise education for a significant section of its erstwhile-ignored youth population. In partnership with the local Kodagu Vidyalaya Opportunity School, the Bank established **special learning centres** for the region's **special needs children** within the former's campus. These centres are designed to provide these children not only with formal education & life-skills in an accessible manner, but also:

- Speech therapy
- Physiotherapy
- Behaviour modification
- Self-help skills

Balanced out with necessary recreational activities, these centres - which are slated to cover **over 60 children** - aim at making these children self-reliant & helping them integrate better into mainstream society, thus ensuring them a life of dignity & happiness.

### ENSURING SEAMLESS EDUCATION THROUGH SOLAR POWER | DISTRICT - BIDAR, GULBARGA

Many children in Karnataka weren't able to study after sunset due to the unavailability of consistent electricity supply. Parivartan along with MYRADA provided 500 school children with solar lamps, to ensure seamless studying. This has provided children a better environment to study and allowed them to perform better academically.







### IT SKILL TRAINING WITH EFFECTIVE INFRASTRUCTURE TO STUDENTS | DISTRICT - HUBALLI

HDFC Bank Parivartan, in association with Deshpande Foundation, is establishing an IT Skills Lab at Deshpande Skill Centre to help the local youth have access to increased opportunities for employment and ensure improvement in livelihoods. Many existing facilities at the lab will be refurbished while new infrastructure will also be provided. More than 600 desktops will be added to the lab for effective skill training of the enrolled youth over a period of 3 to 4 years. To facilitate skill-based training of more than 7000 youth, the center will provide soft skills training along with hard skills training to ensure overall improvement of the rural youth. Many trades like BFSI, Teacher Training, IT & ITeS (Hardware and Networking), Electronics and Manufacturing will be taught to the students. Each course will be conducted for a duration of 3 to 5 months.

### IMPROVING ANGANWADIS FOR EXCELLENCE IN CHILDCARE | DISTRICT - GULBARGA, YADGIRI

The state of government-run anganwadis in rural regions leaves a lot to be desired. Improvement in the management and infrastructure of anganwadis for better learning and childcare opportunities for children is needed if their parents have to work without worry. HDFC Bank Parivartan, in association with MYRADA, launched an intervention to upscale the anganwadis in five villages of Aland Block and 10 villages of Mundargi and Varknalli GPs of Yadgiri district. Playing material, chair, tables, floormats, toys wardrobes and water purifiers were provided to the centres. Walls have been dotted with colourful posters of fruits and vegetables, flowers, names of months and days. Informative charts and education posters have been displayed on the walls. Minor repairs of the AWC, painting, educational wall write ups and decoration with child friendly themes was undertaken in these anganwadis, benefiting more than 150 children. Today parents, teachers and children are happy with the new improved state of these care centres. The admissions have gone up and learning quality has also improved. For example, the number of regular children at Mustur AWC has increased from 18 to 32 in just two months of the intervention.

### BUILDING STEM CAPABILITIES IN RURAL INDIA THROUGH SMART EDUCATION

To ensure adequate development of IT infrastructure in rural India and make the next generation future ready, HDFC Bank Parivartan, in association with Save the Children Foundation launched an intervention to turn 300 government schools into SMART Schools. The project will benefit 1,25,274 students from grades 1 to 10 and also involve their parents, 5175 teachers, 300 headmasters and 2,429 SDMC members through direct engagement. The initiative involves equipping schools with SMART classrooms and providing them with computers, projectors, specialised software, audience response technology, assistive listening devices, networking, and audio / visual capabilities and resources.





# SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

## KEY INTERVENTIONS

**EMPOWERMENT THROUGH VOCATIONAL TRAINING** | DISTRICT - BIDAR, GULBARGA, RAICHUR, YADGIRI, UTTAR KANNADA, UDUPI

Skill training is one of the most effective ways to improve the socio-economic condition of underprivileged communities. With an aim to make employment a reality for the youth from these communities, Parivartan has undertaken a focused programme of upskilling in Karnataka. The **comprehensive skill training programme** develops market-driven skills which is a major contributor to a candidate’s success. Executed with a scientific approach, potential candidates are sequentially selected through intensive community scouting, after which they're counselled & encouraged to be a part of the programme.

**EMPOWERING WOMEN THROUGH CMRC** | DISTRICT - BIDAR, GULBARGA, RAICHUR, YADGIRI  
Parivartan worked on creating economic activities through the **Local Economic Activation (LEA)** intervention, which comprises at least 50% women. **Community Managed Resource Centres (CMRCs)** were created under the programme to provide economic opportunities to the villagers. Forming federations/groups also made it easy for the members to seek financial assistance, credit & market linkages. In addition, livelihood enhancement programmes were introduced to diversify the livelihood portfolio of the households in target villages. Non-farm based opportunities - including backyard poultries, goat-rearing, chili powder processing etc - helped create alternative livelihood options.



## IMPACT IN KARNATAKA



**51,310+**  
WOMEN  
ENTREPRENEURS  
TRAINED



**3,685+**  
YOUTH  
TRAINED





### **GENERATING INCOME FOR WOMEN | DISTRICT - GULBARGA, BIDAR, RAICHUR**

Parivartan understands that in order to ensure a sustainable future for India's rural communities, its women need to achieve financial independence. To that end, the Bank has provided support to numerous women's groups engaged in agricultural or non-agricultural activities in Karnataka. For example, sewing machines were provided to 32 trained women in 16 different villages; while chili powder processing machines were provided to 16 women from these very villages. As a result, their incomes have increased significantly, thus inspiring many others to seek their own financial independence as well.

### **INTEGRATED LIVESTOCK DEVELOPMENT FOR ECONOMIC ADVANCEMENT | DISTRICTS - HAVERI, DHARWAD, DAVANGERE, GADAG, VIJAYAPURA, BAGALKOTE, BALLARY, BELGAUM**

HDFC Bank Parivartan rolled out an integrated livestock development and farmer training program in 500 villages across 8 districts - Haveri, Dharwad, Davangere, Gadag, Vijayapura, Bagalkote, Ballary, and Belgaum. It included initiatives like breed improvement techniques and training farmers for better livestock management practices. An artificial insemination program was launched and locals were trained to become AI technicians. Several livestock health interventions like deworming, animal infertility treatments were made available. Farmers were informed about animal feed management for increased yield. 50 Cattle Breeding Center (CBCs) were established across these 8 districts to help 2500 breedable cattle. Livestock farmers have been able to increase their incomes by managing their animals better.

### **CREATING A SUSTAINABLE LIVELIHOOD | DISTRICTS - HASSAN, SHIMOGA, CHIKMAGALUR**

Parivartan with the Indus Tree Foundation with the aim to strengthen integrated community-based structures and create sustainable livelihoods aided 1200 bamboo farmers from Hassan, Shimoga and Chikmagalur districts. The interventions of the programme involved:

- Mobilisation and training of bamboo farmers on sustainable cultivation practices
- Purchase and distribution of new bamboo saplings for plantation
- Providing fertilisers like vermicompost
- Baseline data collection
- FPO (Farmer Producer Organizations) registration for farmers
- FSC certification of bamboo plantations
- Connecting farmers to off-farm enterprises and other markets

This will help the beneficiaries to integrate with international supply chains that demand sustainable production and harvesting. Thus, providing 1200 farmers a sustainable livelihood and sizable income.





**PROVIDING SKILL-TRAINING TO RURAL YOUTH**

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

**SETTING UP OXYGEN PLANTS ACROSS INDIA**

To be better equipped to deal with impending waves of COVID-19, Parivartan has set up Oxygen Plants in 19 hospitals across the country. This was being done in three phases, i.e laying foundation work, setting up and commissioning. These oxygen plants have been set up in Uttar Pradesh, Jharkhand, Haryana, Punjab, Karnataka, Kerala, Assam, West Bengal, New Delhi, Rajasthan, Madhya Pradesh, Tamil Nadu, Andhra Pradesh, Odisha and Himachal Pradesh.

**DEVELOPING SKILLS IN RURAL YOUTH TO MAKE THEM EMPLOYMENT-READY**

To ensure adequate development of a future-ready workforce from amongst the marginalised rural youth, HDFC Bank Parivartan, in association with Deshpande Skilling Centre launched an intervention to train 100,000 graduates from 20 districts of Karnataka and Telangana, over the next 7 years, by imparting skills that will make them employment- ready. Female candidates have been given adequate representation in the selection of trainees. The project will benefit 10,000 villages and offer employment opportunities to at least 70% of the trained youth. So far 3,601 graduates have been enrolled and another batch of 1,000 students is being enrolled in the year 2023-2024. Collaborations with organisations like Hinduja Global Solutions, Wistron, Tata Consultancy Services and Omega Health Care have facilitated employment opportunities for the trainees. So far, 2,736 students have secured job placements. The intervention is supported by another project ‘Enabling Digital Skills for Employability’ to equip the rural youth in North Karnataka with digital skills that enhance their employability. Several IT labs with a total of 600 desktop computers have been set up. These labs serve as learning centres for the youth.







# HEALTHCARE AND HYGIENE

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

## KEY INTERVENTIONS

**SANITATION FOR ALL** | DISTRICTS - GULBARGA, BIDAR, RAICHUR

In our ongoing efforts to make sanitation facilities available to all, Parivartan enabled access to hygienic sanitation units for over **495 households** in Karnataka. The programme also focused on community sanitation facilities. Furthermore, Parivartan has paid special attention to creating further awareness in order to bring about a behavioural change in the space of sanitation.



## IMPACT IN KARNATAKA



**520+**

SANITATION  
UNITS INSTALLED



**9,260+**

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 Karnataka teach subjects ranging from savings to investments. They also inform rural communities on ways to access organised sources of finance.



## IMPACT IN KARNATAKA



**1.66+ Lakh**  
 FINANCIAL LITERACY  
 CAMPS CONDUCTED



**15.14+ Lakh**  
 PEOPLE  
 REACHED



# STORIES OF PARIVARTAN

## PROMOTING BAMBOO CULTIVATION FOR BETTER FARM INCOMES

**LOCATION: CHIKMAGALUR, HASSAN, AND SHIVAMOGGA**  
**BENEFICIARIES: 1200 FARMERS**

### THE CHALLENGE

The farmers in the project villages of Karnataka were facing low incomes and were dependent on traditional ways of farming.

### OUR INTERVENTION

To increase farmer incomes in the target villages, HDFC Bank Parivartan, in association with Industree Foundation is encouraging farmers to cultivate bamboo plantations and medicinal plants like Ashwagandha, Palmarosa and Kalmegh. 72000 bamboo saplings and seeds of medical plants and herbs were distributed among 1200 farmers. They were trained on the nurturing and maintenance of these plants. They were also trained on modern farming methods like intercropping to increase their incomes.

### THE RESULT

As a result of the intervention, 180 acres of private land across multiple districts has been cultivated with bamboo plants and intercropping has been implemented with herbs like basil, peppermint and ashwagandha. These crops are in high demand and fetch good prices for the farmers in the market.





# STORIES OF PARIVARTAN

## TAILORING RURAL WOMEN'S SKILL DEVELOPMENT STORIES

**LOCATION: VILLAGE CHITALI, KARNATAKA**  
**BENEFICIARY: SMT. CHANAMMA**

### THE CHALLENGE

Rural women in Village Chitali like Chanamma were hard-pressed for sustenance in absence of any bankable skills for livelihood generation. She was finding it difficult to meet the expenses of her family of eight people including her four children and aged parents-in-law, on the measly income of her husband who worked as an agricultural labourer.

### OUR INTERVENTION

HDFC Bank Parivartan, in association with MYRADA, provided free skill development avenues to women like Chanamma. She was trained in tailoring and sewing at her village's HDFC HRDP tailoring training centre.

### THE RESULT

Today, after completing the training programme, Chanamma has received a tailoring machine from HRDP. She stitches clothes at home and earns Rs. 400 to 450 per day as against Rs. 100 to 150 that she was earning before the training. She is able to meet her family's expenses well.





# PARIVARTAN HIGHLIGHTS

## HDFC BANK EMPLOYEES VISIT OLD-AGE HOME

The employees from the two-wheeler loan department of the HDFC Bank visited Muni Hiraya Nagarika Seva Kendra - an old age home in Bagalkot, Karnataka, and distributed fruits and food items. They shared their time with the elderly at the old-age home. The elderly expressed their gratitude and thanked the HDFC Bank employees for visiting and spending quality time with them.





# 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 (ZIIEI)

ZIIEI, 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

- Mysore Resettlement And Development Agency (MYRADA)
- BAIF Institute for Sustainable Livelihoods and Development (BILSD)
- Foundation for Ecological Security (FES)
- Manuvikasaa

### Promotion of Education

- Sri Aurobindo Society

### Skill Training and Livelihood Enhancement

- Mysore Resettlement And Development Agency (MYRADA)

