



സമഗ്ര സാമൂഹികസന പദ്ധതി
 ഏറ്റെടുക്കലും
 ക്ഷീരകർഷകർക്കുള്ള പാത്രവിതരണം
 ഇടുനിക്കര ക്ഷീരസംഘം, പുത്തൻവേലിക്കര
 2019 ജൂൺ 21 തൊള്ളി 10am
 പദ്ധതി തിരിവ് പദ്ധതി ഏറ്റെടുക്കൽ സാമൂഹികസന പദ്ധതി

CREATING
 SUSTAINABLE
 COMMUNITIES IN
KERALA

As of December 2023



- 2 ZERO HUNGER
- 3 GOOD HEALTH AND WELL-BEING
- 4 QUALITY EDUCATION
- 5 GENDER EQUALITY
- 6 CLEAN WATER AND SANITATION
- 7 AFFORDABLE AND CLEAN ENERGY
- 8 DECENT WORK AND ECONOMIC GROWTH
- 12 RESPONSIBLE CONSUMPTION AND PRODUCTION
- 13 CLIMATE ACTION

HDFC BANK PARIVARTAN

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

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

OUR VISION:

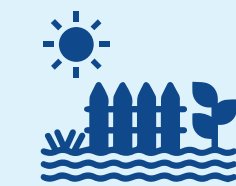
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.



100+ MILLION
 Lives impacted

Active in 28 STATES and
8 UNION TERRITORIES
 pan India

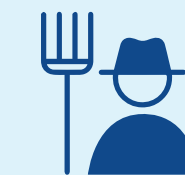
FOCUS AREAS:



RURAL DEVELOPMENT



PROMOTION OF EDUCATION



SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



HEALTHCARE AND HYGIENE



FINANCIAL LITERACY AND INCLUSION

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



Parivartan In Kerala

39.4+ LAKH LIVES IMPACTED

RURAL DEVELOPMENT



1,000+
TREES PLANTED



3,450+
KITCHEN GARDENS
CREATED

PROMOTION OF EDUCATION



280+*
STUDENTS BENEFITTED



50+
SCHOOL INFRASTRUCTURES
CREATED

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



27,640+
WOMEN ENTREPRENEURS
TRAINED



2,640+
HOUSEHOLDS IMPACTED
THROUGH LIVELIHOOD
ENHANCEMENT PROGRAMMES



20+
SHGs REVIVED/FORMED
/TRAINED

FINANCIAL LITERACY AND INCLUSION



89,880+
FINANCIAL LITERACY
CAMPS CONDUCTED



9.57+ Lakh
PEOPLE REACHED

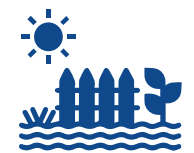
Focussed Development Programme	Holistic Rural Development Programme	
Districts	Districts	No. of Villages
Bidar	Ernakulam	14
Ernakulam	Idukki	10
Kottayam	Thiruvananthapuram	30
Palakkad	Wayanadu	10
Pathanamthitta		
Thiruvananthapuram		

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

IMPACT IN KERALA



1,000+
TREES
PLANTED



3,450+
KITCHEN GARDENS
CREATED

RURAL DEVELOPMENT

Promoting holistic rural development of communities

KEY INTERVENTIONS

PROMOTING SUSTAINABLE AQUACULTURE | DISTRICT - ERNAKULAM

A unique, saline-tolerant variety of rice, Pokkali is cultivable on over 4000 hectares in the district of Ernakulam. However, a variety of reasons - ranging from the unavailability of pure seeds to labour intensive non-mechanized cultivation methods - result in nearly 90% of that land being unutilized.

The Bank has hence devised a holistic & multi-pronged approach to rejuvenating both Pokkali cultivation & aquaculture through 4 units each in the villages of Kadamakkudy, Kottuvally and Ezhikkara. The initiative involves:

- Ensuring the availability of quality seeds through seed purification
- Providing farmers support in marketing Pokkali
- Promoting fish/prawn-farming

Parivartan receives support from the Korambadam Cooperative Bank, Palliyakkal Cooperative Bank & the Pokkali Farmer Producers' Company in carrying out the initiative.





IMPROVING COMMUNITIES THROUGH VEGETABLE FARMING | DISTRICT - WAYANDU

In order to ensure access to diverse & nutritious food items at a household-level, Parivartan promoted a number of initiatives in the districts of Wayanad & Idukki. One of these in the former was the promotion of kitchen gardens in the villages of Achooranam, Pozhuthana, Kottathara, Vengappally & Panamaram. After selecting 800 beneficiaries, seeds of 32 different seasonal vegetables & tubers were distributed among them, after which support was provided in establishing household kitchen gardens. Additionally, 10 womens' Self Help Groups (SHGs) were provided with 18 seedlings & 100 kg of cow dung each in order to carry out vegetable farming with the assistance of Bank-appointed agricultural experts.

IMPROVING AGRICULTURE USING PLANT CLINICS | DISTRICT - ERANAKULAM, IDUKKI, WAYANDU, KOTTAYAM PATHANATHITTA, ALAPUZHA

Developed by Parivartan in partnership with the Centre for Agriculture & Biosciences International (CABI), plant clinics were established in multiple project villages in Kerala. These clinics have hosted 10 sessions held by distinguished plant doctors thus far, who share recommendations & procedures related to major issues faced by farmers in the region when it comes to paddy & legume cultivation.

AIDING PADDY AGRICULTURE | DISTRICT - ERNAKULAM, ALAPUZHA

Thathampadam-Thazhamchira Thekkepadam Padasekharam lies at the banks of Chalakudy river at Puthenvelikkara village and is owned by farmers. The Parivartan programme mobilised farmers, ensured irrigation facilities and farm machinery during the reporting period. 96 farmers benefited from the programme and 300 Tonnes of paddy has been harvested as compared to the previous year's figure of 100 Tonnes. Multiple farmers have had similar positive impacts from Parivartan's programme.





VEGETABLE NURSERY FOR SELF SUFFICIENCY | DISTRICT - IDUKKI

Vathikudy Village of Idukki district had favorable climatic conditions for vegetable cultivation but did not have the means and awareness to acquire high quality seeds and saplings. Parivartan aided 20 farmers to grow 10,000 saplings of vegetables, coffee and pepper and helped the farmers sell them. This provides a sustainable source of income and allows farmers to get good quality saplings, thereby enabling self sufficiency.

CATTLE FEED MIXING UNIT | DISTRICT - ERNAKULAM

The increasing demand of cattle feed has reduced the availability of quality cattle feed at affordable prices. This is a major hurdle to small dairy farmers in Kerala. Parivartan, along with the Milk Federation society at Chendamangalam, designed a programme to establish a cattle feeding unit that would better produce and bring self-sufficiency in the production process. The team spent 6 months working on the ratio and raw materials to make the perfect cattle feed and nutrient levels were confirmed by labs. Today, the unit produces 40kgs of cattle feed a month and also serves as an additional income generation activity for the members of the unit.





IMPROVING SOCIO-ECONOMIC STATUS BY BUILDING COMMUNITY RESILIENCE | DISTRICTS - IDUKKI, WAYANAD

The marginal farming communities living in 20 villages across Districts of Idukki and Wayanad suffered from lack of livelihoods and economic security as climate change induced calamities had severely impacted the livelihoods. HDFC Bank Parivartan addressed the need for building community resilience and generating income through a multi pronged approach. Farmers' collectives were formed and initiatives like spice cultivation, horticulture, pest and disease management, setting up of plant health clinics and dairy value addition units were successfully carried out. Rural entrepreneurship was boosted through the setting up of mushroom cultivation units and apiaries. In the villages of Idukki, bamboo crafts units, cocoa units and poultry farms were set up. In Wayanad, rice cultivation and rice mills were given a boost. Local water bodies were renovated, plantation drives were conducted and solar street lights were installed.

INSTALLING SOLAR STREET LIGHTS TO ASSURE SAFETY ON ROADS | DISTRICTS - IDUKKI, WAYANAD, THIRUVANTHAPURAM

HDFC Bank Parivartan located the areas that have poor electric connectivity and planned for the installation of solar street lights. The project was established in 50 villages. As a result of intervention, 500 solar street lights were installed in the vulnerable locations where wild animal menace and theft is common. The solar street lights were also installed at village roads near junctions and deep curve roads. The intervention helped regain social safety, especially amongst women and children.

TREE PLANTATION DRIVE HELD IN KERALA | DISTRICTS - ERNAKULAM

HDFC Bank Parivartan in collaboration with M S Swaminathan Research Foundation planted 150 fruit trees along the Pazhamthodu lake, Koduvazhanga of Alangad village in Ernakulam, Kerala. The plantation drive was completed with the help of local self-governments, Pazhamthodu Samrakshana Samithi, and the MNREG programme.



INTEGRATED LIVELIHOOD TRANSFORMATION | DISTRICTS - WAYANAD, IDUKKI, ERNAKULAM

HDFC Bank Parivartan's comprehensive initiative is sowing the seeds of prosperity and sustainable development in rural Kerala. Through a multifaceted approach, this programme strategically uplifts farmer livelihoods, empowers women, promotes skill development, and fosters community-driven initiatives like establishing:

- A beekeeping unit with 155 beehive boxes, essential equipment, and training to 31 farmers.
- 4 women-led dairy units
- Nurseries that benefitted 39 farmers across 4 villages
- Spice value chain units for 56 farmers across six villages
- A bamboo craft unit
- A Cocoa value addition unit
- Mushroom units that benefitted 47 households
- Poultry unit for 11 individual farmers
- Pepper Conservation & Germplasm Collection centers supporting 30 farmers in 10 villages
- A mini rice mills for a seven members of a women SHG

Apart from the above, village level processing units too were established and 500 farmers were supported with vegetable saplings to make their own kitchen gardens. They were also provided training on nutrition. This integrated livelihood transformation programme is not merely a collection of initiatives but a cohesive journey towards fostering economic resilience, self-sufficiency, and holistic development



IMPACT IN KERALA



280+*
 STUDENTS
 BENEFITTED



50+
 SCHOOL
 INFRASTRUCTURES
 CREATED

*Inclusive of immediate & extended beneficiaries

PROMOTION OF EDUCATION

Improving Education Using Smart Schools

KEY INTERVENTIONS

IMPROVING EDUCATION AT HAMLET LEVEL | DISTRICT - WAYANAD

Parivartan extended support to 5 Paniya Hamlets in Wayanad, Kerala. This was done by enabling community education volunteers to mentor 127 tribal children and assess their interest and learning abilities. Education volunteers guided children, helped them with their homework and improved their academic performances. After this intervention, the attendance rate of 127 children has increased from 34% to 83% and 92% of children maintain their notes and complete their homework on a regular basis.

ENABLING SMART EDUCATION WITH SMART INFRASTRUCTURE | DISTRICTS - ERNAKULAM, WAYNADU IDUKKI, THIRUVANTHAPURAM.

HDFC Bank Parivartan supported 40 schools in promoting smart education for students. The intervention helped to establish high-end interactive display systems and STEM lab components such as student science microscope, sky telescope, 4D human brain model, 4D human heart anatomy model, colour addition LED, frog anatomy model, rain gauge, optical lab set, 3D mathematical resource kit, etc. Parivartan also set up 'Smart Language Labs' that helped improve language proficiency of students in Ernakulam.



RENOVATION OF ANGANWADI | ERNAKULAM, WAYANAD, IDUKKI

To promote smart education, HDFC Bank Parivartan innovatively renovated 74 Anganwadis in 34 villages by providing toys, learning materials, wall paintings, etc. Along with this, one SC nursery in Ernakulam was also renovated under Parivartan.

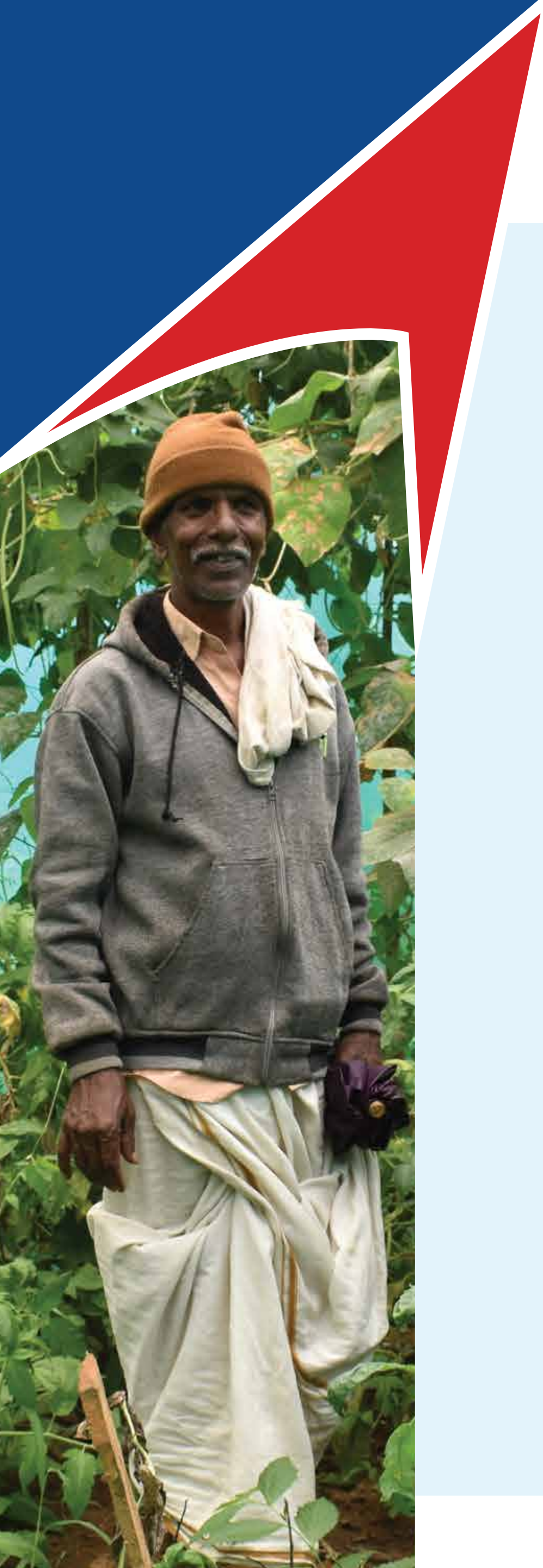
REVITALISING EARLY EDUCATION SPACES | DISTRICTS - ERNAKULAM, WAYANAD, IDUKKI

HDFC Bank Parivartan and M S Swaminathan Research Foundation are working on a significant initiative focused on the renovation of 87 Anganwadis and 2 model pre-schools across 34 villages. The intervention focuses on:

- **Structural Enhancements:** Renovation of Anganwadi and SC Nurseries for improved functionality.
- **Artistic Transformation:** Painting and artwork on walls to create a vibrant and stimulating environment.
- **Educational Infrastructure:** Installation of floor mats, tables, and puzzle play mats.
- **Resource Integration:** Provision of age-appropriate toys, educational games, and art supplies.

This initiative aimed at not only revitalising physical spaces but also creating a more conducive and organised learning environment for young minds. Through artistic enhancements and the infusion of educational resources, the intervention aspired to contribute positively to the early education experience in these communities.





SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

KEY INTERVENTIONS

ENHANCING LIVELIHOOD WITH FISH FINGERLINGS | DISTRICT - ERNAKULAM, IDUKKI

In the villages of Puthenvelikkara, Chendamangalam and multiple flood-affected areas of Kerala, pisciculture has been a major source of income. Parivartan, in an attempt to increase output and enable a steady source of livelihood, has provided fishing nets, cage fishnets, feeds, Pearl Spot fish pairs, wood and bamboo to farmers for the cultivation and promotion of fish fingerlings. In nine months, a total of 11500 fish fingerlings have been sold in these villages to 30 fish farmers at subsidised rates. Additionally, villagers were encouraged to take up poultry and dairy farming, thereby reaching more than 1500 households.

ENABLING YOUTH FOR A BETTER TOMORROW | DISTRICTS - ERNAKULAM

Parivartan along with Dr. Reddy's Foundation in Kochi is providing training to people with disabilities including individuals who are speech impaired, hearing impaired and visually impaired. The programme's primary focus is on building a skillfully strong youth through focused training in core employability skills. This duration of training is 60 days for age-groups of 18-35 year olds. The beneficiaries are trained in soft skills, english, communication, digital literacy, work readiness and more.



IMPACT IN KERALA


27,640+
 WOMEN
 ENTREPRENEURS
 TRAINED


2,640+
 HOUSEHOLDS
 IMPACTED THROUGH
 LIVELIHOOD
 ENHANCEMENT
 PROGRAMMES


20+
 SHGs REVIVED/
 FORMED/TRAINED



UPLIFTMENT OF TRIBAL COMMUNITIES THROUGH SKILL BUILDING | DISTRICT - TRIVANDRUM

To ensure the holistic wellness of the Kaani tribal community living in 30 talukas of Nemangad & Neyyattinkara villages in Trivandrum district, HDFC Bank Parivartan rolled out an integrated skills training and livelihood enhancement programme through promotion of SHGs and livelihood processing units, boosting education by setting up smart schools, natural resource conservation through plantation of trees and installation of solar powered light. The interventions have benefited nearly 15,000 people. The community has become self reliant and is able to earn a higher income. The overall lifestyle has vastly improved.

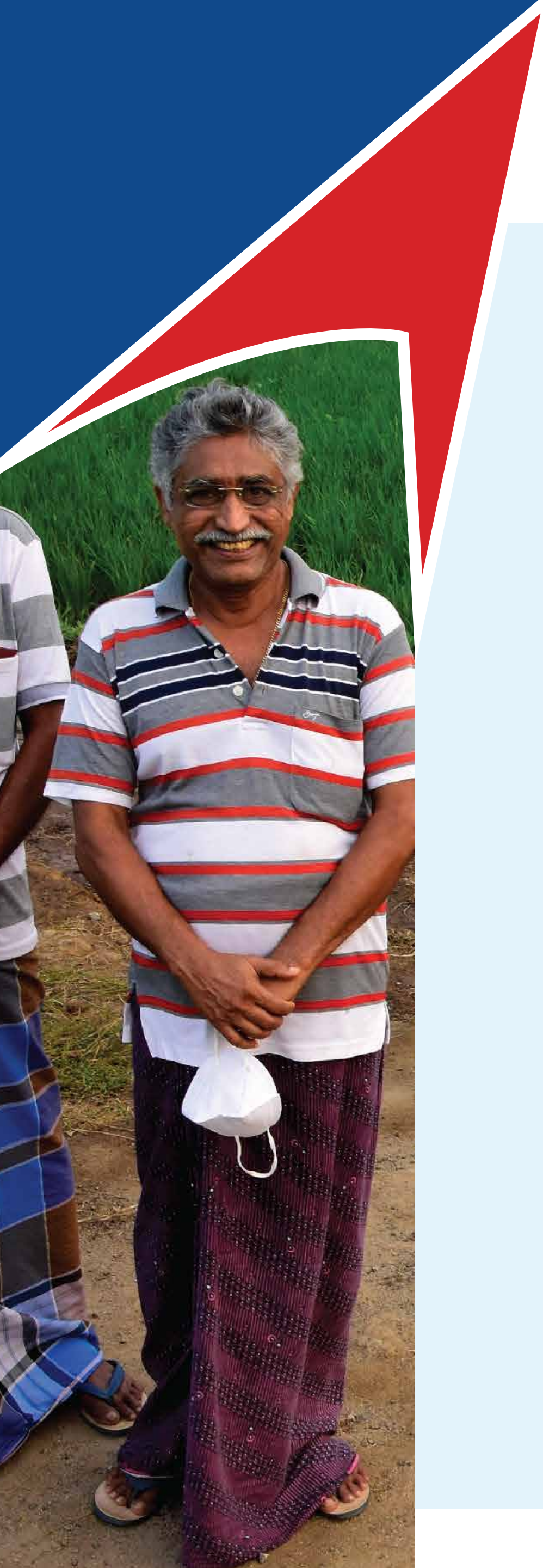
UNLOCKING OPPORTUNITIES | DISTRICTS - ERNAKULUM, KOTTAYAM, TRIVANDRUM

HDFC Bank Parivartan and HOPE Foundation have joined forces in a collaborative effort to empower 3000 young individuals with employability skills. The initiative aims to train 500 students annually in Tally, Retail, Hospitality, and Nursing Assistant modules. The project prioritises:

- **Improved Employability:** Focused on preparing participants for in-demand job markets.
- **Enhanced Income Potential:** Elevating earning prospects through skill development.
- **Reduced Unemployment:** Addressing unemployment by broadening job opportunities.
- **Skills Gap Bridging:** Targeted training to align skills with industry demands.
- **Empowerment of Marginalised Groups:** Ensuring equal access for marginalised communities.
- **Career Progression:** Enabling entry-level positions to career advancement.

This comprehensive approach aims to create a positive impact on employability, income, and social inclusion, fostering a transformative journey for the beneficiaries.





HEALTHCARE & HYGIENE

KEY INTERVENTIONS

THE LIGHT OF PHYSIOTHERAPY | DISTRICT - THRISSUR

Basic healthcare is a major issue in parts of rural Kerala, but perhaps the most helpless are those unfortunate enough to have been born with disabilities ranging from cerebral palsy to deafness to even mental health issues (autism, schizophrenia etc). These hapless souls are normally given up on by their already-struggling communities, thus making Parivartan's physiotherapy unit a saving grace for them. Established in partnership with SOLACE in the district of Thrissur, the unit - established in late 2020 - has treated over 200 underprivileged children thus far with medical, social & even emotional support. The response to the initiative has been so immense that it is predicted to grow several times more.



BLOCK LEVEL WASTE MANAGEMENT UNIT | DISTRICTS - ERATTAYAR, IDUKKI, NENMENI, WAYANAD

HDFC Bank Parivartan and M S Swaminathan Research Foundation installed block-level plastic waste baling units with the goal of improving waste management and increasing the income of Haritha Karma Sena members. In Idukki, the project has been a resounding success, with the units now bale up to 1,000 kg of plastic waste per day, three times more than before the intervention. This has reduced storage space requirements and reduced the need for labor. As a result, the average income of Haritha Karma Sena members has increased from Rs. 8,000 to Rs. 15,000 per month. The project has also helped to reduce plastic waste pollution in the two villages, making them cleaner and more sustainable. This is a shining example of how CSR partnerships can be used to address complex social and environmental challenges. It is also a testament to the hard work and dedication of the Haritha Karma Sena members, who are making a real difference in their communities.





FINANCIAL LITERACY AND INCLUSION

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

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

Digital workshops established by Parivartan are playing a vital role in dispensing this crucial information in rural communities across Kerala.



IMPACT IN KERALA



89,880+
FINANCIAL LITERACY
CAMPS CONDUCTED



9.57+ Lakh
PEOPLE REACHED

STORIES OF PARIVARTAN

ESTABLISHING FISH PROCESSING UNITS FOR UPLIFTMENT OF COASTAL COMMUNITIES

LOCATION: ERNAKULAM
BENEFICIARIES: 60 VILLAGERS

THE CHALLENGE

The population of 21 villages along coastal Ernakulam is heavily dependent on fishing for their livelihoods. The region is exposed to recurring floods, saline intrusion and coastal erosion. The income of local fishing communities was severely impacted due to seasonal calamities, weather changes and the pandemic, leaving them in misery.

OUR INTERVENTION

HDFC Bank Parivartan, in association with Central Institute of Fisheries Technology and M.S. Swaminathan Foundation's 'Fish for All Training Centre', launched an intervention to set up 11 primary fish processing units and 1 seafood pickle unit across 10 villages of District Ernakulam. Each unit consisting of 5 women members was trained in hygienic fish processing, product making and marketing. Infrastructural support was also provided. This included machinery items like solar dryer, weighing & sealing machines, deep freezer and fish-cutting table.

THE RESULT

Today, 64 upskilled women are successfully running rural entrepreneurship units, producing an average of 557 kg of products every month and earning Rs. 3500/- per week per member. The overall hygiene standard of fish processing has gone up, resulting in production of hygienic, eco-friendly and quality fish products. The beneficiary women have achieved financial security and better livelihoods. The units are solar energy driven, they are adding to the 'better climate' quotient.



STORIES OF PARIVARTAN

BREAKING THE SOUND BARRIER WITH THE RIGHT SKILLS

LOCATION: KOCHI

BENEFICIARY: ADITHYA I S

THE CHALLENGE

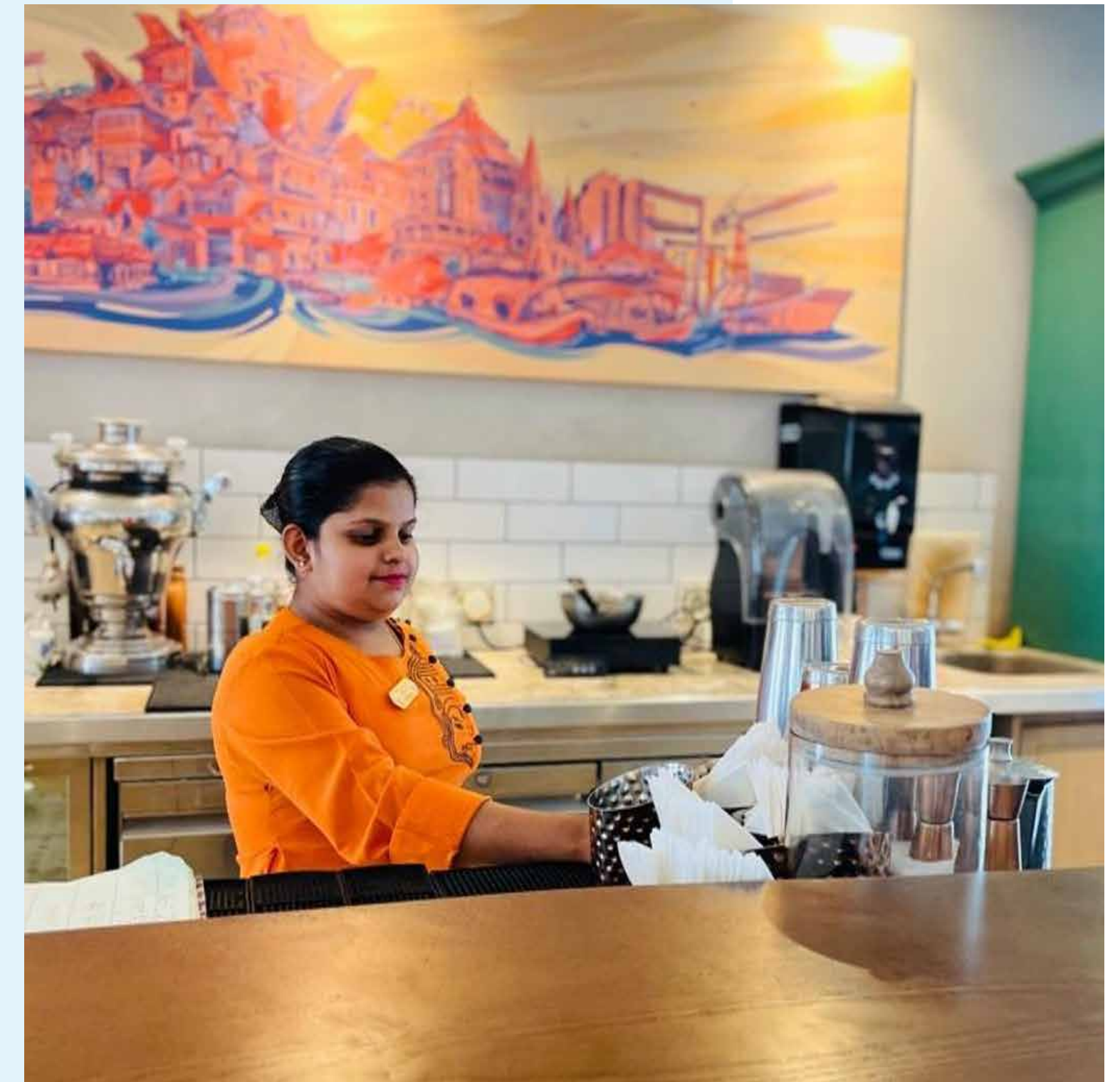
Adithya grappled with the dual challenges of being hearing-impaired and hailing from a financially unstable family. Her father is an auto driver who is struggling to make ends meet and her mother is a housewife. Despite her earnest job search, opportunities remained elusive.

OUR INTERVENTION

Adithya's teacher recommended the Parivartan Skill Training Programme, a transformative step. With dedicated trainers, Adithya not only acquired valuable skills but also cultivated confidence for job interviews.

THE RESULT

Adithya secured a position as an F & B Service Associate at Courtyard By Marriott, Kochi, a globally recognised Five-Star Hotel chain. Surpassing expectations, she now earns over 20000/- per month. Her employment allowed the family to alleviate debts, positively impacting their financial situation.



PARIVARTAN HIGHLIGHTS

SMART SCHOOLS AND ANGANWADIS INAUGURATED

HDFC Bank Parivartan, in collaboration with local NGOs and partners is developing smart schools and Anganwadi centres across the country. While smart schools improve the learning experience in government schools with the required resources and technology, making them at par with those in the urban cities, Anganwadi centres provide an integrated package of services including supplementary nutrition, basic healthcare and pre-school education. Anganwadi centres also educate mothers about the importance of nutrition and health, enabling them to provide better care for their children. Under this initiative, smart schools were unveiled in Ganeshpur, in Jharkhand, in addition to the renovation of the Model Anganwadi Center in Jaipur. Similarly, renovated smart schools were inaugurated in Chiranjiwipur & Suro Villages of Bachhwara Block in Bihar; along with a smart school at SDPY KPM High School, Edavanakkad village in Kerala. The smart schools feature interactive display panels, digital learning materials, libraries, science labs, water purifiers and renovated classrooms.



PARIVARTAN

A step towards sustainable progress

100+ MILLION lives impacted Pan India

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

Our 5 Key Focus Areas:

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



RURAL DEVELOPMENT

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

KEY INTERVENTIONS

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



OVERALL IMPACT



8,590+

VILLAGES COVERED
UNDER HRDP + FDP



11,820+

WATER CONSERVATION
STRUCTURES
CONSTRUCTED



57,980+

KITCHEN GARDENS
CREATED



13,340+

BIOMASS STOVES
DEPLOYED



51,050+

SOLAR LIGHTS
INSTALLED



10.22+ Lakh

HOUSEHOLDS
IMPACTED



38+ Lakh

TREES PLANTED

PROMOTION OF EDUCATION

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

KEY INTERVENTIONS

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



ZERO-INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES (ZIEI)

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

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



*Inclusive of immediate & extended beneficiaries

OVERALL IMPACT



930+
 COMMUNITY LIBRARIES
 BUILT



2.83+ Lakh*
 SCHOOLS IMPACTED



20.16+ Lakh*
 TEACHERS TRAINED



2.13+ Crore*
 STUDENTS REACHED

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Parivartan supports multiple projects focussed on:

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

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

KEY INTERVENTIONS

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



OVERALL IMPACT



8.75+ Lakh
 WOMEN ENTREPRENEURS
 TRAINED



3.01+ Lakh
 INDIVIDUALS TRAINED



10,065+
 SHGs REVIVED/FORMED
 /TRAINED

HEALTHCARE AND HYGIENE

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

KEY INTERVENTIONS

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



OVERALL IMPACT



24,235+

HOUSEHOLD TOILETS
CONSTRUCTED



23+ Lakh

UNITS OF BLOOD
DONATED



1,810+

SANITATION DRIVES
CONDUCTED



1.87+ Lakh

PEOPLE BENEFITTED THROUGH
HEALTH CAMPS



7,010+

HEALTH CAMPS
CONDUCTED

FINANCIAL LITERACY AND INCLUSION

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

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

KEY INTERVENTIONS

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



OVERALL IMPACT



23+ Lakh
 FINANCIAL
 LITERACY CAMPS
 CONDUCTED



1.71+ Crore
 INDIVIDUALS
 IMPACTED



PARIVARTAN ON ITS PATH TO ACHIEVE GLOBAL GOALS

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

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

PARIVARTAN AND THE SUSTAINABLE DEVELOPMENT GOALS

Rural Development

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

SDG 2 ~ Zero Hunger

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

SDG 6 ~ Clean Water and Sanitation

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

SDG7 ~ Affordable and Clean Energy

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

Skill Development and Livelihood Enhancement

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

SDG 2 ~ Zero Hunger

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

SDG4 ~ Quality Education

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

SDG5 ~ Gender Equality

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

SDG8 ~ Decent Work and Economic Growth

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



SDG12 ~ Responsible Consumption and Production

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

Promotion of Education

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

SDG 4 ~ Quality Education

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

SDG3 ~ Good Health and Well-Being for People

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

Healthcare and Hygiene

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

SDG3 ~ Good Health and Well-Being for People

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

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

SDG6 ~ Clean Water and Sanitation

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

SDG13 ~ Climate Action

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

Financial Literacy and Inclusion

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

SDG8 ~ Decent Work and Economic Growth

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

TYPES OF PROJECTS UNDERTAKEN:

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

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



എച്ച് ഡി എഫ് സി ബാങ്ക് പരിവർത്തൻ
സമഗ്ര ഗ്രാമ വികസന പദ്ധതി
തയ്യൽ കേന്ദ്രം & തയ്യൽ പരിശീലന കേന്ദ്രം
മണിയാൻകുടി, ഇടുക്കി വില്ലേജ്

HDFC BANK
PARIVARTAN
A step towards progress

IMPLEMENTATION PARTNERS

Rural Development:

- M.S. Swaminathan Research Foundation (MSSRF)
- Dhan Foundation

Skill Training And Livelihood Enhancement:

- Hope foundation
- Dr. Reddy's Foundation

 **HDFC BANK** 
PARIVARTAN
A step towards sustainable progress