

എച്ച് ഡി എഫ് സി ബാങ്ക് പരിവർത്തൻ
 സമഗ്ര ഗ്രാമ വികസന പദ്ധതി
 കേരള ഫുഡ് സെക്ടർ ഗ്രൂപ്പ്
 മത്സ്യ സംസ്കരണ യൂണിറ്റ്
 നായമ്പലം



CREATING
 SUSTAINABLE
 COMMUNITIES IN
KERALA



- 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

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:

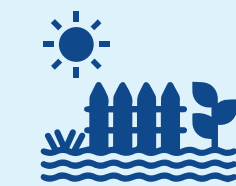
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.



101.13+ MILLION
Lives impacted

Active in 28 STATES and
8 UNION TERRITORIES
pan India

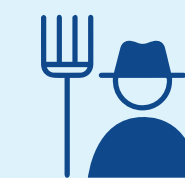
FOCUS AREAS:



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 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



35,130+
WOMEN ENTREPRENEURS
TRAINED



2,640+
HOUSEHOLDS IMPACTED
THROUGH LIVELIHOOD
ENHANCEMENT PROGRAMMES



50+
SHGs REVIVED/FORMED
/TRAINED

FINANCIAL LITERACY AND INCLUSION



89,880+
FINANCIAL LITERACY
CAMPS CONDUCTED



9.57+ Lakh
PEOPLE REACHED

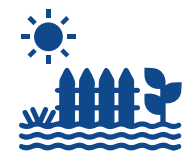
Focussed Development Programme	Holistic Rural Development Programme	
Districts	Districts	No. of Villages
Ernakulam	Ernakulam	20
Kottayam	Idukki	10
Palakkad	Thiruvananthapuram	30
Thiruvananthapuram	Wayanadu	10

*Inclusive of immediate & extended beneficiaries
 *Impact numbers as of July 2024

IMPACT IN KERALA



1,000+
TREES
PLANTED



3,450+
KITCHEN GARDENS
CREATED

RURAL DEVELOPMENT

Promoting holistic rural development of communities

KEY INTERVENTIONS

IMPROVING COMMUNITIES THROUGH VEGETABLE FARMING | DISTRICTS - WAYANDU, IDUKKI

In order to ensure access to diverse and nutritious food items at the household level, Parivartan promoted several initiatives in the districts of Wayanad and Idukki. One such initiative in Wayanad District was the promotion of kitchen gardens in the villages of Idukki and Wayanad. So far, in Parivartan villages have been supported with various kinds of vegetable seedlings as part of the Kitchen Gardens and Nutrition Education program. Planting vegetable seedlings has created awareness about nutrition among households and has ensured food security among rural households

IMPROVING AGRICULTURE USING PLANT CLINICS | DISTRICTS - IDUKKI, WAYANDU

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.





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.



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 - MALAPPURAM, THIRUVANANTHAPURAM, KOZHIKODE, KANNUR, KOLLAM, KASARGOD, WAYANAD, THRISSUR, PALAKKAD, ALAPPUZHA, PATHANAMTHITTA, IDUKKI

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 | DISTRICT - 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, 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.
- 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

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 benefitted nearly 15,000 people. The community has become self reliant and is able to earn a higher income. The overall lifestyle has vastly improved.



BUILDING RESILIENT FARMING COMMUNITIES | DISTRICT - ERNAKULAM

To address the impacts of climate change, such as erratic weather patterns and water scarcity, HDFC Bank Parivartan and M.S. Swaminathan Research Foundation (MSSRF) are supporting farmers in Ernakulam with targeted initiatives. The project focuses on enhancing agricultural productivity and economic resilience in villages most affected by climate challenges and wildlife conflicts. Key components include:

- Establishing units for dairy products, arrowroot powder, seafood catering, bamboo crafts, mini coconut oil mills, agro products, and agriculture nurseries.
- Promoting goat rearing, drip irrigation for fruit cultivation, golden cucumber cultivation, and open precision farming for watermelon.
- Implementing solar street lights and providing irrigation support.
- Developing smart classrooms, renovating primary institutions, and organising awareness programmes.

This initiative aims to increase farmers' incomes, promote agri-based entrepreneurship, and strengthen the local economy, ensuring sustainable development and resilience against climate adversities.



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

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.





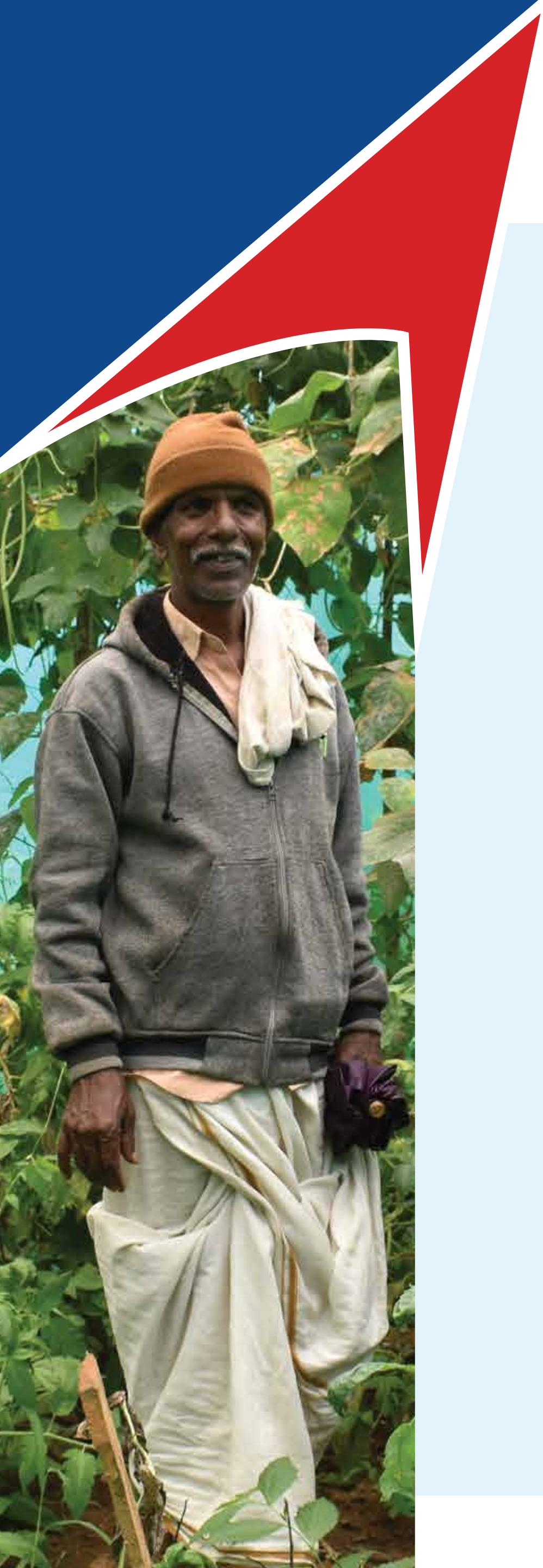
REVITALISING EARLY EDUCATION SPACES | DISTRICTS - ERNAKULAM, WAYANAD, IDUKKI

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 EMPLOYABILITY AMONG DIFFERENTLY-ABLED YOUTH | DISTRICT - 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.

ENTREPRENEURSHIP DEVELOPMENT | DISTRICT - ERNAKULAM, IDUKKI & WAYANAD

Parivartan implemented a multifaceted approach to foster local business development, enhance income generation opportunities, and empower women entrepreneurs. Initiatives focused on adding value to agricultural produce, establishing processing units, and providing technical and entrepreneurial skills training.

- 15 seafood processing units and 1 fresh and dry fruit processing unit were established, promoting value addition to local produce in Ernakulam District.
- 8 Agro product units were set up in Idukki, Wayanad, and Ernakulam Districts, improving local food processing capabilities.
- 6 spice semi-processing centers were established in Idukki and Wayanad Districts to strengthen the spice value chain.
- A mini coconut oil mill and outlet were created in one village, promoting local production and income generation.
- 7 tailoring units were established in Ernakulam and Idukki villages, providing income opportunities for women. 6 dairy product units were set up in Ernakulam and Idukki villages, creating additional income streams for female entrepreneurs.



IMPACT IN KERALA



35,130+
 WOMEN
 ENTREPRENEURS
 TRAINED



2,640+
 HOUSEHOLDS
 IMPACTED THROUGH
 LIVELIHOOD
 ENHANCEMENT
 PROGRAMMES



50+
 SHGs REVIVED/
 FORMED/TRAINED



UNLOCKING OPPORTUNITIES THROUGH SKILL DEVELOPMENT | 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 in three years. The initiative aims to train 1000 students annually in Tally, Retail, Hospitality, and Nursing Assistant trades. 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

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

ENHANCING LIVELIHOODS THROUGH SUSTAINABLE APICULTURE

LOCATION: WAYANAD AND IDUKKI DISTRICTS, KERALA
BENEFICIARIES: SMALL-SCALE FARMERS IN NOOLPUZHA, AMBALAVAYAL, BYSSON VALLEY, AND VELLATHOVAL

THE CHALLENGE

Farmers in the hilly regions of Wayanad and Idukki, renowned for their coffee and spice crops, faced challenges in maximizing their agricultural productivity and income. Despite the region's suitability for beekeeping, the lack of expertise and resources hindered farmers from adopting apiculture as a viable practice to improve crop yields through enhanced pollination and generate additional income through honey production.

OUR INTERVENTION

HDFC Bank's Parivartan program initiated an apiculture project to support 60 small-scale farmers from Noolpuzha and Ambalavayal in Wayanad, and Bysson Valley and Vellathoval in Idukki. The program provided farmers with essential beekeeping resources, including five beehive boxes with iron stands, Apis Cerena bee colonies, honey extractors, and tools. Comprehensive training sessions covered honey production, honeybee management, and practical harvesting techniques. Farmers were also guided to obtain FSSAI certification and UDYAM registration certificates, ensuring compliance with safety and business standards.

THE RESULT

In the Wayanad cluster, 17 farmers from Ambalavayal and Noolpuzha produced 96 kg of honey, earning Rs. 53,000 by selling it at Rs. 500 to Rs. 700 per kg. In the Idukki cluster, 14 farmers from Bysson Valley and Vellathoval produced 91 kg of honey, earning Rs. 47,000. Encouraged by this success, the program extended support to 29 more farmers in Wayanad. The majority of beekeepers reported a significant increase in crop yields due to improved pollination from the apiaries and noted substantial yields and income from honey sales. Many recognized the potential to produce high-quality honey for both commercial and domestic use.



STORIES OF PARIVARTAN

BREAKING THE SOUND BARRIER WITH THE RIGHT SKILLS

LOCATION: KOCHI

BENEFICIARY: ADITHYA I S

THE CHALLENGE

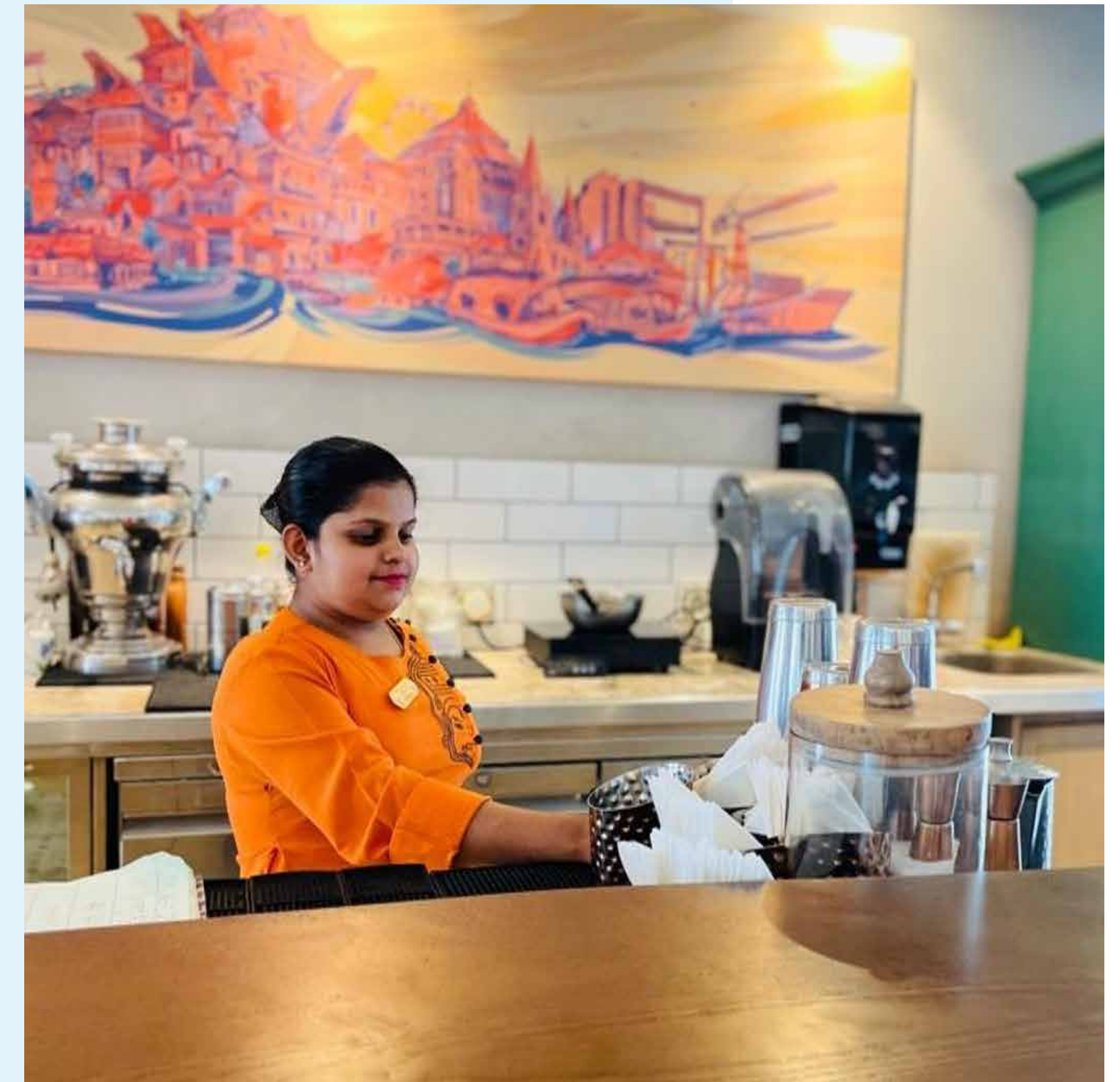
Adithya grappled with the dual challenges of being hearing-impaired and hailing from a financially unstable family. Her father is an auto driver who is struggling to make ends meet and her mother is a housewife. Despite her earnest job search, opportunities remained elusive.

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

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



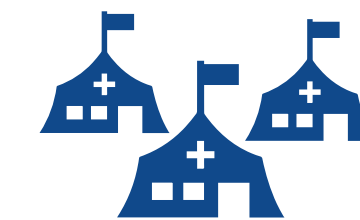
1,810+

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:

- 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