



A step towards sustainable progress

# LADAKH

## Towards A Better Tomorrow



**DISTRICTS**  
LEH



**20,641+**  
LIVES IMPACTED



SCAN TO FOLLOW US ON  
OUR DIGITAL CHANNELS

\*Lives Impacted as of March 2025





# ABOUT PARIVARTAN

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 and support programmes that seek to develop and advance communities. HDFC Bank Parivartan has positively impacted **105.6+ million** lives pan-india.

## PILLARS OF PARIVARTAN



 **5,253+**  
FARMERS  
TRAINED

 **2,114+**  
HOUSEHOLDS

### RURAL DEVELOPMENT

Through its Holistic Rural Development Programme (HRDP), HDFC Bank Parivartan is driving rural transformation by promoting alternative agriculture, aquaculture, forming institutions and committees, strengthening livelihoods and building resilient, sustainable communities.



 **~500+**  
STUDENTS  
IMPACTED  
THROUGH SMART  
SCHOOLS

### PROMOTION OF EDUCATION

With initiatives that aim at ensuring long-term financial stability across vulnerable communities, Parivartan aims at making world-class education accessible to our future generations.



 **35+**  
COMMUNITY  
ENTERPRISES  
SUPPORTED

### SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Through training, networking and financial support, Parivartan works towards upskilling and fostering an entrepreneurial spirit in marginalised communities.



 **25+**  
VILLAGES  
SUPPORTED  
WITH WASTE  
MANAGEMENT  
SYSTEMS

### HEALTHCARE & HYGIENE

Parivartan has successfully helped in promoting safe hygiene practices and improved sanitation facilities across the state.



### FINANCIAL LITERACY & INCLUSION

Parivartan has enabled communities to break the cycle of poverty and enter the banking fold.



### NATURAL RESOURCE MANAGEMENT

Parivartan revitalises rural ecosystems by restoring water bodies, rejuvenating soil health, and implementing sustainable natural resource management practices to ensure long-term agricultural prosperity and community resilience.

\*Based on the views across digital platforms



# KEY INTERVENTIONS



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## GREENHOUSES THAT WARM LIVES

| DISTRICT - LEH

In collaboration with Partnering Hope Into Action (PHIA) Foundation, HDFC Bank Parivartan has introduced passive solar greenhouses to tackle the harsh winters of Leh-Ladakh. These innovative structures trap and store solar energy, creating a controlled environment for year-round vegetable cultivation. By enabling communities to grow crops even during frosty conditions, the greenhouses enhance self-reliance and provide a steady source of income. Tailored for high-altitude regions, this solution minimizes risks from frost, pests, and other natural challenges, ensuring higher-quality yields. Beneficiaries have already begun selling surplus produce in local markets, turning these greenhouses into hubs of growth and prosperity!

## ZERO WASTE LADAKH

| DISTRICT - LEH

HDFC Bank, in collaboration with Appropriate Technology India, is implementing a waste management initiative across Ladakh, aiming to serve approximately 10,000 households in surrounding villages and peri-urban areas. The project focuses on establishing a 3–4 ton Material Recovery Facility (MRF) for the safe collection, segregation, and treatment of waste. Plastic waste will be processed at the MRF, while organic waste will be converted into organic fertiliser. Key objectives include enhancing civic participation, building skills among waste collectors, and creating sustainable waste recycling infrastructure. The initiative also aims to organise informal waste workers into cooperatives, promoting inclusive and efficient waste management.



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## TRANSFORMING LIFE IN BORDER VILLAGES

| DISTRICT - LEH

HDFC Bank Parivartan, in partnership with Himmotthan Society, is supporting 1,200 families in remote villages of Ladakh through targeted interventions that promote sustainable development and resilience. Addressing challenges in animal health, education, electricity, agriculture, and water management, the initiative includes establishing smart schools, setting up a 10 kWp off-grid solar power system, and installing solar street lights. It also focuses on improving water security through reservoir refurbishment and irrigation canal rehabilitation. In agriculture, farmers receive premium seeds and plastic mulch to enhance crop productivity. These efforts collectively aim to improve living conditions and enable long-term development in these high-altitude communities.



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## EMPOWERING COMMUNITIES WITH SUSTAINABLE DEVELOPMENT INITIATIVE

| DISTRICT - CHANGTHANG

HDFC Bank Parivartan, in collaboration with Himmotthan Society, is implementing a development initiative to enhance the quality of life for 2,114 rural families. The project focuses on sustainable solutions in agriculture, education, healthcare, and renewable energy. Key interventions include improved greenhouses, renovated irrigation canals, artificial glaciers, and weather stations. It also supports access to clean energy through solar-powered street lights, home lighting, and the creation of a solar village. Additionally, the initiative upgrades school infrastructure and conducts community health camps, contributing to long-term resilience and well-being in these remote communities.



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# STORIES OF PARIVARTAN

## REVIVING KULUM: RESTORING LIFE TO A FORGOTTEN VILLAGE

| BENEFICIARY - TRIBAL FARMING COMMUNITIES  
| LOCATION - KULUM

### THE CHALLENGE

Kulum, a once-inhabited village in Ladakh, was abandoned due to severe water scarcity—one of many trans-Himalayan settlements impacted by climate change. With declining snowfall, retreating glaciers, and rising temperatures, agriculture collapsed, forcing families to migrate. The village stood as a stark reminder of the vulnerability of high-altitude communities and the urgent need for climate-resilient solutions.

### OUR INTERVENTION

With support from HDFC Bank Parivartan and Himalayan Institute of Alternatives, the community came together to build an Ice Stupa—an innovative structure that freezes and stores glacial meltwater in winter and releases it slowly during the spring growing season. This intervention, combined with drip irrigation and efficient farming techniques, marked the beginning of Kulum's agricultural revival.



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SCAN TO WATCH VIDEO

### THE RESULT

The transformation has been remarkable. From barren soil to bountiful harvests, the villagers produced over 9,000 kgs of fresh produce, including 3,000 kgs of zucchini and 1,000 kgs of alfalfa, alongside other vegetables. For a village once written off due to water scarcity, Kulum now stands as a living example of how innovation, tradition, and collaboration can breathe life back into the harshest of terrains.

## PLASTIC BOTTLE VENDING MACHINES AT SACRED SITES

| BENEFICIARIES - MONKS, TOURISTS, AND LOCAL COMMUNITY  
| LOCATION - THIKSEY MONASTERY, LEH



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### THE CHALLENGE

Thiksey Monastery, a popular tourist destination, faced a growing problem of plastic bottle litter. Despite efforts to maintain cleanliness, the influx of tourists made it challenging to manage the waste, especially plastic bottles.

### OUR INTERVENTION

A plastic bottle vending machine was installed at the monastery with support from HDFC Bank Parivartan and CII Foundation. Tourists and visitors are encouraged to deposit their used plastic bottles into the machine, which shreds them for recycling. The monastery committee took charge of maintaining the machine, ensuring its smooth operation. 6 Key Tourist Spots have been identified under the initiative for promoting plastic recycling on the spot.

### THE RESULT

The vending machine has been a game-changer. Tourists have also appreciated the initiative, with many expressing their support for the eco-friendly solution. The shredded plastic is sent directly to recyclers, reducing the environmental impact and setting an example for other monasteries in the region.