

* टिकाऊ खेती *
डेगो प्रखण्ड प्रदर्शन
समग्र ग्रामीण विकास परियोजना अंतर्गत

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सहयोग एवं मार्गदर्शन
 HDFC BANK
PARIVARTAN
A step towards progress

CREATING SUSTAINABLE COMMUNITIES IN MADHYA PRADESH

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:

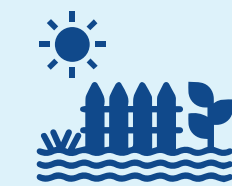
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.

101.13+ MILLION
Lives impacted

Active in 28 STATES and
8 UNION TERRITORIES
pan India



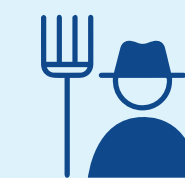
FOCUS AREAS:



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 Madhya Pradesh

Parivartan In Madhya Pradesh




63.24+ LAKH LIVES IMPACTED



RURAL DEVELOPMENT

 1,790+ VERMI-COMPOST PITS CREATED	 920+ BIOMASS STOVES PROVIDED
 8,220+ SOLAR LIGHTS INSTALLED	 8,790+ KITCHEN GARDENS CREATED
 1,960+ WATER CONSERVATION STRUCTURES CONSTRUCTED	



PROMOTION OF EDUCATION

 1.99+ Lakh* TEACHERS BENEFITTED
 28,375+* SCHOOLS REACHED
 22.25+ Lakh* STUDENTS IMPACTED

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

 16,985+ INDIVIDUALS TRAINED
 16,900+ WOMEN ENTREPRENEURS TRAINED

HEALTHCARE AND HYGIENE

 955+ SCHOOL SANITATION UNITS INSTALLED
 12,440+ INDIVIDUALS TREATED

FINANCIAL LITERACY AND INCLUSION

 1.27+ Lakh FINANCIAL LITERACY CAMPS CONDUCTED
 8.12+ Lakh PEOPLE REACHED

Focused Development Programme		Holistic Rural Development Programme	
Districts		Districts	No. of Villages
Agar Malwa	Mandla	Alirajpur	20
Balaghat	Mandsaur	Ashoknagar	15
Bhopal	Panna	Chhindwara	25
Chhatarpur		Dewas	15
Guna		Dhar	15
Gwalior		Indore	10
Harda		Khargone	15
Khandwa		Sehore	20
Khargone		Shajapur	25

*Inclusive of immediate & extended beneficiaries

*Impact numbers as of July 2024



RURAL DEVELOPMENT

Promoting holistic development of rural communities

KEY INTERVENTIONS

With nearly half of its population belonging to socially marginalised communities, one of Madhya Pradesh's main issues is the lack of suitable land for cultivation since most of their land holdings are either barren, sloped or forested. Hence, our **Holistic Rural Development Programme (HRDP)** focuses on treating land by building:

- Farm bunds
- Gully plugs
- Gabion structures
- Check dams

Bringing about changes in cropping patterns & transforming the arability of barren lands, these interventions have sustainably enhanced the livelihoods of targeted communities.

WATER CONSERVATION WITH RIDGE-TO-VALLEY

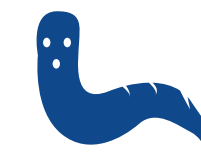
AREA TREATMENT | DISTRICT - CHHINDWARA

Villages in Chhindwara suffered due to issues ranging from decreasing water levels to increased soil erosion - the combined impact of which weighed heavily on its farmers during non-monsoon seasons.

Parivartan's sustainable **Ridge-to-Valley model** prevents soil erosion & ensures water conservation by starting at the top & letting the water evenly percolate, hence improving soil moisture.

As a result of the increased productivity, **employment opportunities were generated & seasonal migrations were reduced by 40%**. Not only has it allowed farmers to opt for double cropping, but it has also **restored the once-degraded forest land**.

IMPACT IN MADHYA PRADESH



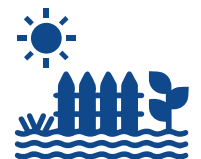
1,790+
 VERMI-COMPOST
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920+
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8,790+
 KITCHEN GARDENS
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1,960+
 WATER CONSERVATION
 STRUCTURES CONSTRUCTED



LAND TREATMENT AND WATER CONSERVATION | DISTRICT - CHHINDWARA
Parivartan along with WOTR with an aim to resolve agricultural problems in 8 villages of Chhindwara district, undertook an integrated watershed development project. This project addresses the issue of water crisis, surface water run-off, land degradation and soil erosion. The project activities have been planned and implemented through a participatory approach, thus increasing community involvement. Farmers were aided in switching from rainfed irrigation to more effective methods. Additionally, they were provided with sprinklers, financial support and technical advice. Today, 302 acres of barren land has been converted to cultivable land. Furthermore, 373 hectares of land has shifted from single cropping to multi-cropping thus increasing the agricultural yield by 15% and there is a 45% reduction in migration since.



AIDING CLIMATE RESILIENT AGRICULTURE | DISTRICT - CHHINDWARA
The use of chemical inputs which are expensive has brought many farmers under debt in Chhindwara district. Parivartan with WOTR with an aim to resolve this crisis has been promoting and aiding farmers to switch to an organic mode of farming through climate resilient methods. This was done systematically through mobilisation and gram panchayat meetings where farmers were provided agro-advisors. These advisories through the years have aided over 1342 farmers in making informed decisions about their fields. Additionally, the farmers were trained to practice organic farming through preparation and use of organic inputs. There has been an 80% increase in the number of farmers using organic methods of farming and a 60% decrease in cost incurred.





PROVIDING RENEWABLE ENERGY TO VILLAGERS IN SANCHI | DISTRICT - RAISEN

HDFC Bank Parivartan with an aim to provide clean and renewable energy to villagers in Sanchi, Madhya Pradesh is setting up 157 solar street lights. These lights will enable villagers to travel during the night while increasing the sense of safety among them. The project thus has a dual impact - one of providing access to street lights to over 1000 people as well as harnessing solar energy. In addition, the Bank is also setting up 6 water kiosks to support the communities. These will provide clean drinking water to over 800 households thus improving the health of the children and the community at large.

SUPPORTING MARGINAL FARMERS BY PROVIDING FARMING PRACTICE TRAINING | DISTRICT - ASHOK NAGAR

HDFC Bank Parivartan in association with Abhyuday Sansthan is promoting the holistic socio-economic development of rural communities in Madhya Pradesh. Many vulnerable and marginal farmers in the Chanderi block of Ashok Nagar district were finding it hard to bear basic needs and meet food security. The intervention will promote viable farming practices such as cash crop, vegetable farming, horticulture, induction of upgraded techniques through POP, livestock fodder cultivation, organic nutrients, manure, pesticides, etc. This will help increase their monthly income by 30-40%. 4000 acres of unirrigated land will be brought under irrigation and will provide clean and renewable energy solutions to 15 villages. In addition, 5000 Trees will be planted for CO2 reduction. Over 1800 farmers and their families will be provided handholding support along with:

- Establishing 75 community enterprises led by women
- Creating 65 sustainable institutions
- Developing 5 smart schools
- Promoting Chanderi Handicraft to support silk artisans



FARMER SUCCESS THROUGH MULTI-TIER FARMING | DISTRICT - SEHORE

To ensure maximum crop production in smaller land parcels and generating greater income for small farmers, HDFC Bank Parivartan, in association with Arpan Seva Sansthan launched an intervention to train farmers of 20 villages in District Sehore on the practices of vertical farming. The practice has several benefits:

- It gives a diversified yield as it allows both fruit and vegetable cultivation at the same time on the same field.
- Low cost farming system, suitable for small land parcels
- Compatible with micro-irrigation system
- Provides income throughout the year

Farmers were also provided with training on improved variety of seeds, organic practices like making manure and field visits. They were trained on using techniques of minor irrigation along with demonstrations of sprinkler and irrigation pipelines. Farmer incomes have substantially increased from Rs. 9000 per season to Rs. 1,20,000 per season.

PROVIDING SAFE DRINKING WATER TO TARGET RURAL HOUSEHOLDS | DISTRICT - MAHESHWAR

HDFC Bank Parivartan works on several rural projects from time to time to improve the health and nutritional parameters of marginalised populations. A project was undertaken to install solar power based drinking water tanks with filtration units in 9 project villages. These villages were suffering from lack of potable water as the drinking water samples showed high levels of iron and arsenic. Water borne diseases like cholera, typhoid, dysentery, hepatitis A, and gastroenteritis were highly prevalent. As the project was implemented, more than 1000 households in these villages have benefitted as they now have access to potable water and water borne diseases like cholera, typhoid, dysentery, hepatitis A, and gastroenteritis have been wiped out. Overall health and wellbeing of villagers has improved vastly.





GRASSROOT RURAL DEVELOPMENT FOR ECONOMIC PROSPERITY | DISTRICT - KHARGONE

The condition of socio-economically backward rural communities in India can be vastly improved by bringing better infrastructure, renewable energy solutions and digital platforms to them. HDFC Bank and SUVIDHA are jointly working to bring about these solutions in 15 target villages, thereby impacting 12500 marginalised people. Many interventions will be simultaneously implemented to bring about a fast-paced change on many fronts. These include:

- Construction of bio-gas units, jal minars and check dams
- Establishment of a handloom training centre, a dairy outlet, a rose water & oil extraction unit, sewing & design training unit and a tech-enabled Gram Panchayat Kendra
- Transformation of 7 government schools into SMART schools
- Promotion of the legacy Maheshwar art
- Increase in area under cultivation and irrigation

These initiatives will add to the existing farmer incomes and give them a better quality of life.

SOCIO-ECONOMIC DEVELOPMENT THROUGH SKILL ENHANCEMENT | DISTRICT - KHADWA

30 villages from the Khandwa and Pandhana block of Madhya Pradesh are set to witness a complete socio-economic transformation through an intervention by HDFC Bank Parivartan and Indo global Social Service Society. This includes:

- Installing 300 solar street lights
- Reviving 100 acres of barren land through Moringa plantation
- Supporting drip irrigation & reviving 20+ water bodies
- Establishing Moringa based bakery & leaf product units
- Establishing women-led milk-based enterprises
- Establishing women-led multi-grain flour mill
- Training in bamboo-based craft and product-making
- Supporting SHGs with fish farming

Apart from generating sustainable livelihood generation alternatives for 10,000+ households, the intervention will also focus on empowering women and eradicating malnutrition amongst children from the marginalised section of the community.



IMPROVING LIVELIHOOD WITH DAIRY FARMING | DISTRICT - GUNA

To enhance livelihoods and support dairy farmers in Guna District, Madhya Pradesh, End Poverty has launched an initiative focused on sustainable dairy farming. This project includes:

- Establishing 15 Milk Pooling Points (MPPs) across 15 villages
- Installing solar-powered Bulk Milk Coolers (BMCs) to improve milk preservation
- Conducting health camps to provide vaccinations and deworming for livestock
- Promoting artificial insemination to boost livestock productivity
- Developing a community-led Mini Dairy Processing Plant for value-added dairy products
- Forming farmer producer groups to create sustainable community institutions
- Empowering women-led enterprises in dairy farming and processing
- Enhancing livelihoods through sustainable dairy farming practices
- Ensuring environmental sustainability with solar-powered dairy solutions
- Strengthening the dairy value chain to secure fair compensation for farmers

This initiative aims to integrate advanced dairy farming practices to improve income, promote community enterprises, and support overall health and hygiene.





PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

KEY INTERVENTIONS

PROJECT DISHA

Project Disha aims to educate the children from government schools with the help of innovative & holistic interventions. In Madhya Pradesh, it specifically targets adolescent students as well as their teachers in order to reduce school dropouts by **making learning interesting & effective**. It has introduced customised learning modules encompassing result-oriented activities to improve:

- Regularity
- Learning scores
- Community-level leadership skills

Reaching out to **4,320 students across 37 villages**, it has also introduced concepts such as **Bal Sabhas & Youth Collectives** to further improve youth inclusivity in the process of decision making at the community-level.

ZERO INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES

One of the largest-ever programmes to facilitate wide-scale, systematic implementation of grassroots innovations to improve existing systems & processes at minimal cost, the ZIEI has **oriented over 1.99+ lakh teachers** in Madhya Pradesh, while **27,700 schools** have implemented its innovative ideas.



IMPACT IN MADHYA PRADESH



1.99+ Lakh*
 TEACHERS BENEFITTED



28,375+*
 SCHOOLS REACHED



22.25+ Lakh*
 STUDENTS IMPACTED

*Inclusive of immediate & extended beneficiaries

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling people in their occupations & training them for placement

KEY INTERVENTIONS

SUSTAINABLE LIVELIHOOD INITIATIVE

As part of the **Sustainable Livelihood Initiative (SLI)**, Parivartan has imparted skill training to thousands of women across Madhya Pradesh - hence transforming their lives by providing them with socio-economic mobility.

ENABLING AND EMPOWERING WOMEN | DISTRICTS - PANNA, CHHATARPUR

Parivartan along with Professional Assistance for Development Action (PRADAN) has initiated the Focus Rural Development Programme (Livelihood and Income Enhancement) in Panna and Chhatarpur districts with an aim to ensure women in the region have sustainable sources of income. The income generation activities will include both on-farm and off-farm activities. With the implementation of this project, 12,000 women from small and marginal income households will have secure and sustainable livelihood opportunities and better income levels.



IMPACT IN MADHYA PRADESH



16,985+

INDIVIDUALS TRAINED



16,900+

WOMEN ENTREPRENEURS
 TRAINED



COMPUTER LITERACY FOR UNDERPRIVILEGED YOUTH | DISTRICTS - BHOPAL

Encouraging youth to build the right skills can not only empower them and their families but also leads a path to a progressive nation. To support this vision, HDFC Bank Parivartan along with Arpan Seva Sansthan is setting up a state-of-the-art computer lab at Bhopal. The intervention will help enhance the knowledge of computers among learners teaching them MS Office and other soft skills; thereby improving employability of nearly 1000 underprivileged youth over the next 2 to 3 years.

LARGE SCALE SKILL DEVELOPMENT OF VULNERABLE YOUTH | DISTRICTS - BHOPAL

Many sections of the society are extremely vulnerable and therefore unable to participate in the progress that other people of the society are making. HDFC Bank Parivartan in association with Centum Foundation is working on transforming the lives of 3560 members of highly vulnerable populations like orphaned children, school-dropouts, victims of domestic violence, unemployed youth and victims of trafficking, among others. These youth will be upskilled as part of a large-scale skill development initiative that will empower them and bring them economic prosperity. The initiative aims to merge these youth seamlessly with the mainstream society.



HEALTHCARE & HYGIENE

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

KEY INTERVENTIONS

SANITATION FOR ALL

Parivartan has worked tirelessly to bring about a behavioural change towards sanitation in our nation's rural belt. Over **134 continuous sanitation awareness drives** were conducted across several districts in Madhya Pradesh. In addition, the initiative also equipped **over 800 households** in the state with sanitation units.



IMPACT IN MADHYA PRADESH



955+

SCHOOL SANITATION
 UNITS INSTALLED



12,440+

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



IMPACT IN MADHYA PRADESH



1.27+ Lakh
 FINANCIAL LITERACY
 CAMPS CONDUCTED



8.12+ Lakh
 PEOPLE REACHED

STORIES OF PARIVARTAN

CHANGING LIVELIHOODS AND NUTRITIONAL SECURITY THROUGH KITCHEN GARDENING

LOCATION: VILLAGE RICHHI, DISTRICT DEWAS
BENEFICIARY: KRISHNA BAI

THE CHALLENGE:

Krishna bai is a farmer with a landholding of 1.5 acre and a family of 10 people, residing in a rural belt where the majority of the population suffered from malnutrition. They were forced to eat vegetables sprayed with excessive chemicals. Due to this one of Krishna bai's family members fell severely sick and faced serious health concerns. Besides due to their meagre incomes they could only afford to buy vegetables for up to Rs. 170 per week.

OUR INTERVENTION:

To supplement the poor nutritional intake of the local rural population and to increase the meagre incomes of farmers like Krishna bai, HDFC Bank Parivartan, in association with Samaj Pragati Sahayog, launched an intervention to train farmers in kitchen gardening and growing chemical-free vegetables. Farmers were trained once a month in small groups of 20 on the process of NADEP compost preparation, making bio pesticides like Panch patti kadha and given exposure visits to fields. Farmers were also given 5 to 7 different vegetable varieties for kitchen gardening.

THE RESULT:

As a result of the intervention, Krishna bai developed a kitchen garden spread over 3000 sq ft and grows vegetables like tomato, brinjal, ladyfinger, fenugreek, spinach and gourds. She has a NADEP pit to prepare organic manure and also prepares Panch Patti kadha to spray on the plants. Now she does not spend on buying vegetables from the market every week and also has an additional source of income. In the last season, she earned Rs 20000 by selling surplus vegetables from her kitchen garden. The nutritional intake of farmers who have adopted kitchen gardening has improved along with their financial situation and lifestyle.



STORIES OF PARIVARTAN

AIDING AGRICULTURE BASED COMMUNITY LED ENTERPRISE

LOCATION: VILLAGE BHORANSA, DISTRICT DAMOH
BENEFICIARIES: 50 FARMERS

THE CHALLENGE:

The main occupation of Kanchi Patel and Kurmi Patel communities from Village Boransa is agriculture along with allied activities of livestock rearing and agricultural labour. The area, rich in black soil, has three crop seasons. Most farmers were able to cultivate in Kharif and Rabi seasons only. Few farmers with access to water could cultivate in the Zaid seasons also. The small farmers lacked access to agricultural technology and equipment. Some farmers from the village who owned the new-age equipment demanded very high rents and most small farmers were unable to afford it, making their crop production suffer.

OUR INTERVENTION:

To make modern agricultural technology and equipment accessible to small farmers, HDFC Bank Parivartan, in association with CARE India, launched an FRDP intervention to establish a Custom Hiring Centre that supports small farmers with expensive equipment like four stroke pumps, reapers, cultivators, rice transplanters and cleaners cum graders. The CHC, established as a local enterprise, is managed by the Water User cum Producer Groups (WuG). The rents for all equipment have been fixed. The farmers have been trained on their usage and maintenance.

THE RESULT:

The cost of crop production has halved from Rs. 1500 per acre to Rs 750 per acre. and the income per crop has increased significantly. The equipment is available throughout the year at the centre and 50 farmers from the village have been using them. Awareness of new technologies has gone up among the community. CHC has proven to be a profitable community enterprise led business model and has earned Rs 2.93 lakhs from renting of equipment so far. It is also serving 8 nearby villages.



PARIVARTAN HIGHLIGHTS

ANIMAL SHELTER INAUGURATED

HDFC Bank Parivartan and AKRSP(I) inaugurated a model animal shelter in Harda in Madhya Pradesh. President Zila Panchayat of Harda visited the farmer field school and learnt more about the concept and the progress.



HDFC BANK PARIVARTAN WINS AWARD

HDFC Bank Parivartan has won the coveted 9th Dalmia Bharat CSRBOX CSR Impact Award 2023 for its HRDP intervention in Madhya Pradesh. The award was presented to our NGO partner, Arpan Seva Sansthan, in the Environment category for Natural Resource Management, Agricultural Support, Livestock and Poultry Development. This award was received for the positive change brought about in 70 villages spread across Sehore, Shajapur, Rajgarh and Vidisha.



HRDP PROJECT HANDED OVER TO VILLAGE LEADERSHIP

The handover ceremony of a project under HDFC Bank Parivartan's Holistic Rural Development Programme was held in Maheshwar, Khargone District, Madhya Pradesh. The three-year project aims to uplift economically disadvantaged communities across 15 villages, with a focus on improving socio-economic conditions, enhancing access to education, clean energy and livelihood opportunities. By formally handing over the project's interventions and assets to the local village leadership, the Bank reinforced its commitment to lasting positive change within the communities.



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



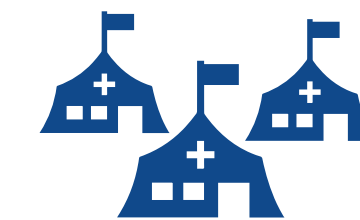
1,810+

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:

- Society For The Upliftment Of Villagers & Development Of Himalayan Areas (Suvidha)
- Aga Khan Rural Support Programme India (AKRSP I)
- Action For Social Advancement (ASA)
- Indo Global Social Service Society (IGSSS)
- Baif Development Research Foundation
- Vrutti
- Watershed Organisation Trust
- Arpan Seva Sansthan
- CARE India solutions for sustainable development
- Baif Institute for Sustainable Livelihoods and Development (BISLD)
- End Poverty
- Development Support Centre (DSC)
- Sai Jyoti Gramodoyog Samaj Sewa Samiti (Sai Jyoti Sansthan)
- Naman Sewa Samiti
- Samaj Pragati Sahayog

Promotion of Education:

- Magic Bus
- Sri Aurobindo Society

Skill Training and Livelihood Enhancement:

- Professional Assistance for Development Action

