



CREATING
SUSTAINABLE
COMMUNITIES IN

MAHARASHTRA

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:

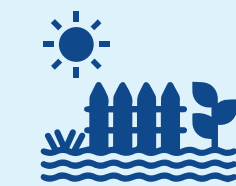
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.

101.13+ MILLION
Lives impacted

Active in 28 STATES and
8 UNION TERRITORIES
pan India



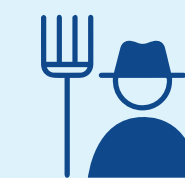
FOCUS AREAS:



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 Maharashtra



Parivartan In Maharashtra

65.28+ LAKH LIVES IMPACTED

RURAL DEVELOPMENT



2,640+
SOLAR LIGHTS
INSTALLED



49,685+
FARMERS TRAINED
HRDP+FDP



1,545+
WATER CONSERVATION
STRUCTURES CONSTRUCTED



1,330+
KITCHEN GARDENS
CREATED

PROMOTION OF EDUCATION



1,160+*
SCHOOLS SUPPORTED



1+ Lakh*
STUDENTS IMPACTED



200+
SCHOOL INFRASTRUCTURES
CREATED

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



74,470+
WOMEN ENTREPRENEURS
TRAINED



27,255+
YOUTH TRAINED

Focussed Development Programme		Holistic Rural Development Programme	
Districts		Districts	No. of Villages
Aurangabad	Ratnagiri	Bhandara	12
Beed	Sangli	Buldhana	16
Chandrapur	Thane	Gadchiroli	3
Hingoli		Latur	15
Jalna		Nanded	15
Mumbai		Nasik	11
Nagpur		Osmanabad	12
Nanded		Parbhani	13
Osmanabad		Satara	15
Palghar		Wardha	15
Pune		Washim	12
Raigad		Yawatmal	11

HEALTHCARE AND HYGIENE



17,530+
INDIVIDUALS TREATED



1,290+
TOILETS CONSTRUCTED

FINANCIAL LITERACY AND INCLUSION



1.98+ Lakh
FINANCIAL LITERACY
CAMPS CONDUCTED



11.39+ Lakh
PEOPLE REACHED

*Inclusive of immediate & extended beneficiaries

*Impact numbers as of July 2024

IMPACT IN MAHARASHTRA

RURAL DEVELOPMENT

Promoting holistic development of rural communities

KEY INTERVENTIONS

Agricultural development in Maharashtra is not uniform. While the west is one of the top sugarcane-producing regions of the country, regions like Marathwada & Vidarbha are drought-prone, suffering from:

- Erratic rainfall
- Poor irrigation facilities & soil fertility
- Weak livestock
- Lack of technology
- Debts
- Gabion
- Farm Pond
- Village Pond

Considering these issues, HDFC Bank under its **Holistic Rural Development Programme (HRDP)** - mainly focuses on improving:

- Farming methods
- Soil rejuvenation & water conservation
- Farm bunding
- Irrigation & drainage line treatment
- Micro enterprise development

Parivartan also focuses on school infrastructure building, community health betterment, skill development etc. to facilitate holistic development.



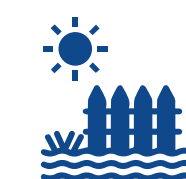
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1,330+
 KITCHEN GARDENS
 CREATED





CURE FOR THE DROUGHT | DISTRICTS - NASHIK, OSMANABAD, NANDURBAR, SATARA, YAVATMAL, NANDED, JALNA, WARDHA, BHANDARA, HINGOLI, BULDHANA, WASHIM, GADCHIROLI, PARBHANI, LATUR

Certain pockets of Maharashtra often face devastating droughts due to both scanty rainfall as well as fast dwindling groundwater levels. Meteorologists have also warned about high rainfall variations within specific districts due to climate change, which impacts soil moisture & crop growth while also affecting drought severity. Parivartan hence launched a **Natural Resource Management (NRM)** programme in several districts to provide immediate relief to scores of farmers. To preserve groundwater, a total of **1,460+ soil & water conservation structures** have been created. These structures include:

- Canals
- Earthen dams
- Check dams
- Loose bouldering structures

Water storage tanks have also been put up at several locations to help deal with acute shortages. In addition, to prevent water loss due to leakage & evaporation, repair of hand-pumps & existing water distribution channels were also carried out.

Parivartan, along with its implementation partners, organised awareness sessions on:

- Soil & water conservation
- Government schemes & services
- Water accounting practices
- Water budgeting
- Maximising water availability
- Changing crop patterns
- Livestock management

The Bank also educated villagers on water-borne diseases & preventive care since many villagers sourced their water from tanks.





LIVELIHOOD ENHANCEMENT & HOLISTIC DEVELOPMENT AT 12 VILLAGES | DISTRICT - DHARASHIV

HDFC Bank Parivartan and Cohesion Foundation Trust under the Holistic Rural Development Programme are working on the socio-economic upliftment of 12 villages in the Tuljapur block that will benefit 18,000+ individuals from 4000+ households. The intervention includes:

- Installing solar street lights
- Increasing income by using organic multiple cropping model
- Rejuvenating storage, irrigation, percolation tanks and water absorption trenches
- Promoting Osmanabadi goat
- Promoting backyard poultry
- Facilitating exposure visits to ideal village within the state
- Constructing 14 new check dams
- Supporting Tuljai Mahila Goat & Poultry Producer Co.

Not only will the activation help increase incomes of farmers but will also lead to women empowerment and overall development of the villages.

DEVELOPING SOCIO-ECONOMICALLY ROBUST COMMUNITIES | DISTRICT - YAVATMAL

The rural population of the Yavatmal district in Maharashtra is struggling with unprofitable agriculture, low income, scarcity of water, unemployment and increasing debts. HDFC Bank Parivartan and Sanjeevani Inst. For Empowerment and Development are working on the holistic socio-economic development of 11 villages in the Arni block through Natural Resource Management, irrigation water management, improved agriculture practices, community capacity building, women empowerment, education, skilling and livelihood promotion. The intervention includes:

- Ensuring water availability for agriculture, livestock and domestic use
- Re-establishing agriculture as a sustainable source of income
- Improving overall hygiene and sanitation
- Implementing proactive learning solutions at schools
- Empowering women and educating them on personal hygiene
- Establishing FPOs and developing market linkages
- Promoting livelihood enterprises for needy families

Apart from the above, 5,500 trees will be planted and solar street lights will be installed in the region. The project is expected to positively impact 1895 farming families.



COMPREHENSIVE WATER MANAGEMENT | DISTRICT - BULDHANA

Land degradation due to improper land management practices, scarcity of water for irrigation and domestic purpose, lack of awareness, reducing crop yields and increasing input costs, absence of sustainable and farmer-centric value chains are some of the issues faces by farmers of 16 villages of the Chikhali block. HDFC Bank Parivartan along with Watershed Organisation Trust identified the key problem areas and is working on comprehensive water management in the area to build climate resilient agriculture and help farmers with socio-economic development. Apart from land treatment with farm bunding, the intervention aims to build loose new boulder and gabion structures along with desilting existing ones. Vermicomposting and horticulture will also be promoted. Organic ways of farming will be promoted and Wasudhara Sewaks and Sewikas will be trained to use resources more effectively and efficiently. The objective of the intervention is to reduce vulnerability of the farmers to the changing climate by building their response capacity to become climate and market compatible; thus improving their farm incomes while maintaining the integrity of the ecology.



BUILDING FODDER CAMPS IN DROUGHT-STRICKEN REGIONS | DISTRICT - PUNE

A severe drought in Valha village, Pune has critically impacted dam water levels, endangering drinking water supplies, agricultural activities, and livestock support. To address this crisis, HDFC Bank Parivartan and Bharatiya Jain Sanghatana (BJS) have set up fodder camps and cattle shelters to ensure a continuous supply of fodder and feed. Supported by the District Collector and local administration, the initiative includes:

- Establishing cattle shelters with bamboo, pillars, and green nets for shade
- Providing large water tanks and cement water pots
- Renting fodder-cutting machines and supplying wet and dry fodder
- Facilitating offline and online registration of cattle
- Coordinating with farmers, local communities, and District/Taluka Administrations
- Conducting regular health checks for cattle with veterinary support

This intervention aims to mitigate the drought's impact and support the socio-economic development of farmers and livestock.





REVITALISING WATER TO BOOST AGRICULTURE | DISTRICTS - CHANDRAPUR, NAGPUR

Facing water stress due to silted water bodies and declining groundwater, farmers in Chandrapur and Nagpur need improved irrigation. HDFC Bank Parivartan and Ambuja Cement Foundation are enhancing water management with:

- Removing silt from water bodies to increase storage capacity
- Improving soil health using excavated silt
- Providing affordable drip irrigation systems
- Constructing Jaltara recharge pits to capture excess rainwater

This initiative aims to support over 12,000 farmers with sustainable water practices and boost agricultural productivity.



TRANSFORMING LIVELIHOODS IN DROUGHT-PRONE TRIBAL VILLAGES | DISTRICT - NASHIK

To address the severe drought impacting 70% of the land in Kalwan Block, HDFC Bank Parivartan and Sanjeevani Institute for Empowerment and Development (SIED) are revitalizing 11 tribal villages. Key components include:

- Water Conservation and Agriculture Development: Constructing and renovating water harvesting structures, introducing drip and mini-sprinkler irrigation, and promoting organic farming and climate-resilient practices.
- Renewable Energy and Green Initiatives: Installing solar street lights, tree plantation drives, and encouraging community water budgeting and green manuring.
- Community Health and Livelihood Support: Conducting livestock vaccination camps, promoting kitchen gardens, and providing livelihood support through grocery shops, tailoring, and poultry farming.
- Capacity Building and Project Sustainability: Training community-based organizations, forming water user groups, establishing MAHA E-Seva Kendras, and ensuring long-term sustainability through workshops and Parivartak appointments.

This initiative aims to enhance income, skills, and healthcare while reducing the carbon footprint and fostering sustainable development in drought-affected tribal villages.



SUSTAINABLE LIVELIHOODS FOR TRIBAL COMMUNITIES | DISTRICT - RAIGAD

HDFC Bank Parivartan, in partnership with the EAGL Livelihood Foundation, is leading a project across 27 villages to create sustainable livelihoods for tribal and economically disadvantaged populations. This comprehensive initiative aims to prevent forced migration to cities and promote self-employment by:

- Preparing beneficiaries through training, shed construction, and machan building
 - Distributing goats to selected families and implementing risk management strategies for goat farming
 - Providing doorstep veterinary care services
 - Launching pit-digging campaigns, distributing plants, and ensuring continuous plantation monitoring and reporting
 - Constructing 6 farm ponds in each village to conserve 5 to 8 million liters of water for irrigation, livestock drinking, and soil erosion prevention
- This holistic approach aims to alleviate poverty, enhance food security, and foster sustainable development within these communities.





PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

KEY INTERVENTIONS

DIGITAL CLASSROOMS | DISTRICTS - OSMANABAD, SATARA, NASHIK, YAVATMAL, BHANDARA, HINGOLI, NANDED, BULDANA, PARBHANI, WASHIM

With an aim to improve education for economically marginalised students & provide them with a fair opportunity to excel, Parivartan launched the **Digital Classrooms** programme in Maharashtra. With a goal of creating **over 100 digital classrooms** across various districts, the project will cover **over 3,000 students** over the last quarter.

PROMOTING HOLISTIC DEVELOPMENT OF UNDERPRIVILEGED CHILDREN | DISTRICTS - WASHIM, YAVATMAL

HDFC Bank Parivartan, in association with Light of Life Trust launched Project Anando with a mission to provide opportunities to rural children in the areas of education and nutrition so that they are able to break out of generational poverty. To ensure holistic development of the children, the project is running a three-pronged approach. The children will be provided with material like books, uniforms and bags to boost their education. Special attention will be paid in the areas of Maths and English. Children will be empowered through weekend empowerment workshops for personality development programmes. Meetings, counselling sessions, home visits, counselling of parents and children and training sessions with parents will be conducted. The children will be equipped for employability through Anando Plus by exploring avenues for career choices, higher education and enrolment in vocational guidance courses.



*Inclusive of immediate & extended beneficiaries

IMPACT IN MAHARASHTRA



1,160+*
 SCHOOLS SUPPORTED



1+ Lakh*
 STUDENTS IMPACTED



200+
 SCHOOL
 INFRASTRUCTURES
 CREATED



SUPPORTING SCHOOL'S INFRASTRUCTURE DEVELOPMENT | DISTRICT - MUMBAI

HDFC Bank Parivartan, in partnership with Bombay Scottish Orphanage Society (BSOS), is going to improve school infrastructure and facilities of heritage block at The Bombay Scottish School, Mahim. The intervention includes:

- Planned & structured restoration and refurbishment of the Heritage Block
- Prioritising complete safety for all on campus
- Improved teaching atmosphere
- Encourage outdoor activities for students

The intervention will benefit approximately 4000 students and 160 teaching staff. It will ensure safety of students, staff members and visitors on campus and would encourage better teaching facilities and atmosphere. Also, it will bring educational growth and in turn will create a brighter future for the students who will go on to make meaningful contributions to the society.



BUILDING EDUCATION-FRIENDLY SCHOOL ENVIRONMENT | DISTRICTS - WASHIM, AKOLA, YAVATMAL, NANDURBUR, RAIGAD

Secondary students of 17 government schools from 6 districts will now have access to improved infrastructure thanks to an intervention by HDFC Bank Parivartan and Light of Life Trust. The project includes:

- Developing Smart Classrooms equipped with world-class digital infrastructure
- Setting up science and math laboratories, libraries
- Providing access to improved sanitation and drinking water facilities

The intervention will benefit secondary school students with better quality of education that will enable them to make strong careers for themselves.



INFRASTRUCTURE SUPPORT TO THE FINE ART SOCIETY | DISTRICT - MUMBAI

India is a country rich in its cultural heritage and to preserve this culture so that it reaches far and beyond for generations to come is essential. To add to this cause, HDFC Bank Parivartan is providing infrastructure support to The Fine Art Society at Chembur, Mumbai which has seen India's leading artists perform, both Hindustani and Carnatic dance forms. The society trains thousands of students every month in Indian classical music and dance. To further promote it, this intervention aims at developing and maintaining stage battens at the auditorium.



FUTURE AGRICULTURE LEADERS | DISTRICTS - NASHIK, NAGPUR, AMRAVATI, JALNA, BEED, AURANGABAD

With the objective of making agriculture lucrative for the next generation, the Future Agriculture Leader of India (FALI) programme that engages students and parents from government aided rural schools in revolutionary, cost-effective training was launched. HDFC Bank Parivartan is backing the initiative and bringing it to 40 government schools. Students of 8th and 9th grade will experience interactive methods and practical exposure which will enable them to become leaders in modern, sustainable Indian agriculture and agro-enterprises. Involvement of youth in agriculture is vital as they are more energetic, productive, and receptive to new ideas and advanced technologies. This will not just help the beneficiaries but will also prove to be a great asset for the nations.

BUILDING FUTURES WITH SUSTAINABLE EMPLOYMENT | DISTRICT - PUNE

To combat high dropout rates and unemployment, HDFC Bank Parivartan and Medhavi Foundation are empowering 3,600 youth across Maharashtra and Gujarat with essential skills. Key components include:

- Establishing Centers of Excellence in healthcare, hospitality, apparel, and logistics
- Integrating language proficiency modules and industry visits
- Providing simulated training and continuous technological upgrades
- Tailoring programs to meet future skill requirements

This initiative aims to bridge the skills gap and facilitate entry into sustainable employment opportunities.



SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

KEY INTERVENTIONS

HUNNAR SE SHIKHAR | DISTRICTS - PUNE, MUMBAI, PALGHAR, SANGALI, SATARA
 KOLHAPUR, NAGPUR

Severe drought in Maharashtra has led to large-scale migrations towards bigger cities, causing disturbance of the family unit & further pressure on urban resources. With the aim of providing an alternative livelihood within district limits, Parivartan launched a skill development programme called **Hunnar Se Shikhar**, which organises skill-training sessions for youth across several districts in the state. After honing them, they're mapped with relevant employment opportunities & under the one-of-a-kind initiative, they get placed as well.

Some of the courses that the youth have been enrolled for include:

- Hospitality
- Automobile
- Welding
- Masonry
- Beautician
- Livestock welfare & management
- GDA (General Duty Assistant)
- Web Designing
- BFSI - BDE (Business Development Executive)
- Customer Relationship Management
- Digital Marketing
- Front Office Executive
- Retail/Warehouse Associate

Finding alternative livelihood options help avoid migrations by making people less dependent on farming, hence saving them during droughts. Hunnar Se Shikhar covers over **121 villages** in Maharashtra.



IMPACT IN MAHARASHTRA



74,470+
 WOMEN ENTREPRENEURS
 TRAINED



27,255+
 YOUTH TRAINED



PRESERVING CULTURAL ARTS WITH TRAINING | DISTRICT - PALGHAR

Jawhar and Mokhada are tribal areas that have a rich culture of art and craft, many of which will not survive without immediate support. Parivartan and Raah Foundation launched an art-based skill training programme to preserve art forms by empowering the tribal artisans with niche design skills. Thereby facilitating them to lead a life of dignity in their own villages and earn a sizable income. The artisans are provided with design inputs, training opportunities, marketing and sales support and taught how grass art and upcycled plastic can be used to create contemporary products. Local Warli art will be woven into the designs of these products. The programme also enables artisans to be prepared to undertake large scale business to business (B2B) deals and reduce their dependence on the retail market. While incorporating traditional Warli art, the project will also address problems of plastic waste and its adverse impacts. The project is being executed over the span of three years to create 450 artisans trained in grass art, 250 artisans trained in art using upcycled plastic and 300 artisans in art using textile waste.



INCREASING EMPLOYABILITY WITH TRAINING | DISTRICT - MUMBAI

Parivartan and the New Resolution India are working together in Mumbai to provide skill training to individuals. Employability training for 'customer relationship and sales' jobs is being provided to people between the ages of 18-25 years from marginal households to assist them with employment in the retail sector. 1800 individuals are estimated to be impacted by this programme in the span of 3 years.

IMPROVING STANDARD OF LIVING IN URBAN SLUMS | DISTRICT - MUMBAI

Parivartan, along with the United Way of Mumbai, is implementing a livelihood programme for youth in urban slum communities of Mumbai. The beneficiaries are being provided training in courses like communication, soft skills, basic IT, BFSI, supply chain & logistics, web development and retail for a duration of 2-6 months. Additionally, post-training they are offered placement opportunities. This programme aims to provide independence, education and employment to young people who aren't employed, have dropped out from educational institutions or are on the verge of dropping out.



ENHANCING EMPLOYMENT AMONGST DISADVANTAGED YOUTH | DISTRICT - MUMBAI

Parivartan along with All India Institute of local self-government (AIIISG) are collectively working toward providing skill training to disadvantaged youth in Mumbai with a special focus on women. This is being done with an aim to improve employment generation and two programmes are being implemented to do the same. The patient care assistant and child care programme and the B.DTP and digital marketing programme where participants are rigorously trained for 3 months. 1440 individuals are expected to be trained in the span of 4 years.



UPLIFTMENT OF 300 ADOLESCENT GIRLS | DISTRICTS - JALNA, HINGOLI, PARBHANI

HDFC Bank Parivartan, in association with Setu Charitable Trust, is going to provide vocational training in sewing, beautician, and tailoring, along with school education for more than 300 adolescent girls residing in districts of Jalna, Hingoli, and Parbhani. These girls belong to marginalised communities where children are largely deprived of education and suffer from early marriages, diseases, no economic growth and a bleak future. To further empower them, these girls will also be trained in health and hygiene, while addressing concerns related to puberty and proper sanitation. The intervention will help enhance their family’s financial status and empower them as they will work as tailors and beauticians directly or through shops enabling them to become strong pillars of a just and humane society.

YOUTH DEVELOPMENT THROUGH SKILL TRAINING | DISTRICTS - VIKHROLI, THANE, SHIRUR

To ensure adequate development of marginalised youth and make them capable of earning their livelihoods, HDFC Bank Parivartan, in association with Grey Sim Learning Foundation launched an intervention to provide skill training and apprenticeship programmes to 700 youth in Vikhroli, Thane and Shirur in Maharashtra. The project has a budget of 39.32 lakhs and will be completed between May 2023 and December 2023. The project has ensured enrollment of candidates for vocational skills training followed by counselling, classroom training, on-the-job training, external assessments and placements. It will also provide post placement continued support for the youth to ensure their success in their jobs.

ENHANCING INCOME FOR 5000 FARMERS | DISTRICT - RATNAGIRI

Ratnagiri's smallholder farmers face income challenges due to traditional farming methods and limited enterprise development. HDFC Bank Parivartan and The P.R.I.D.E. India are enhancing farmer incomes through education, training, and improved cultivation techniques. Key actions include:

- Promoting cash crops like turmeric and ragi and improving farm produce quality
- Establishing post-harvest infrastructure and processing units
- Supporting 125 Farmer Producer Groups (FPGs) and 2 Farmer Producer Organisations (FPOs)
- Enhancing marketing strategies

This project aims to increase incomes by 35%, strengthen farmer institutions, and ensure food security for 5000 farming households.





BOOSTING LIVELIHOODS FOR SUSTAINABLE GROWTH | DISTRICT - LATUR

In Udgir block, drought conditions limit livelihood opportunities and impact education. HDFC Bank Parivartan and AFARM are focusing on holistic development in 15 villages through:

- Engaging women in sustainable practices and bio-input farming
- Supporting 320 farmers with bio-fertilizers, compost, and bio-pesticides
- Enhancing goat and buffalo husbandry for increased income
- Repairing and upgrading classrooms and school facilities
- Installing new storage tanks and purifiers for clean drinking water

This comprehensive approach aims to address immediate needs while promoting long-term sustainability.



TRANSFORMING SATARA'S DROUGHT-PRONE REGIONS | DISTRICT - SATARA

Farmers in Satara face severe challenges ranging from water scarcity and soil degradation. HDFC Bank Parivartan and AFARM aim to rejuvenate agriculture through:

- Establishing Farmer Producer Organizations (FPOs) for farmer support
- Improving government school infrastructure
- Implementing water conservation measures
- Promoting climate-resilient agriculture and drought-resistant crops
- Providing skill training for better employment opportunities

This project focuses on sustainable agricultural systems and community development.



TACKLING WATER SCARCITY AND AGRICULTURAL CHALLENGES | DISTRICT - OSMANABAD (DHARASHIV)

In Osmanabad, water scarcity and erratic rainfall impact agriculture. HDFC Bank Parivartan and BISLD are implementing a water-plus-agriculture development approach in 10 villages, including:

- Developing and repairing water conservation structures
- Improving farming practices and introducing demo plots
- Enhancing community health with kitchen gardens and health camps
- Introducing solar energy solutions for irrigation and lighting
- Training local youth and women through capacity-building initiatives

The project aims to address water and agricultural challenges, promoting sustainable development.

HOLISTICALLY UPSKILLING THE YOUTH | DISTRICT - MUMBAI

To address the challenges faced by youth in informal settlements and colleges, Youth For Unity And Voluntary Action, in collaboration with HDFC Bank Parivartan, is implementing a project to enhance educational and professional development opportunities. Key components include:

- Supporting 40 youth groups with training in physical and mental well-being, leadership, and life skills.
- Organising arts and sports programmes to engage and develop community members.
- Establishing and maintaining 10 community enterprises to provide practical training and support.
- Offering scholarships and ensuring fair access to job opportunities.
- Setting up 4 community waste management systems through co-design workshops and environmental awareness.
- Developing 4 nature-based safe spaces via community workshops and participatory design.





HEALTHCARE AND HYGIENE

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

KEY INTERVENTIONS

SANITATION FOR ALL | DISTRICTS - OSMANABAD, SATARA, NASHIK, YAVATMAL, BHANDARA, HINGOLI, NANDED, BEED, RATNAGIRI, AURANGABAD, PARBHANI

In its ongoing efforts to bring sanitation facilities to all, Parivartan has enabled access to hygienic sanitation units for **over 840 households** in Maharashtra. The programme also focuses on community & school sanitation facilities. Over the quarter, it has constructed **over 440 sanitation units for schools**, hence directly improving the lives of about **4,600 students**. For effective behavioural changes, special awareness drives are also conducted under the programme.



IMPACT IN MAHARASHTRA



17,530+
 INDIVIDUALS
 TREATED



1,290+
 TOILETS CONSTRUCTED

REHABILITATION OF CANCER PATIENTS & SURVIVORS | DISTRICT - MUMBAI

HDFC Bank Parivartan along with the Indian Cancer Society is rehabilitating 780 cancer patients in Mumbai. The Indian Cancer Society was established in 1951 by Dr. D.J. Jussawala and Mr. Naval Tata as India's first voluntary, non-profit, national organization for supporting activities encompassing the entire continuum of cancer care that includes cancer awareness, screening for early detection, financial help for treatment, support groups, rehabilitation of cancer survivors, medical, education and research (registry). This intervention aims at improving the lives of these cancer patients and survivors by providing emotional support, vocational skilling and prostheses aid.

ENHANCING WATER SECURITY AND WASTE MANAGEMENT | DISTRICT - PALGHAR

Palghar district faces water scarcity and waste management challenges. HDFC Bank Parivartan and CEPT Research and Development Foundation (CRDF) are enhancing water security and waste management with:

- Assessing water and waste management services to identify improvement areas
- Developing action plans for drinking water security and waste management
- Implementing infrastructure projects to improve water and waste systems
- Providing capacity building and training for local stakeholders

This project aims to sustainably manage water and waste resources across 50 villages in Palghar.



FINANCIAL LITERACY AND INCLUSION

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

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



IMPACT IN MAHARASHTRA



1.98+ Lakh
 FINANCIAL LITERACY
 CAMPS CONDUCTED



11.39+ Lakh
 INDIVIDUALS REACHED

STORIES OF PARIVARTAN

BRINGING COMMUNITIES TOGETHER THROUGH EDUCATION

LOCATION: RAIGAD DISTRICT, MAHARASHTRA

BENEFICIARIES: THE STUDENTS AND COMMUNITY OF JITE

THE CHALLENGE

Balganga Vidyamandir (Chunabhatti), Jite, located in Pen Tehsil, Raigad District, serves 292 students from Std V – X from five surrounding villages. These families, primarily engaged in farming, fishing, and daily wage labor, face economic challenges. Due to limited space and resources, the school has 12 teachers and has not organized any major events for its students for the past 18 years.

OUR INTERVENTION

Light of Life Trust (LOLT) collaborated with HDFC Bank Parivartan to assist and guide the school management committee and parents in planning and executing the Bal Kala Mahotsav at Balganga Vidyamandir (Chunabhatti), Jite. This initiative emerged from ongoing discussions with school faculty, students, and community members. With support from the school management committee, teachers, students, parents, and villagers, LOLT successfully organized the event.

THE RESULT

LOLT's intervention enabled Balganga Vidyamandir to host a major event on its premises for the first time in 18 years. Inspired by the success of this year's Bal Kala Mahotsav, the School Management Committee has decided to make it an annual event.



STORIES OF PARIVARTAN

EMPOWERING WOMEN ENTREPRENEURS

LOCATION: KINWAT DISTRICT, MAHARASHTRA
BENEFICIARY: SARSWATI KILAS LOHKANDE

THE CHALLENGE

Sarswati Kilas Lohkande, a 27-year-old resident of Rajgad Taluk, Kinwat District, sought to improve her livelihood through entrepreneurial activities. Despite her 12th-grade education and enthusiasm, she lacked the resources and support to start a business. Joining the Sant Fulaji Baba Mahila Bachat Gat, a women's self-help group (SHG), provided her with a platform, but financial constraints remained a significant hurdle.

OUR INTERVENTION

HDFC Bank, in collaboration with the Centre for Advanced Research and Development (CARD), provided Sarswati with the financial support needed to start a small-scale business preparing paper plates. This support included resources, training, and guidance to help her establish and run her business efficiently.

THE RESULT

With the support received, Sarswati's paper plate business flourished. She now earns an income of Rs. 250-300 daily, working 3 to 4 hours. Her customer base has grown to include her village, nearby villages, and the local market, catering to various family occasions, functions, and village-level programmes.



PARIVARTAN HIGHLIGHTS

FIVE QUILT TRAINING CENTERS INAUGURATED

HDFC Bank Parivartan and Raah Foundation inaugurated five new quilt training centers in the Palghar district. These centers aim to empower tribal women by providing training in stitching and quilt making. Currently, 194 women are undergoing training in quilt making.



ECO-DISCOVERY WALK HELD

HDFC Bank Parivartan, in partnership with Nature Forever Society, organised an eco-discovery walk at the Sanjay Gandhi National Park in Mumbai, Maharashtra. The event was held for the Bank's employees and their family members and enabled them to witness the beauty of nature and capture the diversity of flora and fauna found within the park. The participants were also given information about the significance of Miyawaki forests and their role in preserving the environment for future generations.



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:

- Centre For Advanced Research And Development
- Vikas Sahyog Pratishtan
- Action For Agricultural Renewal In Maharashtra (AFARM)
- Sanjeevani Institute For Empowerment & Development
- Krushi Vikas Va Gramin Prashikshan Sanstha
- Cohesion Foundation Trust
- Watershed Organisation Trust
- Collectives for Integrated Livelihood Initiative
- The PRIDE INDIA
- BAIF Institute for Sustainable Livelihoods and Development (BISLD)
- CORO India
- Global Vikas Trust

Promotion of Education:

- Yuva Unstoppable
- Pi Jam Foundation
- Light of Life Trust
- Future Agriculture Leaders of India

Skill Training and Livelihood Enhancement:

- Head Held High Foundation
- Bhartiya Yuva Shakti Trust (BYST)
- Tata Community Initiative Trust (TCIT)
- SETU Charitable Trust
- New Resolution India
- United Way Mumbai
- All India Institute of Local and Self Government
- Raah Foundation