

Surakaha Education Center
Pahambirhem Village, Ri-Bhoi.

CREATING
SUSTAINABLE
COMMUNITIES IN
MEGHALAYA

As of September 2024



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

HDFC BANK PARIVARTAN

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

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

OUR VISION:

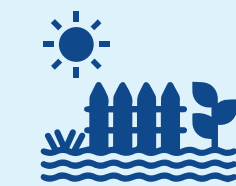
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.

101.13+ MILLION
Lives impacted

Active in 28 STATES and
8 UNION TERRITORIES
pan India



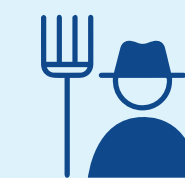
FOCUS AREAS:



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 Meghalaya



Parivartan In Meghalaya

1.91+ LAKH LIVES IMPACTED

Focussed Development Programme	Holistic Rural Development Programme	
Districts	Districts	No. of Villages
East Khasi	East Khasi	15
Ri-Bhoi	Ri-Bhoi	24
West Garo Hills	West Jaintia Hills	15

RURAL DEVELOPMENT



2,010+
SOLAR LIGHTS
INSTALLED



710+
BIOMASS STOVES
PROVIDED



145+
WATER CONSERVATION
STRUCTURES CONSTRUCTED



5,540+
FARMERS TRAINED
HRDP+FDP

PROMOTION OF EDUCATION



7,775+*
TEACHERS
BENEFITTED



51,990+*
STUDENTS REACHED

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



2,945+
YOUTH SUPPORTED



1,175+
HOUSEHOLDS BENEFITTED
BY DAIRY, GOAT REARING,
FISHERIES & POULTRY

HEALTHCARE AND HYGIENE



790+
SCHOOL SANITATION
UNITS INSTALLED



1,895+
INDIVIDUAL HOUSEHOLD
TOILETS INSTALLED



210+
HEALTH CAMPS
CONDUCTED

FINANCIAL LITERACY AND INCLUSION



2,020+
FINANCIAL LITERACY
CAMPS CONDUCTED



13,750+
PEOPLE REACHED

*Inclusive of immediate & extended beneficiaries

*Impact numbers as of July 2024

IMPACT IN MEGHALAYA



2,010+
 SOLAR LIGHTS
 INSTALLED



145+
 WATER CONSERVATION
 STRUCTURES CONSTRUCTED



5,540+
 FARMERS TRAINED
 HRDP+FDP



710+
 BIOMASS STOVES
 PROVIDED

RURAL DEVELOPMENT

Promoting holistic rural development of communities

KEY INTERVENTIONS

Meghalaya's rural population is heavily dependent on natural resources for their livelihoods. However, unplanned & unsustainable usage has created an imbalance in the distribution of these resources amongst communities. With this in mind, Parivartan under HRDP has mainly worked on livelihood promotion through various skill training programmes that include:

- Entrepreneurial support for SME promotion
- Facilitating water distribution systems for households
- Constructing sanitation structures

NATURAL RESOURCE MANAGEMENT (NRM) | DISTRICTS - EAST KHASI HILLS, RI-BHOI

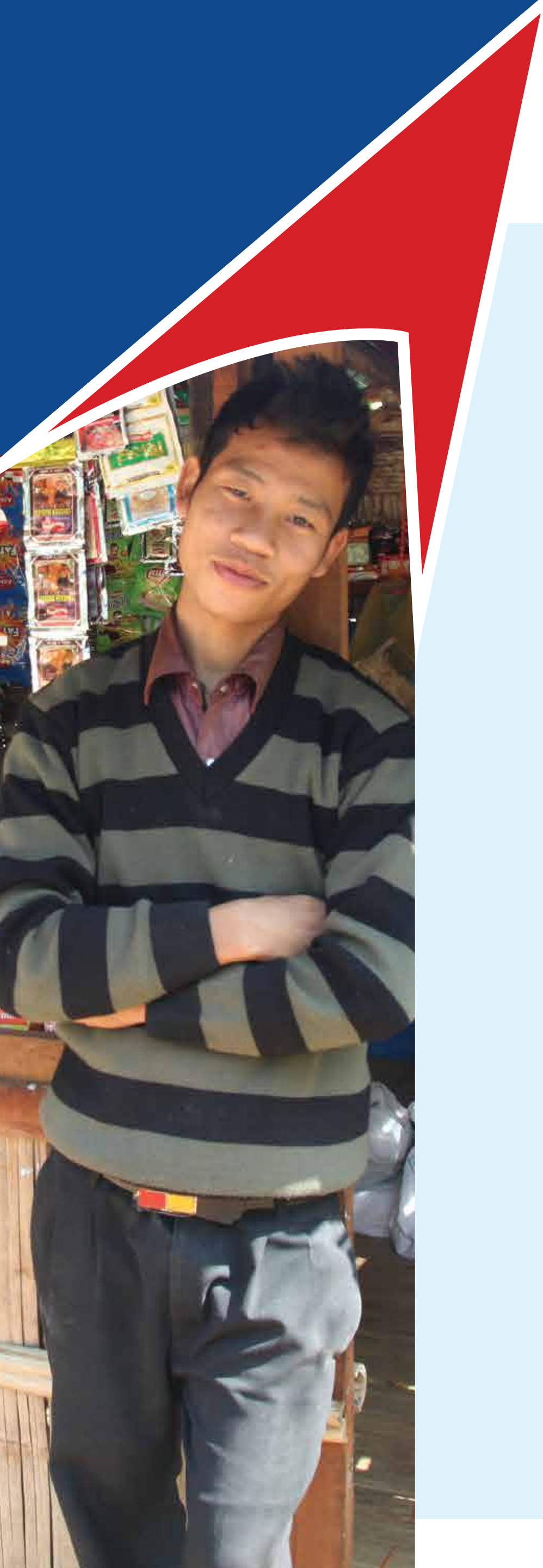
Under this intervention, efforts have been made to raise awareness on conservation of water & prevention of soil erosion. Structures established in the community include:

- Loose boulder structures
- Erosion control channels
- Minor irrigation structures
- Check dams
- Stop dams

Retention walls have also been set-up as part of the water supply in order to maintain the water levels throughout the year & ensure continuous supply of water to fields & households at all times. Several drinking water posts have been installed in order to ensure the availability of safe & clean water for drinking & daily use. Similarly, to address the water crisis faced by the villagers of Laitumiong in East Khasi Hills district, Parivartan revived a semi-functional rainwater harvesting cum check dam structure.

The structure has proved to be a boon for the community, having a capacity of approximately **13,09,733 litres catering to a population of around 500 people.**





INTRODUCING RENEWABLE ENERGY | DISTRICTS - EAST KHASI HILLS, RI-BHOI

The difficult terrain of Meghalaya has deprived many of its villages of essential energy sources necessary to lead a normal life in the 21st century. Hence, with an aim to both promote renewable energy, ensure safety in the terrain & to further connect villagers to electricity, HDFC Bank has:

- Established a micro-grid
- Provided over 800 solar lights
- Provided over 1,000 fuel efficient bio chullahs

NRM, EDUCATION & HEALTHCARE INTERVENTIONS FOR UPLIFTMENT | DISTRICTS - EAST KHASI HILLS

HDFC Bank Parivartan and AROH Foundation are working on the holistic development for over 5000 households from 15 villages through skill enhancement and livelihood generation. The intervention includes:

- Establishing food processing and dryer units along with an agriculture tool bank
- Promoting local bamboo handicraft and cash crop production
- Skilling youth on tourism, hospitality, driving, repairing and other trades
- Strengthening 60 Street Vendors through Market Shade Support
- Reviving rain water harvesting & establishing solar based irrigation system
- Developing infrastructure for 9 schools & 3 anganwadis
- Installing 150 solar street lights
- Supporting vendors with e-carts & multi-processing units

IMPROVING FARMER INCOMES THROUGH STRONG COMMUNITY INITIATIVES | DISTRICTS - RI-BHOI

HDFC Bank Parivartan, together with Society for Action in Community Health has launched interventions to improve the incomes of farmers in this hill state, along with skills-based training to improve livelihoods. A Local Economic Activation drive will be launched to promote 1 lakh community-led enterprises, out of which at least 50% will be women led. Lakhs of acres of unirrigated land will be brought under irrigation to boost farmer yields. Large areas will be brought under green cover to reduce carbon footprint. Chemical free farming will be promoted and villages will be provided with safe drinking water solutions. These multi-pronged interventions will help the farming communities to be strong and resilient.



FOSTERING COMMUNITY DEVELOPMENT | DISTRICTS - WEST JAINTIA HILLS

The Thadlaskein C& RD Block of West Jaintia Hills District in Meghalaya is grappling with socio economic challenges, including limited access to education, healthcare, and sustainable livelihood opportunities. HDFC Bank Parivartan and AROH Foundation are implementing a comprehensive rural development programme to address these issues and improve the quality of life for the local communities. The project aims to develop human capital, natural resources, and infrastructure in 15 villages, benefiting 3264 households. The programme aims to increase income levels of 2260 farmers through skill training and establishing 75 women-led enterprises for local economic development. Solar-based irrigation systems and clean drinking water facilities are also being installed. This project also includes:

- Developing human capital, natural resources, and infrastructure to foster socio-economic transformation.
- Targeting farmers, underprivileged women, and unemployed youth to impart skill training and employment opportunities.
- Establishing community-led enterprises, with at least half being women-led, to promote local economic activation.
- Forming and strengthening community institutions, including VDCs, FPOs, SHGs, youth groups, and women groups.
- Enhancing educational infrastructure by developing smart schools, promoting digital literacy, and upgrading Anganwadi centers.
- Installing solar-based water pumps for irrigation, covering uncultivated land, and promoting chemical-free farming practices.
- Providing clean drinking water facilities in villages, including constructing drinking water huts with filtration systems and coin-based dispensers.
- Conducting free eye camps for elderly people, installing sanitary pad vending machines in schools, and raising awareness on adolescent health and hygiene.
- Promoting local bamboo handicrafts by skilling beneficiaries and setting up micro enterprise units with SHG women.
- Establishing farmers training centers and agriculture tool banks to support farmers with training and equipment.
- Enhancing livelihoods through spice grinding units for women and setting up mushroom production units for beneficiaries.
- Promoting cash crop cultivation by providing agricultural training and support to farmers.
- Providing skill training to women in tailoring and youths in various vocational skills like driving, masonry, and mobile repairing.
- Supporting beneficiaries with fodder making units to enhance previous piggery projects.
- Installing solar street lights and promoting clean energy solutions in villages.
- Organizing health camps, promoting WASH campaigns, and raising awareness on nutrition management for mothers and children.
- Strengthening market infrastructure for street vendors through market shade support.

Through its comprehensive initiatives, this project aims to empower rural communities, alleviate poverty, and promote sustainable development while ensuring holistic socio-economic transformation.



BOOSTING LIVELIHOODS THROUGH ECO-TOURISM DEVELOPMENT | DISTRICTS - RI BHOI

To create livelihood opportunities for local youth while promoting environmental sustainability, an eco-tourism site has been developed in the scenic Umsaiprah Village. This initiative has transformed the area into an economic hub for the community.

Key Features:

- **Eco-Tourism Development:** Established a sustainable tourism site in Umsaiprah Village.
- **Basic Amenities:** Equipped the location with essential facilities to enhance visitor experience.
- **Economic Impact:** Increased visitor footfall, generating income and economic growth for the local community.

This project not only supports local livelihoods but also fosters environmental stewardship in the region.

EMPOWERING LOCAL COMMUNITIES THROUGH A MULTI-FOOD PROCESSING UNIT | DISTRICTS - EAST KHASI, RI BHOI

A state-of-the-art multi-food processing unit has been established in Umkitieh village, Ri bhoi district, to boost the income of local women and farmers in the state. This facility focuses on processing, packaging, and marketing spice and fruit products, creating new economic opportunities for the community. Equipped with advanced infrastructure and utilities, the unit is designed for efficiency and sustainability. Beneficiaries have received training to scale up operations, ensuring the long-term success of the initiative. The facility is now fully operational, ready to achieve its mission of enhancing local livelihoods.



PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

KEY INTERVENTIONS

ZERO-INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES (ZIIEI)

One of the largest-ever programmes to facilitate wide-scale, systematic implementation of grassroots innovations that can improve existing systems & processes at minimal cost, Parivartan's ZIIEI has oriented **over 7,760 teachers** in Meghalaya: leading to the submission of **more than 4,080 innovative ideas**.

RENOVATION & REFURBISHMENT OF SCHOOLS | DISTRICTS - RI-BHOI, EAST KHASI

The school infrastructure plays a very significant role in the overall learning process. With an aim to make learning interesting & effective, HDFC Bank Parivartan undertook the following initiatives in Ri-Bhoi & East Khasi districts:

- Renovation & refurbishment of 38 schools
- Establishment of 25 smart classrooms
- Renovation of 20 anganwadi centres
- Set up of 4 digital learning centres
- Equipped 25 schools with library & sports equipment



IMPACT IN MEGHALAYA



7,775+*

TEACHERS BENEFITTED



51,990+*

STUDENTS REACHED

*Inclusive of immediate & extended beneficiaries





DIGITAL TRANSFORMATION FOR 10 SCHOOLS | DISTRICTS - EAST KHASI HILLS, RI BHOI, WEST KHASI HILLS, EAST JAINTIA HILLS

HDFC Bank Parivartan and Indo Global Social Service Society are transforming 10 Government schools in Meghalaya into Smart Schools. The intervention aims at:

- Renovating and repairing toilets
- Establishing drinking water units
- Refurbishing floors and white washing walls
- Setting up libraries

The intervention will positively benefit 865 students from primary and upper primary schools in the region.

ENHANCING EDUCATION WITH SMART SCHOOL INITIATIVES | DISTRICT - EAST KHASI HILLS

This initiative aims to improve educational facilities and create a conducive learning environment in selected government schools. Our goal is to equip students with the tools they need for a brighter future by implementing key enhancements.

Key Features:

- **Smart Classrooms:** Established over 100 smart classes across multiple districts in Meghalaya to make learning interactive and engaging.
- **Library Setup:** Created well-equipped libraries to foster a love for reading and learning.
- **School Renovation:** Renovated and refurbished school buildings and classrooms for a better learning environment.
- **Clean Drinking Water:** Ensured access to clean drinking water for students.
- **Sports and Extracurricular Activities:** Promoted physical education and extracurricular activities to support holistic student development.

This comprehensive approach ensures that students have access to quality education and the resources necessary to thrive in a digital world.





SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

KEY INTERVENTIONS

SKILL ENHANCEMENT OF YOUTH

Under the programme, **420 socio-economically marginalised youth** were chosen for **skill development & entrepreneurship training** in various vocational trades to help reduce unemployment & poverty in the region. These include:

- Broom making
- Bee keeping
- Pig rearing
- Soft skills

UPSKILLING WOMEN

As a part of its **Sustainable Livelihood Initiative (SLI)**, Parivartan has also imparted skill training to thousands of women across Meghalaya.

ALTERNATIVE LIVELIHOOD

In order to provide an additional source of income to the marginalised families in its project villages, HDFC Bank Parivartan introduced capacity building sessions & established certain enterprises. The following work centres were set up to support over 667 households -

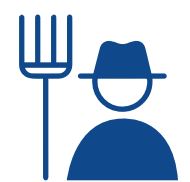
- 2 weaving centres benefitting 150 households
- Rice and turmeric processing units in 6 villages
- Spice/pineapple/banana clusters for 157 households



IMPACT IN MEGHALAYA



2,945+
 YOUTH SUPPORTED



1,175+
 HOUSEHOLDS
 BENEFITTED BY DAIRY,
 GOAT REARING,
 FISHERIES & POULTRY



HEALTHCARE AND HYGIENE

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

KEY INTERVENTIONS

SANITATION FOR ALL | DISTRICTS - EAST KHASI HILLS, RI-BHOI

In our ongoing efforts to make sanitation widely accessible, Parivartan has worked extensively in bringing about an effective behavioural change in the space of sanitation. **Over 80+ continuous awareness drives** were conducted across several villages in Meghalaya. It has also constructed **over 2,600 sanitation units** across the state, thus providing easy access to better sanitation facilities.

CLEAN WATER FOR ALL | DISTRICTS - EAST KHASI HILLS, RI-BHOI

Since several villagers had to either walk miles to fetch water or didn't have any source of clean water, it directly impacted their health. Under HRDP, Parivartan focused on providing safe & adequate water to rural communities in a convenient & effective manner for diverse activities including cooking, washing & sanitation. To keep the operational & building costs minimal, the project prioritised gravity feed pumps rather than pump-based supplies. A Water Management Committee was set up consisting of members from the community for the maintenance of the project.

Over 25 villages have been given water connections & **18 have been provided with household water connections.** Additionally, the existing & non-functional water supply connections have also been refurbished.



IMPACT IN MEGHALAYA



790+

SCHOOL SANITATION
 UNITS INSTALLED



1,895+

INDIVIDUALS HOUSEHOLD
 TOILETS INSTALLED



210+

HEALTH CAMPS
 CONDUCTED



DIAGNOSTIC SUPPORT TO MEDICAL CENTERS | DISTRICTS - JAINTIA HILLS

The promotion of health in East Jaintia Hills District, Meghalaya, is an imperative undertaking. This region faces significant healthcare challenges, including limited access to diagnostic services, resulting in delayed treatment and unfavourable health outcomes. To address these pressing issues, the acquisition and installation of essential medical equipment, namely a Digital X-Ray Machine, an Endoscopy Machine, and an Ultrasound Machine, are paramount. HDFC Bank Parivartan and People to People Health Foundation are installing these machines in 1 civil hospital and 1 medical center in the district. The machines are instrumental in early diagnosis and treatment, preventing the progression of diseases and enhancing healthcare quality. The remote location of East Jaintia Hills District compounds the need for local access to critical diagnostic services, as patients often travel long distances, incurring higher costs and delays. Nearly 30000 individuals are set to benefit from the improved infrastructure and equipment support.



ENHANCING COMMUNITY HEALTH WITH SANITATION INITIATIVES | DISTRICTS - RIBHOI

In our ongoing commitment to promote hygiene and improve public health, we have built over 10 community washrooms in key areas with the highest impact. These facilities have played a vital role in enhancing hygiene standards and overall health for the local population. Additionally, we have developed multiple public bathing units and washing platforms to ensure women's safety while providing essential sanitation services. These efforts are crucial in safeguarding the well-being of our communities.



FINANCIAL LITERACY AND INCLUSION

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

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



IMPACT IN MEGHALAYA



2,020+

FINANCIAL LITERACY
CAMPS CONDUCTED



13,750+

PEOPLE REACHED

STORIES OF PARIVARTAN

FOSTERING PROSPERITY THROUGH HANDICRAFTS

LOCATION: WEST JAINTIA HILLS

BENEFICIARY: MRS. BLODIAN SUNGOH

THE CHALLENGE:

In the tranquil village of Khliehrangnah Mrs. Blodian Sungoh and her community faced the dual challenges of meager incomes from traditional agriculture and livestock practices. Unpredictable weather patterns and market fluctuations further exacerbated their financial struggles.

OUR INTERVENTION

HDFC Bank Parivartan and AROH Foundation identified Mrs. Sungoh and other enterprising women in the community. A dedicated group led by Mrs. Sungoh was formed, receiving specialised skill training from in crafting various items. To amplify their efforts, a Handicraft Centre was constructed, equipped with essential raw materials, tools, and equipment. Parivartan facilitated Mrs. Sungoh's participation in a prestigious Handicraft Expo in Noida, providing a platform for exposure and sales.

THE RESULT

The transformation was remarkable. Mrs. Blodian Sungoh and her group not only elevated their monthly income by INR 10,000 through local sales but also secured an additional INR 30,000 by showcasing their crafts in Noida. Mrs. Sungoh's commendable work was recognised by the State Government, and the Meghalaya State Livelihood Mission documented her journey, symbolising a beacon of success and empowerment in Khliehrangnah.



STORIES OF PARIVARTAN

TRANSFORMING RURAL LIVELIHOODS THROUGH POULTRY FARMING

LOCATION: WEST JAINTIA HILLS
BENEFICIARIES: 30 FARMERS

THE CHALLENGE:

In the heart of Laskien block, agriculture reigns supreme. Barato village, home to Pynroilang SHG and Iatreilang SHG, grapples with the primary occupation of daily wage farming. Despite their hard work cultivating crops like Onion, Ginger, and Turmeric, the insufficiency of income remained a pressing issue for both groups, each comprising 15 members.

OUR INTERVENTION

Stepping in to catalyse change, HDFC Bank Parivartan and AROH Foundation orchestrated a strategic move toward Poultry Farming. The initiative involved the construction of two modern poultry sheds, the distribution of 400 broiler chicks, and comprehensive training conducted in collaboration with the Veterinary department, ensuring the SHG members gained expertise in poultry farming.

THE RESULT

The transformative impact was profound. The 30 members of Pynroilang SHG and Iatreilang SHG witnessed a substantial monthly income boost of INR 25,000 through the sale of eggs and chickens in the bustling Jowai market. Buoyed by success, they are now poised to establish an incubation unit, envisioning a tenfold expansion by increasing egg and chicken production each month. This initiative not only elevated their financial status but also paved the way for sustainable growth in Barato village.



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



OVER ALL 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:

- FXB India Suraksha
- Society For Action In Community Health
- Aroh Foundation

Promotion of Education:

- Sri Aurobindo Society



PARIVARTAN

A step towards sustainable progress