



## CREATING SUSTAINABLE COMMUNITIES

PAR IND A

As of December 2023







## PARIVARTAN A step towards sustainable progress

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.

**100+ MILLION** Lives impacted

Active in 28 STATES and **8 UNION TERRITORIES** pan India





### **FOCUS AREAS:**



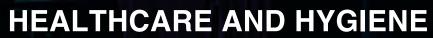
**RURAL DEVELOPMENT** 



**PROMOTION OF EDUCATION** 



SKILL TRAINING AND LIVELIHOOD **ENHANCEMENT** 





FINANCIAL LITERACY AND INCLUSION



#### **RURAL DEVELOPMENT**



VILLAGES INCLUSIVE OF **FDP & HRDP PROJECTS** 



51,050+ SOLAR LIGHTS INSTALLED



11,820+ WATER CONSERVATION STRUCTURES CONSTRUSTED



57,980+ **KITCHEN GARDEN** CREATED

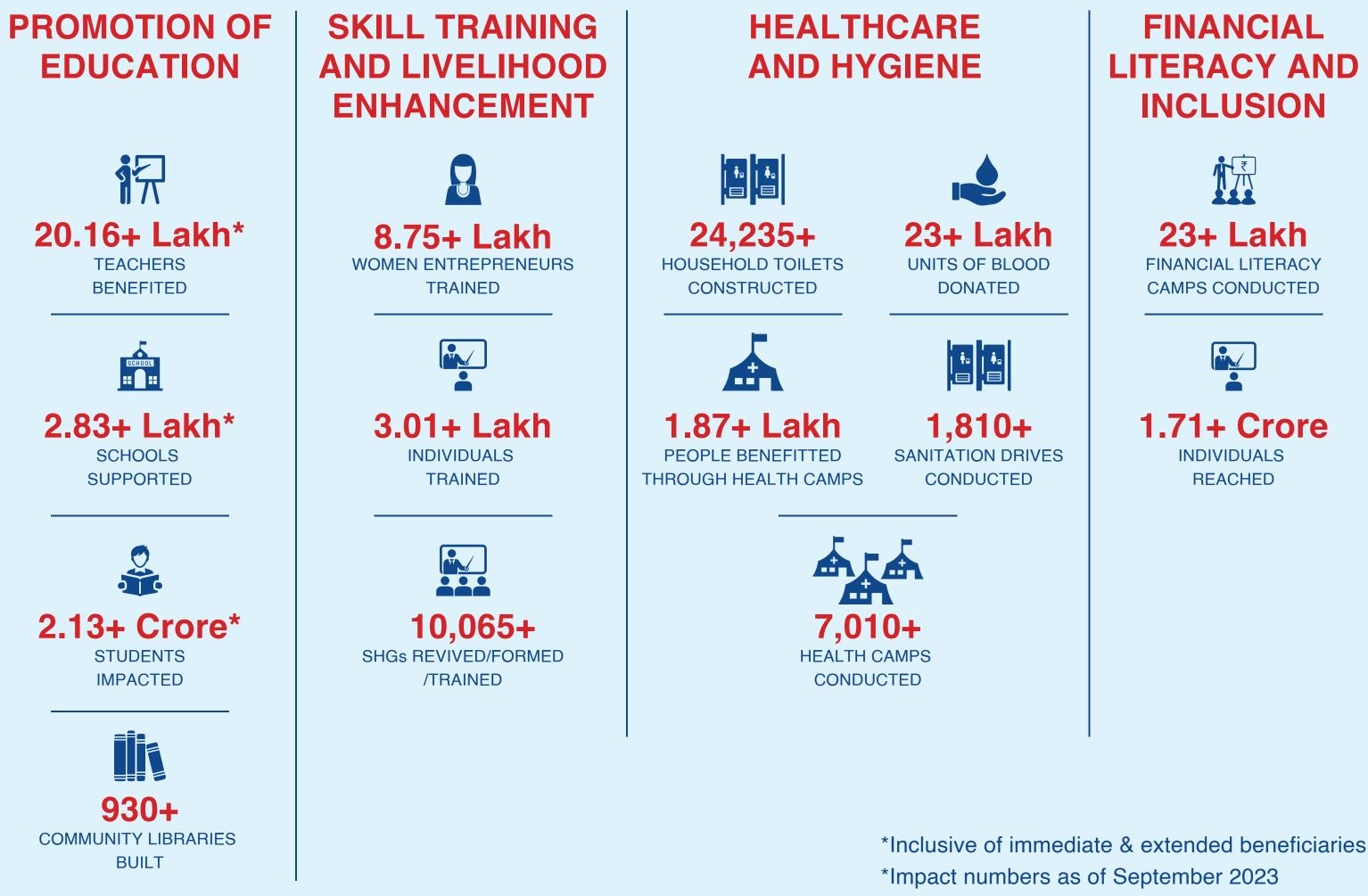


10.22+ Lakh HOUSEHOLDS IMPACTED



13,340+ **BIOMASS STOVES** DEPLOYED













### **KEY INTERVENTIONS**

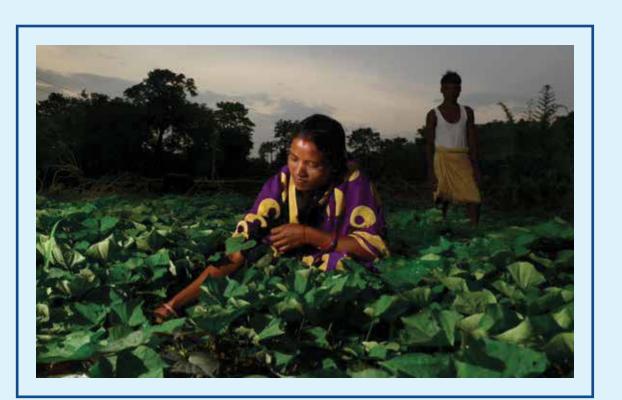
The Bank believes that development is possible only if our villages benefit from India's growing economic prosperity & it's this belief that drives its Holistic Rural Development **Programme (HRDP). The programme identifies** & addresses the critical needs of each village through multiple interventions designed after consultation with the village community & other stakeholders.

The HRDP works on integrated & sustainable interventions including:

- Improvement of school infrastructure & promoting quality education
- Construction of individual household sanitation units
- Promoting health through health camps & awareness sessions
- Training & demonstration of sustainable agricultural practices
- Initiatives toward soil & water conservation
- Creating access to water for drinking & irrigation
- Promotion of alternative energy sources like solar/biogas/biomass energy
- Spread of financial literacy
- Job-oriented youth training
- Creation of alternate sources of livelihood such as livestock management
- Promotion of entrepreneurship activities like embroidery, masala making, toy manufacturing etc.

These initiatives are all in line with the Government of India's Adarsh Gaon Yojana.

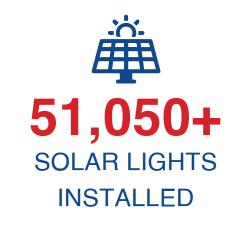




## **IMPACT IN INDIA**









10.22+ Lakh HOUSEHOLDS **IMPACTED** 



#### 11,820+ WATER CONSERVATION STRUCTURES CONSTRUCTED









## TRANSFORMING **RURAL INDIA**

Adoption of improved practices for agriculture productivity enhancement along with education and healthcare initiatives

#### **PAN-INDIA**

In partnership with Tata Education & Development Trust, Parivartan's focused farmer livelihood improvement initiative aims at transforming the lives of the nation's marginal farmers by:

- Establishing self-reliant & business-viable producers' collectives
- Strengthening & establishing linkages with both input & output markets
- Assisting farmers in gradually shifting from their traditional methods into more sustainable systems
- Training and orientation in drip irrigation with mulching for open field precision farming, commercial soil-less nurseries, farm mechanization, brood lac provider, livestock feed management, etc.

Targeting the states of Jharkhand, Odisha, Uttarakhand, Rajasthan, Maharashtra & Gujarat, approximately 20,000 households are estimated to be impacted by the initiative, which aims at irreversibly bringing many farmer households out of poverty.





## GENERATING **SUSTAINABLE** LIVELIHOODS FOR **RURAL WOMEN**

Skill based training to 5 Lakh+ farmers

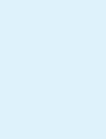
#### WEST BENGAL, PUNJAB, ASSAM, JHARKHAND, ODISHA AND **CHHATTISGARH**

HDFC Bank Parivartan worked with Society for Development Alternatives on a Rural livelihoods enhancement programme for skill development with an aim to develop sustainable livelihoods for targeted population and provide means for income generation. Most of the beneficiaries are women who are working as artisans or farmers - landless and landed. The programme aims to economically develop up to 5 Lakh farmers and artisans spread over 120 clusters. This is being done by the way of:

- Encouraging beneficiaries to join and develop through PCs and incubating women-led producer organisations.
- Facilitating skill upgrading among rural women to boost capacities and employability.
- Mobilising rural women into self-help groups (SHGs) and producer organisations (POs) in a phased manner and providing support to help them diversify livelihoods and enhance incomes and quality of life.
- Equipping rural women with greater digital know-how and capabilities.

















## **ILLUMINATING PATHWAYS**

Lighting Up 2978 Streets with Solar Lights

### **PAN INDIA**

In a remarkable initiative, HDFC Bank Parivartan, in collaboration with Yuva Unstoppable, HDFC Bank is implementing Pan India tree plantation project through its WBO team. is lighting up the streets of India with a massive installation of 2978 solar street lights. The project will have the following environmental benefits -This project extends its impact across the nation, bringing light to communities that The trees would absorb considerable carbon dioxide. often face the challenge of inadequate illumination. The strategic placement of these Curb soil erosion and increase green cover Create a Carbon Sink to purify the air and reduce harmful particulate matter in the solar lights not only enhances safety and security but also contributes significantly to environmental sustainability. The initiative aligns with the shared vision of HDFC Bank satellite cities around the plantation upon maturity of trees. Parivartan and Yuva Unstoppable to foster positive change and empower communities. By harnessing the power of solar energy, this project not only brightens up the physical temperature contribute towards lessening global warming. The activity will rejuvenate soil quality and reduce erosion. landscapes but also symbolizes the collective effort to bring about transformative Total 6.14+ Lakh indigenous trees have been planted by far that support local biodiversity, change in the lives of individuals and neighbourhoods across India.





## **TREE PLANTATION ACROSS INDIA**

A Green Revolution for Environmental Harmony

### **PAN INDIA**

- A More carbon sequestrated from the atmosphere would lead to reduction in local

thus, improving the overall ecosystem.







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### **KEY INTERVENTIONS**

#### HDFC Bank's education programmes are structured to promote learning by creating a conducive & effective learning environment in schools.

Under this pillar, Parivartan's interventions - in line with the Government of India's Sarva Shiksha Abhiyan - are focused on:

- Training teachers in alternate pedagogy & soft skills
- Promoting innovation through replication of innovative practices
- Improving education quality through remedial classes, learning camps & teacher learning material
- Providing special scholarships
- Improving school infrastructure through refurbishment
- Setting up libraries & science labs
- Providing sports material

In addition, HDFC Bank has also introduced Smart Classes across different states to integrate technology with education.



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**IMPACT IN INDIA** 20.16+ Lakh\* **TEACHERS BENEFITED** 

> 2.83+ Lakh\* SCHOOLS SUPPORTED

2.13+ Crore\* STUDENTS IMPACTED

extended beneficiarie

immediate

\*Inclusive

COMMUNITY LIBRARIES BUILT

























## **OPTIMISING** LEARNING

Parivartan is providing quality education to 1.5+ Lakh students across 1500 govt. schools.

### **PAN INDIA**

HDFC Bank Parivartan in alliance with the Khan Academy India is making and distributing HDFC Bank Parivartan, with the aid of Teach To Lead, is offering a fellowship programme for top-scoring graduates & professionals to build skills that will enable them to high-quality learning resources that are available in regional languages to equip students with better foundational understanding of math and improve their learning outcomes. teach in low-income communities. Apart from building leadership skills, this initiative The 4 year alliance is projected to benefit over 1.5 Lakh students in grades 6-8, spanning will help eliminate educational inequity, and support the varied needs of underprivileged over 1500 schools and 2400+ teachers in Jawahar Navodaya Vidyalaya (JNV) pan India students. The fellowship program is structured in 5 folds which includes recruitment and in Government schools of Uttar Pradesh and Assam. The UP Government has further & selection, teaching full-time to low-scoring students during summer school for 2 announced an expansion with Khan Academy India in the year 2023 that has the potential years, vision setting for students, teacher development trainings, 2-day retreats, to reach out to over 65000 schools and 5 Lakh students over a period of 3-4 more years. examination assessments, and lastly forming a network of alumni fighting education inequity whose contribution will create massive impact in the society.





## **TEACHER TRAINING TO ELIMINATE EDUCATION INEQUITY**

Making education accessible by providing teacher training to 36 fellows.

#### **WEST BENGAL, GUJARAT**













## **EFFECTIVE LEARNING** AND ASSESSMENT **FRAMEWORK IN** SCHOOLS

Benefitting over 10,000 schools in an attempt to nurture age-appropriate learning for students.

#### **PAN-INDIA**

HDFC Bank Parivartan, in partnership with Sri Aurobindo Society, is committed to enhancing school education through its 'Development of Education Programme.' This initiative targets improved student motivation and learning outcomes, concurrently focusing on enhancing teacher motivation and effectiveness. The goal is to:

- Intensively train and handhold teachers on the use of project-based learning through online and physical modes. Equip them on seamless use of content.
- Encourage students and parents to focus on learning
- Gauge student progression through an assessment framework. Students will be motivated to take regular assessments through a digital interface.
- Felicitate and incentivise students through micro-scholarships, based on a pre-defined assessment criteria at multiple levels.

ZIIEI has impacted 25 lakh teachers (including 38,000 in the last fiscal year) and 10 lakh students across 31 states/UTs, introducing innovative teaching approaches.





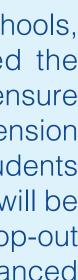
## **FLN MISSION**

Developing foundational learning and numeracy competencies in 2500 Govt. school students.

#### **TELANGANA, TAMIL NADU, PUNJAB, ASSAM AND ODISHA**

To improve learning levels of primary class students in targeted government schools, HDFC Bank Parivartan worked with Central Square Foundation and promoted the Foundation, Learning and Numeracy (FLN) Mission. The programme aimed to ensure that every school going child achieves basic competencies of reading with comprehension and foundational mathematics. Approximately 70 lakh stakeholders, including students and teachers, across more than 150,000 government schools with primary grades will be benefiting directly from intervention. The outcomes include reduction in school drop-out rate, enhanced training of teachers, improvement in school attendance and enhanced learning experience.







## DEVELOPING SHALINIS, **MERITORIOUS GIRLS** THROUGH BETTER **EDUCATION**

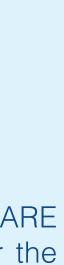
Supporting further education for 160 girls.

#### MAHARASHTRA, HARYANA, PUNJAB

HDFC Bank Parivartan initiated the Udayan Shalini Project along with UDAYAN CARE HDFC Bank Parivartan has partnered with Teach to Lead to train over 240 teachers on the to provide avenues for overall development of 160 meritorious girls selected for the FIRKI app, which is Teach For India's in-house, online, free-of-cost teacher training portal. project. The programme will help in reduction in drop-out numbers of girl students, It's a one-stop hub for all educator needs. The programme aims at enabling teachers to learn empower identified girls to become dignified, independent women (Shalinis), instil and upskill so that they can in turn provide excellent education to their students. Offering leadership qualities and make them responsible citizens. The intervention will provide asynchronous and synchronous learning experiences, it has a 250+ course catalog, financial aid, training for better employability, mentoring, grooming and social sensitisation to available in 6 languages (English, Hindi, Tamil, Telugu, Kannada, and Marathi), and is downloadable for offline use. Further, the app hosts 2,700+ resources across grades I-XII the beneficiaries. Their peers and family members will also be sensitised to ensure a supportive environment for these girls. on various topics, including Science, Math, Social Science, English, Computer Science, Well-being, General Pedagogy, etc., in the form of lesson plans, content videos, worksheets, and articles. The three-phase programme also involves collecting relevant information and conducting focus group surveys and discussions to understand the impact. Along with imparting necessary skills to the teachers, the programme will also focus on building leadership qualities amongst educators for improved and committed functioning of the education institutions.









### **TRAINING &** LEADERSHIP **SUPPORT TO EDUCATORS** Empowering 240+ **Teachers with FIRKI** App Training

#### **PAN INDIA**





#### **PAN INDIA**

HDFC Bank Parivartan, in collaboration with Yuva Unstoppable, is spearheading an initiative to convert 912 government schools into Smart Schools across India. The transformative process involves a meticulous approach, starting with a comprehensive school survey to assess the specific needs for smart classrooms and solar lights. Building strong rapport with school administrations and staff follows, ensuring their support during the implementation phase. The subsequent steps include the procurement of necessary resources through coordination with local vendors. Throughout the entire journey, diligent monitoring by the field team is conducted, from overseeing work in progress to addressing any post-completion issues promptly. This collaborative effort aims to enhance the educational infrastructure and learning environment in these schools, contributing to the holistic development of students.





### **SMART EDUCATION FOR ALL** Revitalising Education by digitising 912 Government Schools

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# SKILL TRAINING AND LIVELIHOOD ENHANCEMENT







solutions through Self-Help Groups (SHGs) & Joint Liability Groups (JLGs).

Under Skill Training & Livelihood Enhancement, Parivartan supports multiple projects that are focused on:

- Competency-based skill-oriented training & placements
- Capacity-building
- Promoting financial literacy
- Promoting credit & entrepreneurial activities
- Upskilling for agricultural & allied practices

Today, the SLI is harnessing the collective power of women's groups to make an impact in village communities through health & sanitation programmes.





#### The Bank supports several projects focused on building skill & competency, thus empowering the disadvantaged to gain access to better opportunities. Its Sustainable Livelihood Initiative (SLI) has made a difference in the lives of lakhs of women by creating long-term sustainable



## **IMPACT IN INDIA**















## SKILL DEVELOPMENT FOR RURAL LIVELIHOOD ENHANCEMENT

Capability building for 1500 disconnected youth

### KARNATAKA, MAHARASHTRA, RAJASTHAN, JHARKHAND, BIHAR, UTTARAKHAND, TELANGANA, GUJARAT, HARYANA, ODISHA

HDFC Bank Parivartan partnered with HEAD HELD HIGH FOUNDATION for implementing a skill training and livelihood enhancement programme with an aim to build capabilities of 1500 underprivileged rural youth in the age group of 18 to 30 years old across 10 districts of 10 states. The intervention will help the beneficiaries in becoming economically self-sufficient and also expose them to entrepreneurship as a livelihood option. This will help in reducing youth unemployment rate, increasing income, skill based training of marginalised rural youth. The programme aims to ensure placement of at least 70% of the programme members.















### **KEY INTERVENTIONS**

#### HDFC Bank has been actively championing the cause of Swachh Bharat through several sanitation projects. The focus is not only on providing sanitation infrastructure but also on fostering behavioural changes.

Under Healthcare & Hygiene, the key interventions are focused on championing the Swachh Bharat Abhiyan through:

- Awareness that brings about behavioural change
- Toilet construction
- Conducting various health camps
- Generating awareness about nutrition
- Providing access to clean drinking water
- Conducting blood donation drives

#### **ANNUAL BLOOD DONATION DRIVE**

The Bank conducts an annual blood donation drive which has been recognised by Guinness World Records as the largest effort of its kind for collecting the highest units of blood in a single day. Approximately 18,58,290 units were collected as of December 2019.

#### **SCHOOL SANITATION**

HDFC Bank believes that clean & hygienic conditions at schools are prerequisites for the holistic development of India's youngest generation. Its task include setting up separate sanitation units for boys & girls in schools, ensuring adequate water supply in the units & bringing about behavioural change in students through the WASH programme.





## **IMPACT IN INDIA**



24,235+ HOUSEHOLD TOILETS CONSTRUCTED



23+ lakh DONATED



1.87+ lakh **PEOPLE BENEFITED** THROUGH HEALTH CAMPS



1,810+ CONDUCTED











# FINANCIAL LITERACY AND INCLUSION



### **KEY INTERVENTIONS**

#### HDFC Bank Parivartan conducts financial literacy workshops to enable communities to make smart financial decisions & sustain themselves.

The Bank aims at imparting essential knowledge about investments & savings along with information on how to access organised finance sources. It includes disseminating information on general banking, carrying out credit counselling in schools & colleges, as well as among senior citizens & pensioners.

This is done by:

- Conducting financial literacy camps
- A Nurturing Self Help Groups (SHGs)



## **IMPACT IN INDIA**

23+ lakh FINANCIAL LITERACY CAMPS CONDUCTED













# FOCUSSED DEVELOPMENT PROGRAMMES

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## WOMEN IN **SPORTS** PROGRAMME

Empowering women and shattering stereotypes

### **PAN-INDIA**

The 'Unstoppable: Karke Dikhaungi' athlete scholarship programme is a unique project supported by HDFC Bank. The programme was conceptualised to promote and drive further the theme of women in sports, and is curated by GoSports Foundation. Through the programme, talented female athletes across six sports namely - archery, athletics, badminton, swimming, table tennis, and weightlifting - are supported to pursue their careers in sport. 25 girls were shortlisted to receive support through the programme towards several key areas of their requirements such as coaching and training, living expenses for food and accommodation, competition expenses at national and international events, equipment and gear, and various sports science support, such as - sports nutrition, physiotherapy, strength & conditioning, and mental conditioning & psychology. The programme also aims to provide the athletes with mentorship through its network of athletes and experts, with the aim of guiding and helping them unleash their potential on the global sporting stage.





### **UPSKILLING MEDICAL PRACTITIONERS IN TRAUMA CENTRES**

Parivartan is organising training sessions for 4,000 doctors in trauma management to curb the number of accidental deaths

#### **GUJARAT, MADHYA PRADESH, RAJASTHAN, DELHI, UTTARAKHAND, UTTAR PRADESH**

According to NCRB, there has been an upward trend in the number of accidental deaths recorded annually in both rural and urban areas. However, trauma care management is particularly challenging in rural regions in comparison to urban centres, due to lack of trained personnel and inadequate stabilisation. Through this project 4000 AYUSH doctors are being trained through workshops on Primary Trauma Care, providing them with practical experience at various hands-on skill trauma stations. The training has empowered doctors under AYUSH, in understanding the clinical priorities in trauma management, making them competent enough to undertake a rapid systematic assessment and to resuscitate and stabilise trauma patients in environments of limited resources.









## **EMPLOYEE PAYROLL GIVING PROGRAMME**

Supporting employees to donate to causes they are passionate about

#### **PAN-INDIA**

HDFC Bank Parivartan associated with Give Foundation to provide a payroll giving **PAN-INDIA** programme to all its employees. The platform provides a range of verified causes to HDFC Bank Parivartan has partnered with Foundation for Promotion of Sports and help employees directly help the cause they are very passionate about through monthly Games (Olympic Gold Quest) on Project Leap to work with 30 Indian shooters and donation. HDFC Bank matches 85% of the employee donation to amplify the impact. facilitate improvement in their performance at national & international levels. These shooters will get professional training so that they can compete at the 2024 Paris Olympic and Paralympic Games and 2028 Los Angeles Olympic and Paralympic Games. They will be provided with technical, psychological, physiological and SCATT training by an expert foreign coach and GFG expert coaches. Along with regular health check-ups and guidance on nutrition, they will also be guided on weapon maintenance, gunsmith support, provision of ammunition and consumables to participate in national tournaments. The intervention will encourage many more young enthusiasts to take up the sport.







## **SUPPORTING** PROFESSIONAL **INDIAN SHOOTERS**

30 Indian shooters to get professional training to compete at 2024 Paris Olympic and Paralympic Games and 2028 Los Angeles Olympic and Paralympic Games



#### **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.

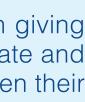
#### **SDG8** ~ Decent Work and Economic Growth

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.













## PARIVARTAN STORIES

Scan this QR Code to watch how Parviartan has relentlessly transformed millions of lives in it's effort of creating a better tomorrow.





