



CREATING
SUSTAINABLE
COMMUNITIES IN
PUNJAB

As of December 2023



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:

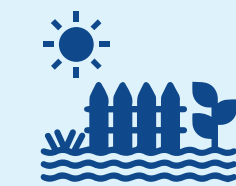
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.



100+ MILLION
Lives impacted

Active in 28 STATES and
8 UNION TERRITORIES
pan India

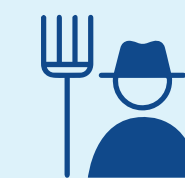
FOCUS AREAS:



RURAL DEVELOPMENT



PROMOTION OF EDUCATION



**SKILL TRAINING AND LIVELIHOOD
ENHANCEMENT**



HEALTHCARE AND HYGIENE



FINANCIAL LITERACY AND INCLUSION

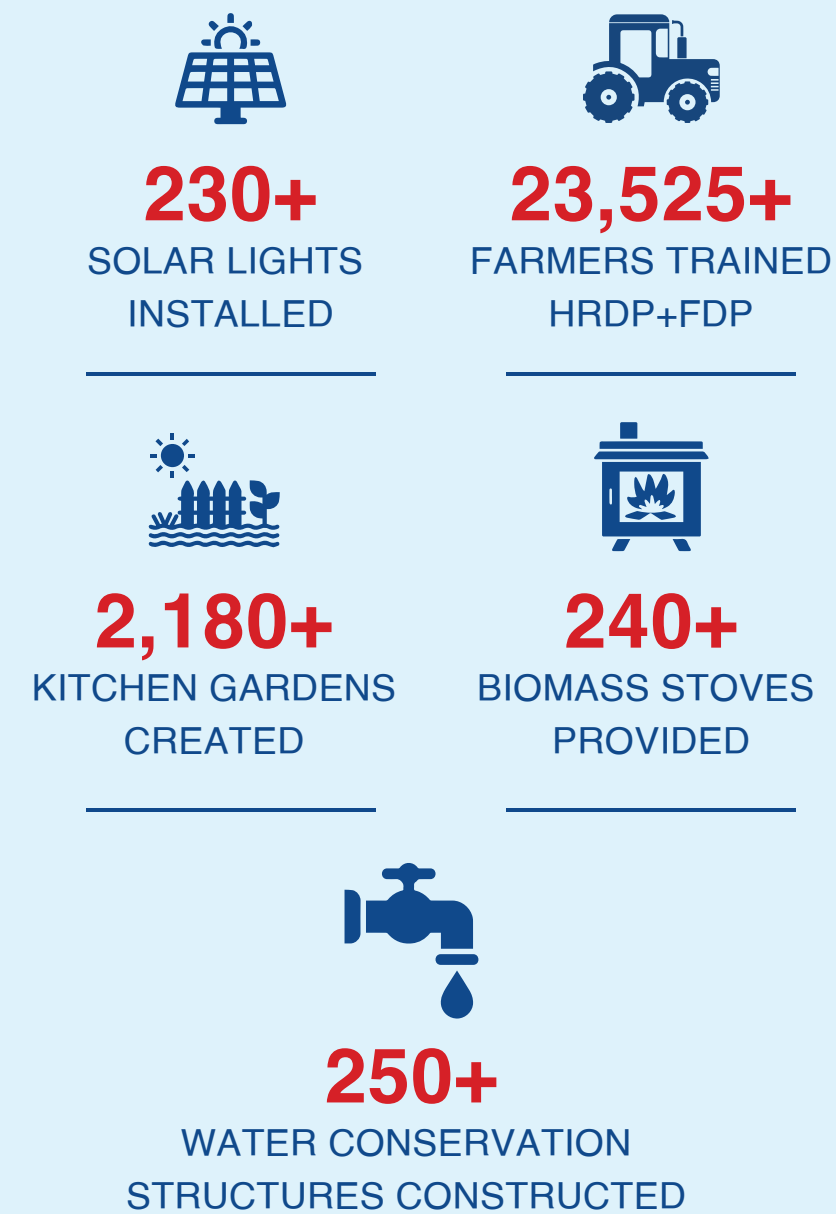
This report provides an insight on the work done by HDFC Bank Parivartan in Punjab



Parivartan In Punjab

34.46+ LAKH LIVES IMPACTED

RURAL DEVELOPMENT



PROMOTION OF EDUCATION



SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



HEALTHCARE AND HYGIENE



FINANCIAL LITERACY AND INCLUSION



Focussed Development Programme		Holistic Rural Development Programme	
Districts		Districts	No. of Villages
Amritsar	Moga	Gurdaspur	15
Barnala	Mohali	Patiala	30
Bathinda	Muktasar		
Firozpur	Patiala		
Gurdaspur	Rupnagar		
Hoshiarpur	Sangrur		
Jalandhar	Shaheed Bhagat Singh Nagar		
Kapurthala			
Ludhiana	Tarn Taran		
Mansa			

*Inclusive of immediate & extended beneficiaries
*Impact numbers as of September 2023

RURAL DEVELOPMENT

Promoting holistic rural development of communities

Key Interventions

MAXIMISING PRODUCTIVITY THROUGH MULTILAYER FARMING | DISTRICTS - PATIALA

In order to create sustainable rural communities, its agriculture has to adopt more progressive & effective methods. Parivartan - in partnership with Ambuja Cement Foundation - has hence introduced the modern technique of multilayer farming to 4 of its project villages in Punjab. Covering 0.5 acres in each village, the drip irrigation-utilising project encompasses the cultivation of vegetables such as ridge gourd, bitter gourd, pumpkin, tomatoes, chili & brinjal. The initiative is set to bring about the following advantages to its beneficiaries:

- Systemic maximisation of productivity
- Effective utilisation of resources
- Increase in production
- Water saving



IMPACT IN PUNJAB



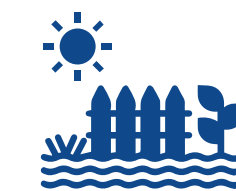
23,525+

FARMERS TRAINED
HRDP+FDP



240+

BIOMASS STOVES
PROVIDED



2,180+

KITCHEN GARDENS
CREATED



230+

SOLAR LIGHTS
INSTALLED



250+

WATER CONSERVATION
STRUCTURES CONSTRUCTED

ADOPTION OF SUSTAINABLE FARMING PRACTICES | DISTRICTS - BATHINDA

HDFC Bank Parivartan, in partnership with Care India solution for sustainable development (CISSD), established community nurseries, encouraged crop diversification by providing training and distributing Quinoa and guava plants to farmers along with formulating 150 organic fertiliser and pesticide across 100 acres of land. The intervention included:

- Enhancing cultivation process of subsequent crops by saving time, shading vegetables from heat/chill stresses, optimising photosynthesis, and facilitating efficient water consumption
- Expanding crop yield for cereals, pulses, vegetables, fruits, oilseeds, fibres, fodder, grasses etc
- Improving soil health and promoting sustainable agriculture
- Fostering a shared sense of ownership and responsibility among farmers
- Manufacturing organic manure
- Eco-friendly disposal of wastes from agricultural, dairy, and animal industries
- Improving soil texture and aeration and reducing soil compaction

This impacted the overall sales of the produce as well as helped boost confidence amongst all the 446 beneficiaries. Over 2600-3300 farmers also indirectly benefited through the introduction of sustainable agricultural practices and more are due to benefit in the future.

IMPROVED AGRICULTURE WITH WATER-BASED SYSTEMS | DISTRICT - BATHINDA

HDFC Bank Parivartan, in partnership with CISSD, has created a water conservation and harvesting structure across 300-acre land, set up drip irrigation system, created ponds for improved crop cultivation, and introduced MANREGA Scheme for employment generation of small landholders in 2 villages in the Bathinda district. Following benefits were derived from the intervention:

- Improved irrigation and water management for household and agricultural purposes
- Prevent soil erosion, weed growth, reduce cost of cultivation, and faster crop growth
- Improved rainwater harvesting and groundwater recharge
- Enhanced livelihood

Approximately 818 farmers were direct beneficiaries of the intervention, while 4200 farmers were indirect beneficiaries.





ORGANIC FARMING PROMOTION WITH SOLAR PANELS | DISTRICT - BATHINDA

HDFC Bank Parivartan, in partnership with CISSD, carried out solar panel installation for the benefit of smallholder and marginal farmer.

Following objectives were accomplished as a result of the intervention:

- Reduce carbon footprint
- Cut down on farming energy consumption
- Promote organic farming
- Increase in farming income

Approximately 92 farmers were direct beneficiaries of the intervention, while 500-600 farmers were indirect beneficiaries.



REDUCING POLLUTION WITH CROP RESIDUE MANAGEMENT | DISTRICT - PATIALA

HDFC Bank Parivartan has established 14 Farm Machinery Banks in 14 villages with 210 farmers as members to ensure Crop Residue Management (CRM). These banks have been supported with machines like Super Seeder, Rotavator, Zero Till Drill Seed Cum Fertiliser Machine, Disc Harrow, Laser Land Leveler, MB Plough, Potato Planter, Potato Digger, and Multi Crop Planter which have been used by 597 farmers till now, on nominal rent. The total area covered under CRM is 3145 acres in 15 villages through these farm machinery banks. Awareness, demonstration, farmer training on the use of new technology has been a part of the process.



GENERATING SUSTAINABLE LIVELIHOODS FOR RURAL WOMEN & FARMERS | DISTRICT - LUDHIANA, RUPNAGAR, MOGA, BARNALA

HDFC Bank Parivartan and Society for Development Alternatives and Grant Thornton Bharat LLP are focusing on local economic activation and envisaging suitable cluster value chain development interventions in both the farm and non - farm sector in 4 districts of Punjab. The intervention will impact 1.62 Lac individuals, specifically marginalised women artisans and farmer stakeholders in the identified districts. 120 Producer Organisations (POs) are being organised through aggregation of smaller institutions like FPOs, SHGs and other informal groups. 120 Input shops and approx. 20 Common Facility Centres (CFCs) are being developed while 480 Business Development Services (BDS) providers are being identified and developed. Major interventions are being undertaken in the Agri - business value chains agriculture and horticulture, dairy, poultry and Goat rearing. The programme entails preparing and implementing a range of business plans, facilitating synergy with a range of service providers, as well as twinning various schemes of the government for sustainable up - scaling and replication of competitiveness and livelihood-oriented interventions.



MITIGATING STUBBLE BURNING | DISTRICT - LUDHIANA

The entire north India is facing low air quality due to the problem of stubble burning by farmers. This not just affects the quality of life but also degrades the Agri land to a large extent. To mitigate this issue, HDFC Bank Parivartan along with Appropriate Technology India is promoting sustainable agricultural practices in Ludhiana. The intervention will focus on:

- Setting up biomass pellet & briquette making units
- Establishing FPOs to host and run profit-making rural enterprises
- Setting up straw based mechanized composting & bio-gas units

Apart from the above, young farmers will be trained to provide advisory support and farm tool machinery will be procured and deployed at 27 farmer co-operatives. 15000 farmers from 126 villages are set to benefit from this intervention that will not just help increase their income but also reduce the problem of stubble burning by 90%.

ENSURING SUSTAINABLE ACCESS TO IMPROVED INFRASTRUCTURE, HEALTH & EDUCATION | DISTRICT - GURDASPUR

HDFC Bank Parivartan and EFRAH - A society for social welfare, under the Holistic Rural Development Programme is working on ensuring sustainable access to health, education, WASH and uplifting infrastructure facilities in the Gurdaspur district of Punjab. The intervention includes:

- Supporting the marginal farmers to improve their farm product
- Farmer Interest Group Formation in the Villages to strengthen the farmers Community
- Establishment of farm machinery bank (Custom Hiring Centres)
- Better feed & Fodder Management Practices
- Improving the learning level of children through engagement with govt. school
- Creating a child-friendly environment in school for improving enrolment & retention
- Improving the health condition of the community through regular health check-ups and supporting community-based health institutions

Along with combating climate change, the intervention will benefit 16,000+ lives with enhanced socio-economic development.

HOLISTIC DEVELOPMENT FOR A SUSTAINABLE FUTURE | DISTRICT - PATIALA

15 villages from the Rajpura block are set to undergo complete transformation with HDFC Bank and Ambuja Cement Foundation's Holistic Rural Development Programme. Along with planting 9000 trees and providing a robust waste management system, the farmers from these target village will experience a boost in their incomes thanks to the natural resource management activities being undertaken. As part of the intervention, 15 government schools will also be transformed into Smart Schools and students here will have access to new improved infrastructure and quality education. Women-led artisan enterprises are being developed where training on weaving, knitting, embroidery, stitching is being provided. Nearly 3550 households can now dream of a sustainable future with income stability and support that can help them achieve their dreams.



PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

KEY INTERVENTIONS

IMPROVING EDUCATION THROUGH SMART CLASSES | DISTRICTS - SANGRUR, PATIALA, AMRITSAR

In partnership with Ambuja Cement Foundation, Parivartan launched Smart Classes in 6 of its project villages: Ramsara, Wahab Wala, Narayanpura, Balluana, Mahuana Bodla & Tahliwala Jattan. In order to kindle the curiosity of students through the provision of affordable quality education, these classes focus on multimedia e-learning methods such as animations (both 2D & 3D), presentations, conferences & many others. Some of its objectives include:

- Improving student-teacher interactions
- Improving creativity
- Enabling a better understanding of concepts
- Allowing students to learn at their own pace
- Providing a better learning experience

These digital classrooms come with projectors preloaded with curriculum-based content & interactive boards that make learning fun. Also covering 3 other districts in Punjab - namely Sangrur, Patiala & Amritsar - the initiative also focuses on training teachers in order that they can better utilise these facilities. As a result of Smart Classes, students have been found to be more interested in educating themselves - thus ensuring them a better future.



IMPACT IN PUNJAB



1,050+*
 SCHOOLS
 REACHED



88,585+*
 STUDENTS
 IMPACTED

*Inclusive of immediate & extended beneficiaries



ROBUST EDUCATION FACILITIES WITH THE HELP OF SMART SCHOOLS | DISTRICTS - LUDHIANA

To provide robust education facilities to students and better support structure to teachers by strengthening and upgradation the infrastructure of government schools, HDFC Bank Parivartan in association with Society for Action in Community Health is upgrading 20 primary and middle government schools in Ludhiana to Smart schools. The upgradation will directly impact 8244 students and teachers in Ludhiana, resulting in a reduction in drop-out rates of students. The attendance rates of students will improve and quality of education will be uplifted resulting in better morale in students, teachers and parents.

DEVELOPING FOUNDATIONAL LEARNING AND NUMERACY COMPETENCIES IN GOVT SCHOOL STUDENTS | DISTRICTS - JAISHANKER BHUPALPALLY, VIRUDHUNAGAR, AMRITSAR, BAKSA, KALAHANDI

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, under which it supports Government of Punjab, to plan and implement the Padho Punjab, Padhao Punjab (PPPP) programme through a project management unit (PMU). The programme aims to ensure that every school going child achieves basic competencies of reading with comprehension and foundational mathematics. With strategic support, PPPP intends to transform the lives of 6,76,362 children in primary grades by enabling them to achieve FLN skills by 2026-27. The program aims to achieve this goal by building FLN capacity of 44,126 Primary grade teachers across 13,197 government schools in the state.

UPGRADATION OF EDUCATIONAL AND SOCIAL INFRASTRUCTURE | DISTRICTS - AMRITSAR, TARANTARAN, BATHINDA, FEROZEPUR, BARNALA, PATIALA, LUDHIANA, GURDASPUR, JALANDHAR, MOHALI, ROPAR, SHAHEED BHAGAT SINGH NAGAR, SANGRUR, HOSHIARPUR, MOGA, RUPNAGAR

HDFC Bank Parivartan in association with Indo Global Social Service Society is working on transforming 40 Government Schools spread over 10 districts of Punjab. Each of these government schools will be provided with one SMART Class each. This will result in improved morale and increased attendance in schools.

STRENGTHENING EDUCATIONAL & MEDICAL INFRASTRUCTURE | DISTRICTS - BHATINDA, LUDHIANA, TARN TARAN, MANSA, AMRITSAR

HDFC Bank Parivartan along with Society for Action in Community Health is working on developing the educational and medical infrastructure that will positively impact 7500 individuals from 5 districts of Punjab. Government school in the region will see improved digital infrastructure and will be converted into smart school. ICT Labs, music rooms, libraries and science labs will be refurbished and provided with new equipment. Transportation facility will also be made available. Additionally, 1 hospital will be equipped with state-of-the-art facilities which will help in safe and improved diagnosis.



SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

KEY INTERVENTIONS

LIVELIHOOD UPLIFTMENT THROUGH HI-TECH VENDING CARTS | DISTRICT - BATHINDA

HDFC Bank Parivartan, in partnership with CISSD, has distributed 20 model Vending Cart units for small landholders and landless farmers.

The following benefits have been derived from the intervention:

- Using model Vending Cart's adequate storage, hygiene, comfort, and usability, rural vendors can increase their business operations and profitability
- Upliftment of financial income and social status

Approximately 121 farmers were direct beneficiaries of the intervention, while 500 to 600 farmers were indirect beneficiaries.

EMPLOYMENT GENERATION THROUGH MODEL LIVESTOCK | DISTRICTS - BATHINDA

HDFC Bank Parivartan, in partnership with CISSD, has provided 1 goat-rearing unit (6 female + 1 male goat) to 20 SHGs of small landholders and landless farmers.

The following objectives were the part of the intervention:

- Employment generation for marginal farmers
- Providing technical training for construction and maintenance of sheds and managing expenses

Approximately 203 SHG members were direct beneficiaries of the intervention, while 1100-2000 SHG were indirect beneficiaries. The intervention will generate sustainable income source and encourage entrepreneurship within the local community.

IMPACT IN PUNJAB



1.39+ Lakh

WOMEN ENTREPRENEURS
TRAINED



6,300+

YOUTH TRAINED

HEALTHCARE AND HYGIENE

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

KEY INTERVENTIONS

ENSURING SANITATION THROUGH EFFECTIVE WASTE MANAGEMENT | DISTRICT - PATIALA

HDFC Bank Parivartan, in partnership with Ambuja Cement Foundation, has renovated 6 community village ponds and constructed MRF to spread awareness for waste segregation through IEC activities. Following objectives were accomplished as a result of the intervention:

- Access to screening chamber at village ponds that clear outs solid wastes from liquid wastes, to get access to clean water
 - MRFs are helpful to dispose off waste and generate revenues through user charges and linkage of dry wastes
- The intervention has benefitted 230 households in Patiala district.



IMPACT IN PUNJAB



1,110+
 SANITATION
 UNITS INSTALLED



9,210+
 INDIVIDUALS
 TREATED



FINANCIAL LITERACY AND INCLUSION

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

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



IMPACT IN PUNJAB



1.02+ Lakh
 FINANCIAL LITERACY
 CAMPS CONDUCTED



7.37+ Lakh
 PEOPLE
 REACHED

STORIES OF PARIVARTAN

FROM ADVERSITY TO EMPOWERMENT

LOCATION: MOHALI
BENEFICIARY: VISHANT

THE CHALLENGE

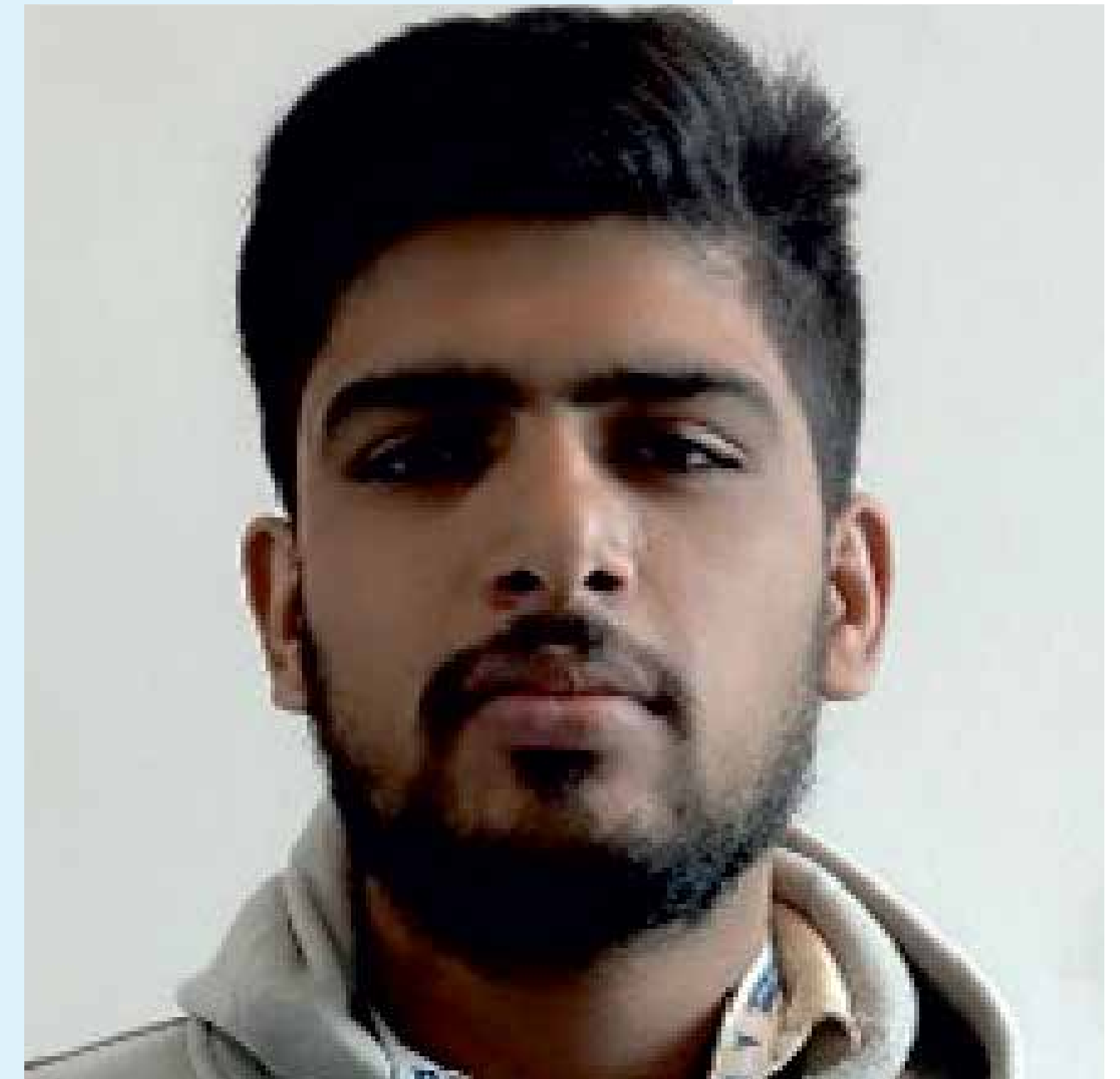
Vishant, a 22-year-old boy from Mohali, faced financial constraints and limited means to pursue further studies after completing his graduation and had no means to pursue further studies. His father, in a private job with a meagre income, was struggling hard to meet the family's daily needs and was in constant pressure.

OUR INTERVENTION

Vishant enrolled himself in the Banking Accounting Executive Course by HDFC Bank Parivartan in collaboration with Orion Educational Society. The vocational training was aimed to equip marginalized aspirants like Vishant with skills with valuable insights into the dynamic world of banking. He successfully completed the course in 3 months, gaining new skills and industry readiness in the financial sector.

THE RESULT

Vishant successfully secured a job as a Virtual Care officer at HDFC Bank Mohali, with a monthly salary of 17,333/-.The rigorous training prepared him for industry standards, enabling him to learn and match expectations from the bank. Mentoring by Orion Mohali trainers and support during the course aided Vishant's growth and job preparation.



STORIES OF PARIVARTAN

HOMEMAKER TO COMMUNITY-MAKER

LOCATION: MOHI KALAN
BENEFICIARY: PRAKASH KAUR

THE CHALLENGE

Prakash Kaur is an homemaker and hails from a community where its considered unconventional for women to step out of their houses to earn their livelihood. She and other women of the family depend on the male earning members for financial security. Kaur's husband is unemployed and that added to her woes.

OUR INTERVENTION

HDFC Bank Parivartan along with Ambuja Cement Foundation aided Kaur along with other members of the Noor Artisan Self Help Group with skill training in stitching, knitting, weaving, embroidery and bought them sewing machines. The organisation convinced Kaur's family members that if women come together, they can make a huge difference in the society.

THE RESULT

Prakash Kaur is now skilled to stitch all kinds of garments and is making Rs. 4,500 per month. This has not just enabled her to contribute to her family's income, but has also developed confidence in her. She is now a role model for many young women in her community.



PARIVARTAN HIGHLIGHTS

ESCALATING AIR POLLUTION LEVELS HAVE TURNED THE SPOTLIGHT, ONCE AGAIN, ON STUBBLE BURNING IN PUNJAB.

To mitigate stubble burning, HDFC Bank and CII Foundation have launched a crop residue management project in Ludhiana District in Punjab. Ms. Manjeet Kaur, SDM, Jagraon, Mr. Narinder Singh Benipal, Chief Agriculture Officer, Mr. Deepak Sharma Co-operative Inspector, Mr. Jatinder Kumar, Cluster Head, Jagraon, Mr. Sailesh Verma, Branch Manager, HDFC Bank and farmers in large numbers attended a farmer outreach event organised at Jagraon, Ludhiana on 6th and 7th November.

Under this project, farmers will be supported with appropriate machinery and technical know-how to adopt environment-friendly agricultural practices.



TREE PLANTATION DRIVE HELD WITH LOCAL NGOS TO MARK INDEPENDENCE DAY

HDFC Bank Parivartan teamed up with BSF Attari Amritsar to plant 11600 trees thereby creating a mini forest at BSF Headquarters, Amritsar. The objective was to have a 'respiratory system' which will be the epicentre of oxygen generation amid rich flora and fauna. Similarly, HDFC Bank Parivartan and Oxfam India joined hands to conduct a Swachh Bharat Mission programme at Manikera and Banjamunda aligned with the theme, 'Clean village and Green village'. The initiative held on the account of Independence Day involved the cleaning of schools and surrounding village areas, a tree plantation drive in Manikera APC office and Banjamunda, and a hand wash programme to underline the importance of health and hygiene.



PARIVARTAN

A step toward progress

100+ 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



8,590+

VILLAGES COVERED
UNDER HRDP + FDP



11,820+

WATER CONSERVATION
STRUCTURES
CONSTRUCTED



57,980+

KITCHEN GARDENS
CREATED



13,340+

BIOMASS STOVES
DEPLOYED



51,050+

SOLAR LIGHTS
INSTALLED



10.22+ Lakh

HOUSEHOLDS
IMPACTED



38+ 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



2.83+ Lakh*
SCHOOLS IMPACTED



20.16+ Lakh*
TEACHERS TRAINED



2.13+ 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



8.75+ Lakh
 WOMEN ENTREPRENEURS
 TRAINED



3.01+ Lakh
 INDIVIDUALS TRAINED



10,065+
 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



24,235+
 HOUSEHOLD TOILETS
 CONSTRUCTED



23+ Lakh
 UNITS OF BLOOD
 DONATED



1,810+
 SANITATION DRIVES
 CONDUCTED



1.87+ Lakh
 PEOPLE BENEFITTED THROUGH
 HEALTH CAMPS



7,010+
 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

- CARE
- Ambuja Cement Foundation
- AILSG
- Central Square Foundation

Promotion of Education

- Yuva Unstoppable

Healthcare and Hygiene

- Society for Action in Community Health (SACH)

Skill Training and Livelihood Enhancement

- Friends Union For Energizing Lives
- United Way Delhi
- Orion Educational Society
- Society For Development Alternatives (Da)



PARIVARTAN

A step towards sustainable progress