



CREATING
SUSTAINABLE
COMMUNITIES IN

RAJASTHAN

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:

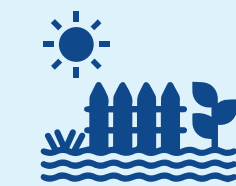
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.

101.13+ MILLION
Lives impacted

Active in 28 STATES and
8 UNION TERRITORIES
pan India



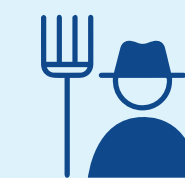
FOCUS AREAS:



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 Rajasthan



Parivartan In Rajasthan

42.84+ LAKH LIVES IMPACTED

RURAL DEVELOPMENT



1,965+
SOLAR LIGHTS
INSTALLED



970+
BIOMASS STOVES
PROVIDED



2,050+
KITCHEN GARDENS
CREATED



655+
WATER CONSERVATION
STRUCTURES
CONSTRUCTED

PROMOTION OF EDUCATION



1.48+ Lakh*
STUDENTS
IMPACTED



580+
SCHOOL INFRASTRUCTURES
CREATED



1,415*
SCHOOLS REACHED

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



37,220+
WOMEN ENTREPRENEURS
TRAINED



19,145+
INDIVIDUALS TRAINED

Focussed Development Programme		Holistic Rural Development Programme	
Districts		Districts	No. of Villages
Banswara	Pratapgarh	Rajasmand	11
Baran	Sirohi	Sirohi	15
Jaipur	Udaipur		
Karauli			

HEALTHCARE AND HYGIENE



130+
SANITATION UNITS
INSTALLED



4,770+
INDIVIDUALS
TREATED



3,900+
STUDENTS BENEFITTED

FINANCIAL LITERACY AND INCLUSION



1.44+ Lakh
FINANCIAL LITERACY
CAMPS CONDUCTED



9.1+ Lakh
PEOPLE REACHED

*Inclusive of immediate & extended beneficiaries

*Impact numbers as of July 2024



RURAL DEVELOPMENT

Promoting holistic rural development of communities

KEY INTERVENTIONS

Rural Rajasthan has a vast scope for improvement in a number of fields ranging from agriculture, infrastructure development to even education. HDFC Bank, under its **Holistic Rural Development Programme** worked in the state to sustainably help communities improve their livelihoods through:

- Improved agricultural techniques
- Soil & water conservation measures
- Natural Resource Management (NRM)
- Horticulture
- Orchid development
- Herbal plantation planning



Renovation of school infrastructure, WASH activities, provision of safe drinking water etc. are also taken up to ensure a conducive learning environment in schools & anganwadis.

IMPROVED IRRIGATION FOR A SUSTAINABLE FUTURE | DISTRICT - DAUSA

In order to promote the usage of more renewable energy sources at the rural-level, Parivartan provided the villages of Khatoombar & Gol with 5HP solar pumps. Powered by solar panels, these pumps provide farmers with a far cheaper & more sustainable alternative to fuel-powered generators. In addition, the Bank helped install 7 mini-sprinklers in the villages of Diwachli Kalan, Hameerpura & Khatoombar to enable steady & reliable water supply. Changes in climate across the globe due to global warming has had an understandably significant effect on agriculture. In the neighbouring villages of Ghata & Dhaun, this change has manifested itself in erratic rainfall during monsoons; add to this a low regional water table & the effect on agriculture becomes pronounced. Parivartan hence decided upon constructing an anicut - a small-to-medium sized dam - in order to create a large, accessible reservoir for both irrigation & cattle-drinking. The resulting anicut between the 2 villages is now 28 metres long.

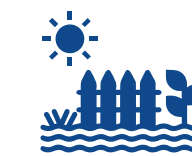
IMPACT IN RAJASTHAN



1,965+
 SOLAR LIGHTS
 INSTALLED



970+
 BIOMASS STOVES
 PROVIDED



2,050+
 KITCHEN GARDENS
 CREATED



655+
 WATER CONSERVATION
 STRUCTURES
 CONSTRUCTED



FINANCIAL SUPPORT THROUGH FLORICULTURE | DISTRICT - DAUSA

Due to its recently-developed commercial potential, the production & marketing of floriculture was considered by Parivartan to be a viable source of income for farmers from the villages of Ninori & Khatoombar. 5 of them were provided with both rose saplings & the necessary support in order to get the initiative off the ground, thus ensuring its sustainability.

CREATING STRONGER & EMPOWERED COMMUNITIES

India's rural communities have had a long tradition of self-governance & self-reliance; however, the leaps of modernisation & inevitables such as climate change have started to challenge these old structures. Extra-constitutional authorities such as Parivartan's Village Development Committees (VDCs) hence act as a corrective to these massive changes - strengthening the social fabric of communities whilst providing them with new & better opportunities for financial development via skill development workshops.

CHANGING LIVES WITH HIGH-TECH FARMING | DISTRICT - DAUSA

Shyonarayan and Shakuntala Devi are two marginal farmers practicing traditional farming on their lands in Rajasthan. They were facing monetary issues due to high input expenses and not making enough profits to meet their needs. Parivartan aided them in adapting High-Tech farming and trained them in:

- Proper utilisation of fertilizers
- Use of low pressure drip irrigation
- Effective use of plastic mulching sheets
- Water conservation during farming

Shyonarayan and Shaktuntala today have better quality vegetables, no pest issues and have a profit margin of Rs.98000 and Rs.82,900 respectively.





CREATING A DIGITAL VILLAGE

Citizens of 375 villages in Rajasthan are unable to access the internet as a basic right. Poor internet connectivity, absence of human connection, lack of opportunities of collaborative learning, and decline of hands-on-learning are the challenges faced by the people. These villages are being provided with low-cost internet connectivity, knowledge centres to educate at least one person from each household, propagate net banking and ease tele-consultation services. These digital services have improved village sustainability and quality of life. Through this programme the villages have been provided with educational services, internet connectivity, digital health services and financial services.

INFRASTRUCTURE DEVELOPMENT FOR UPLIFTMENT OF STUDENTS AT BHILWARA | DISTRICT - BHILWARA

HDFC Bank Parivartan is undertaking multipronged infrastructure boost and support through multiple interventions at a school in Bhilwara. As part of the intervention, extensive toilet area is being renovated. In all, 13 urinals, 7 WC and 3 wash basins will be renovated apart from a thorough general tiling work. Flooring and painting activity; drinking water areas will be refurbished. A boundary wall will be constructed along with 2 m high fencing on the wall. A well-furnished Smart classroom will also be set up for a capacity of 45 students. An ICT Lab with 11 CPUs, monitors, mouse and chairs will also be set up in the school.

SUSTAINABLE CRAFT ENTERPRISES FOR A VIBRANT ECOSYSTEM | DISTRICT - RAJASMAND

To create a vibrant ecosystem at the Devgarh block of Rajasmand district in Rajasthan, HDFC Bank Parivartan along with URMUL Rural Health Research and Development Trust is looking at harnessing the potential of value chains for a complete socio-economic transformation at 12 villages. The project will impact 600 families of farmers/ mining labours and artisans through incubation of craft clusters that foster sustainable craft enterprises to subsequently enhance their income. The intervention aims at:

- Training marginal farmers/mining labours for Agri value chain development
- Creating an Integrated Enterprise Hub for Agri-Foods, and logistics
- Promoting eco-friendly production methods
- Providing skill training to women artisans
- Scaling and strengthening existing artisan skills & empowering craft value chain
- Organising exhibitions and trade fairs to attract buyers
- Establishing smart schools and renovating existing facilities





EMPOWERING RURAL COMMUNITIES THROUGH SUSTAINABLE PRACTICES | DISTRICT - KARAU LI

To address infrastructure and irrigation challenges in Karauli District, Arpan Seva Sansthan, in partnership with HDFC Bank Parivartan, is launching a comprehensive initiative. The project focuses on improving livelihoods and promoting sustainable resource management across 45 villages in Masalpur block. Key components include:

- Constructing water management structures like earthen dams, stop dams, and farm ponds
- Implementing micro-irrigation systems and chemical-free farming practices
- Establishing field schools to educate farmers on modern agricultural techniques
- Promoting organic farming through vermicomposting and bio-fertilizers
- Introducing low-cost vermiculture units and vegetable cluster commercialization

This initiative aims to enhance income, ensure sustainable resource management, and empower rural communities through practical agricultural and water management solutions.

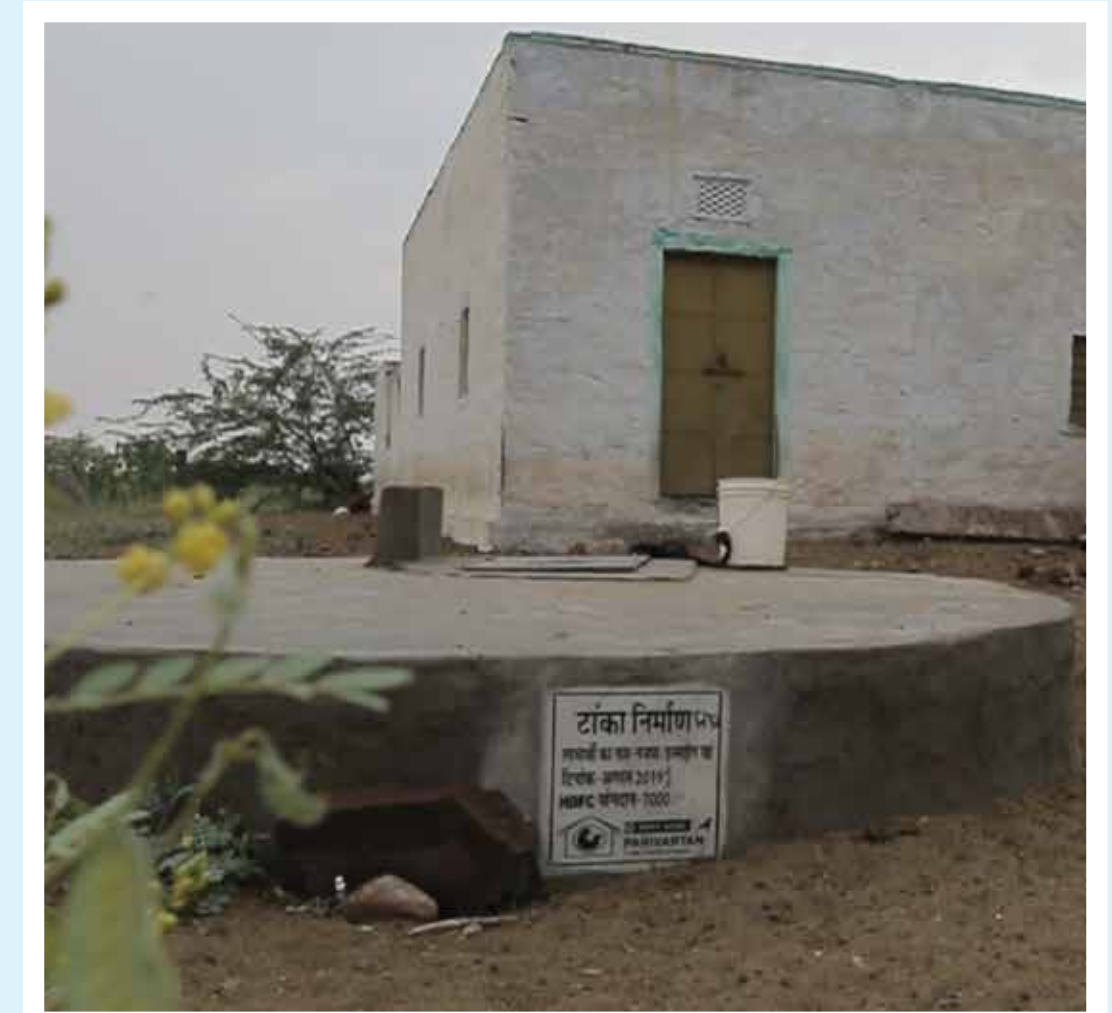


BUILDING RURAL RESILIENCE IN TRIBAL HEARTLANDS | DISTRICT - SIROHI

To support tribal communities in the Pindwara Block of Sirohi District, SRIJAN and HDFC Bank Parivartan are launching a rural development program. The initiative focuses on improving access to natural resources, renewable energy, and primary healthcare. Key components include:

- Constructing water harvesting structures, traditional conveyance channels, and open wells
- Installing solar irrigation pumps, solar street lights, and solar-based water reservoirs
- Promoting open vegetable cultivation and establishing bio-resource centers
- Supporting women-led community enterprises through village-level collection centers
- Converting 2,400 acres of land to chemical-free farming techniques

This project aims to empower tribal communities by enhancing natural resource access, promoting renewable energy, and fostering sustainable agricultural practices.



PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

KEY INTERVENTIONS

PROJECT DISHA

Project Disha aims to educate children from government schools with the help of innovative & holistic interventions. To make learning interesting & effective, Parivartan launched the project in Rajasthan specifically targeting adolescent students as well as teachers. It has introduced customised learning modules encompassing result-oriented activities to improve the students' regularity, learning scores & develop community-level leadership skills. Having reached out to **about 2,000 students across 20 villages** in the state, Disha is now all set to touch its goal of **19,000 students across the country**. Moreover, the programme has also introduced concepts such as Bal Sabhas & Youth Collectives to further improve youth inclusivity in the process of community-level decision making.

EMPOWERMENT THROUGH SMART SCHOOLS

To make technology accessible to the students of government schools by leveraging the existing infrastructure, Parivartan has introduced **Smart Schools**. By enabling teachers access to curriculum-mapped digital learning content & several capacity building programmes, the project is successfully bringing about a holistic change in Rajasthan's education system. **Over 26,000 students from 200 schools** across the state have been benefited thus far.



IMPACT IN RAJASTHAN



1,415+*
 SCHOOLS REACHED



580+
 SCHOOL
 INFRASTRUCTURES
 CREATED



1.48+ Lakh*
 STUDENTS IMPACTED

*Inclusive of immediate & extended beneficiaries





PROMOTING BETTER LEARNING THROUGH TECHNOLOGY | DISTRICT - JAIPUR

Parivartan has introduced advanced robotic labs in the state to widen the scope of education by promoting a scientific approach. Going beyond ensuring girls' education, the initiative not only empowers women to participate equally in society but also provides hands-on education in science, technology, engineering & mathematics. The labs set up in Banasthali Vidyapith School have now successfully become a hub for innovative studies in the state, benefitting **over 5,500 girls** hailing from socio-economically marginalised backgrounds. The location of the school also makes advanced learning accessible, thus facilitating the generation of new ideas & solutions.

EDUCATION FOR THE UNDERPRIVILEGED | DISTRICT - AJMER

The state of education in rural Rajasthan, whilst improving every year, still has a long way to go. One significant roadblock to the progress of a significant number of students, however, are financial difficulties at home that often force them to discontinue their education or drop-out. Parivartan, in partnership with the NGO Jagriti, is hence supporting 225 such students in Ajmer by providing by providing them valuable education for free. Provided with sundries such as uniforms & stationery bags, the beneficiary students will also:

- Experience improved learning opportunities
- Be motivated to continue their education
- Be taught by motivated & experienced teachers

QUALITY EDUCATION FACILITIES FOR STUDENTS IN RAJASMAND | DISTRICT - RAJASMAND

To provide quality education facilities to students and equip them with new age tools and techniques in the education space, upgradation of the infrastructure of government schools is very important. HDFC Bank Parivartan in association with Moinee Foundation is upgrading the Government Primary School Verawas to a SMART School. Under the said intervention, following facilities would be upgraded / worked upon:

- Infrastructural renovation
- Wall painting
- Clean drinking water stations
- Toilet structures
- Library
- Dashboards for remote monitoring

Apart from these, SMART-Knowledge Servers are being installed to operate digital classes without dependency on the internet. Teachers capacity building programmes and student orientation programmes are also being conducted.

BUILDING INFRASTRUCTURE OF SCHOOLS AT BHILWARA | DISTRICT - BHILWARA

HDFC Bank Parivartan is working on building the infrastructure of Government school at Bhilwara.

The project includes:

- Toilet, drinking water & dishwashing area renovation
- Floor repair & boundary wall construction
- Fencing & ground leveling
- BaLA paint
- Smart class setup, ICT lab setup, etc.

This intervention will help impart necessary skills and quality education to school students for the years to come and help with their holistic development.

SUPPORT EQUIPMENT FOR SMART CLASSES | DISTRICT - MULTIPLE

HDFC Bank Parivartan along with the Indo Global Social Service Society is supporting 400 schools across 26 districts in Rajasthan with digital infrastructure. The equipment that will be provided to the schools includes:

- 55" Smart TVs
- 4TB hard drives for recording e-content
- UPS with 4 - 6 hours of power backup
- Speaker systems to enable volume transmission across the classroom

With enhanced learning experience, over 40,000 students will directly benefit from the intervention, which will eventually help them shape their careers in a better way.



SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

KEY INTERVENTIONS

BUILDING A ROBUST VALUE CHAIN FOR CAMEL HERDERS | DISTRICT - JAISALMER

Parivartan has furthered its agenda of enhancing alternative livelihoods through a growth-centric ecosystem for camels herders in the Pokhran region of Rajasthan. The Bank's interventions have focused on mobilising, training & institutionalising them to develop new employment opportunities & thus create a sustainable livelihood mechanism by building a complete ecosystem for camel-based enterprises engaged in the production of milk & other value-added products like cheese, ice-cream, etc. In its initial stage, **a 1,000 litre-capacity bulk milk chiller** was set up in the region for collection of milk from **3,094 lactating camels**, thus covering **100 camel herders across 5 villages**.



IMPACT IN RAJASTHAN



37,220+
 WOMEN ENTREPRENEURS
 TRAINED



19,145+
 INDIVIDUALS TRAINED





PROMOTION OF TRADITIONAL CRAFTS | DISTRICT - BIKANER, JODHPUR

The legacy of making traditional handicrafts has been passed on through generations in Rajasthan. Harnessing the traditional skills of the community would ensure a steady & drought-proof source of livelihood, which is why the Bank focused on capacity-building for women artisans through training & setting up of craft centres with requisite infrastructure. Its **comprehensive skill-building workshops** have economically empowered them, thus enhancing their socio-economic situation. The interventions enabled women to develop a crafts-based livelihood enterprise & sensitised communities in the programme areas to adopt crafts as a drought-proof alternative livelihood.

A SECOND CHANCE AT LIFE | DISTRICT - ALWAR, BHILWARA

In truly developed societies around the world, the lives of criminals don't tend to come to a halt once & for all with imprisonment, these societies recognise their rehabilitation as being just as important as their punishment. Parivartan, understanding this, hence devised a revolutionary initiative: providing valuable skill training to 320 inmates in the districts of Alwar & Bhilwara. Launched in partnership with Orion Educational Society, the initiative also aims at motivating these prisoners find suitable employment once they're released, thus freeing them from the vicious cycle of crime. In order to legitimise & ensure the longevity of the initiative, Parivartan has ensured that it is assessed & properly certified by the National Skill Development Corporation (NSDC).

FIGHTING MALNOURISHMENT & POVERTY THROUGH CANTEENS | DISTRICT - POKHRAN

Aware of its role in the development of a more sustainable future of India, Parivartan has always focused on providing support to those at the bottom of the social pyramid. To that end, its Ma Ki Roti initiative - centered on the creation of canteens catering exclusively to migrant mothers - is wholly unique in what it accomplishes. Not only is the establishment of such canteens in 5 of its project villages in Udaipur providing the most vulnerable members of these communities with much-needed nutrition, but they're also instrumental in providing many women in the region gainful employment. The centres, in addition to cooking 15,000 rotis a month, also train women in valuable skills such as tailoring, embroidery-work & paper-bag making, thus ensuring them gainful employment in the future.





PROMOTING DESERT ECOTOURISM | DISTRICT - POKHRAN

In most villages in Jaisalmer, income generation sources are limited. With unpredictable weather affecting farm yield & non-availability of other livelihood options, communities are often left with too little resources to survive. To resolve the issue, Parivartan developed **Community-Based Tourism (CBT)** as an alternative to farm livelihoods. Through the enterprise, supplementary income is generated, thus resulting in the creation of green employment opportunities. The Bank launched its efforts with the vision of creating a village-level community -based ecotourism enterprise across the programme areas. It upskilled community members through training & infrastructural support that provided a fresh impetus to community-level conservation initiatives. They were launched in a systematic manner to ensure that every household engaged in community-based tourism would achieve an **increment of 10% in their family income.**

EMPOWERMENT OF DISABLED PEOPLE BY PROVIDING ARTIFICIAL LIMBS | DISTRICT - JAIPUR

HDFC Bank Parivartan, with the aid of Shree Bhagwan Mahaveer Viklang Sahayata Samiti (BMVSS), is distributing artificial limbs, calipers, crutches etc. and appliances to approx. 1465 differently abled. It will empower the disabled, who are unable to afford expensive artificial limbs that are currently available in the market, to lead a quality lifestyle, without having to be dependent on others.

DOMAIN SPECIFIC SKILL TRAINING FOR LIVELIHOOD ENHANCEMENT | DISTRICT - JAIPUR

HDFC Bank and Centum Foundation are working on bridging the gap between formal education and industry requirements by offering practical raining, mentorship and skill exposure to 3240 youth. The trainees, men and women between 18-35 years of age will be skilled, upskilled or even re-skilled by providing domain specific knowledge and minimising socio-economic barriers in service sectors that includes Retail, Transportation and Logistics, Banking, Automotive, Healthcare & Tourism. Candidates undergoing training can take up jobs as:

- Front Office Associate
- Consignment Booking Assistant
- Retail Sales Associate
- General Duty Assistant
- Business Correspondent/Facilitator
- Multi-Purpose Associate
- Automotive Sales Assistant and/or
- Pharmacy Assistant

The project also aims at creating an enabling environment for entrepreneurship and encouraging innovation, thereby nurturing a culture of self-reliance and economic empowerment.

HEALTHCARE AND HYGIENE

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

KEY INTERVENTIONS

SANITATION FOR ALL | DISTRICT - DHAULPUR, JAISALMER, KARAUJI, PALI, RAJASMAND, ALWAR

Parivartan has worked extensively in bringing about an effective behavioural change in the space of sanitation. Several awareness drives have been conducted across many districts in Rajasthan. The initiative also focuses on constructing household toilets & improving sanitation facilities in schools. **Over 3,900 students** have been benefited by the construction of fully equipped sanitation units, resulting in better student regularity.

INTUBATION FIBERSCOPE SUPPORT TO RUHS COLLEGE OF DENTAL SCIENCES | DISTRICT - JAIPUR

To ease the mass affluent patients at the RUHS College of Dental Sciences, Jaipur, HDFC Bank Parivartan in association with Care India Solutions for Sustainable Development is in the process of providing a 3.7 x 65 Intubation Fiberscope. The machine will enable a major dental surgery primarily for the patients of said college and later will also be mass available to further benefit the society.

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IMPACT IN RAJASTHAN



130+
 SANITATION UNITS
 INSTALLED



4,770+
 INDIVIDUALS TREATED



3,900+
 STUDENTS BENEFITTED



SUPPORTING THE SPECIALLY-ABLED | DISTRICT - JAIPUR

In a quest to provide mobility and support to patients or Persons with Disability (PwD), HDFC Bank Parivatan is aiding Shree Bhagwan Mahaveer Viklang Sahayata Samiti to provide special aid and equipment to a large number of beneficiaries from the marginal section of the society. This includes supporting them with 18,180 artificial limbs & callipers, 1,413 crutches, 2,590 hand peddled tricycles and 2,056 wheel chairs. Apart from this, 5 special mobile workshops will also be conducted for the beneficiaries over the span of 3 years.

SECURING FUTURES THROUGH WASH | DISTRICT - JODHPUR

Water, Sanitation, and Hygiene (WASH) improvement is a dire need for schools across the country for our children to keep health issues and diseases at bay. HDFC Bank and Ambuja Cement Foundation are working with 10 Schools in Bilara Block of Jodhpur District to completely revamp their health and hygiene facilities. This includes constructing toilets and non-movable drinking water facilities in school premises which will improve sanitation and take care of the overall well-being of teachers, students and school staff.



FINANCIAL LITERACY AND INCLUSION

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

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



IMPACT IN RAJASTHAN



1.44+ Lakh
 FINANCIAL LITERACY
 CAMPS CONDUCTED



9.1+ Lakh
 PEOPLE REACHED

STORIES OF PARIVARTAN

INCREASING PRODUCTION WITH HIGH-TECH FARMING

LOCATION: TEHSIL- LALSOT, DAUSA DISTRICT
BENEFICIARY: PREM DEVI

THE CHALLENGE

Prem Devi is a marginal farmer who was facing multiple issues like the bad quality of tomatoes due to improper planting of saplings, loss in production due to various types of diseases and less availability of water.

OUR INTERVENTION

Parivartan supported her with the High-Tech farming system on her land. She was educated on ways to earn maximum profit while minimising the cost of production. The programme improved her agricultural activities with machinery like drip sets, mulching sheet covering, stands and water tanks.

THE RESULT

With installation of drip systems on her land, the requirement of water usage has been minimised. Quality as well as quantity of tomatoes have been enhanced due to the mulching system and all the pest related issues were resolved. Today, Prem Devi has sold about 150 quintals of tomatoes with a profit margin of Rs.98000. This has not just improved her standard of living but has given a ray of hope to other farmers in the area as well.



STORIES OF PARIVARTAN

FLORICULTURE FOR A BETTER FUTURE

LOCATION: KAGMANDRA VILLAGE
BENEFICIARY: KAMLA BAI

THE CHALLENGE

Hailing from Kagmandra village, Kamla Bai is a 35-year-old farmer with 2 children. Her husband is a traditional farmer who grows seasonal vegetables on 6,750 sq.ft of land. Kamla Bai wanted to increase her income levels but was unsure of how to do the same.

OUR INTERVENTION

Kamla Bai was motivated and aided in getting involved with floriculture. She received 900 saplings and was trained extensively. She was made aware about the side effects of using pesticides during cultivation and about the water requirement for growing flowers.

THE RESULT

Today, she sells marigold and during the festival season Kamla bai sees high profits. She is self-sufficient, happy and continues to cultivate flowers.



PARIVARTAN

A step toward sustainable progress

101.13+ MILLION lives impacted Pan India

HDFC Bank's Parivartan aims at mainstreaming economically & socially-challenged groups across the country by ushering growth, development and empowerment. Committed to developing sustainable ecosystems through various partnerships, we identify & support programmes that seek to develop & advance communities.

Our 5 Key Focus Areas:

- Rural Development
- Promotion Of Education
- Skill Training And Livelihood Enhancement
- Healthcare And Hygiene
- Financial Literacy And Inclusion



RURAL DEVELOPMENT

Our **Holistic Rural Development Programme (HRDP)** is driven by the belief that development is only possible when our villages can be a part of the nation's economic prosperity. It identifies & addresses the critical needs of each village through interventions designed carefully after consulting village communities & other stakeholders.

KEY INTERVENTIONS

- Improving school infrastructure & promoting quality education
- Constructing household sanitation units
- Improving health through camps & awareness sessions
- Training in sustainable agricultural practices
- Introducing alternate livelihood sources like: livestock management, embroidery training, masala-making, toy manufacturing etc.
- Increasing awareness of & implementing measures towards soil and water conservation
- Improving access to drinking & irrigation water
- Providing job-oriented training
- Conducting financial literacy sessions



OVERALL IMPACT



9,770+

VILLAGES COVERED
UNDER HRDP + FDP



13,715+

WATER CONSERVATION
STRUCTURES
CONSTRUCTED



58,565+

KITCHEN GARDENS
CREATED



13,340+

BIOMASS STOVES
DEPLOYED



56,515+

SOLAR LIGHTS
INSTALLED



12.33+ Lakh

HOUSEHOLDS
IMPACTED



49+ Lakh

TREES PLANTED

PROMOTION OF EDUCATION

Spread across a wide geography, our education programmes aid in the creation of conducive & effective learning environments.

KEY INTERVENTIONS

- Infrastructure improvement including refurbishment, installing libraries, setting up science labs, providing sports materials etc.
- Training teachers in alternative pedagogy & soft skills
- Identifying & promoting innovative practices
- Ensuring quality education through remedial classes, learning camps & relevant teacher training material
- Special financial support through the Educational Crisis Scholarship



ZERO-INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES (ZIEI)

ZIEI, one of our largest programmes is in its third phase, focusing improving learning outcomes in more than 10,000 schools across India integrating the concepts of 'Project Based Learning'. Taking cue from the National Education Policy 2020, the project, has embarked on a journey to equip teachers with knowledge, attitudes, behaviours and skills they require to meet the learning needs of 21st century learners. The project:

- Covers 31 states/UTs
- Has supported 25 lakh teachers and 10 lakh students since inception
- Reached 38,000 teachers in FY 2023-24
- Organised 28 sessions across 6 states in FY 2023-24



*Inclusive of immediate & extended beneficiaries

OVERALL IMPACT



930+
 COMMUNITY LIBRARIES
 BUILT



2.87+ Lakh*
 SCHOOLS IMPACTED



20.22+ Lakh*
 TEACHERS TRAINED



2.16+ Crore*
 STUDENTS REACHED

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Parivartan supports multiple projects focussed on:

- Competency-based training & placements
- Capacity building
- Promoting entrepreneurial activities
- Upskilling for agricultural & allied practices

Our Sustainable Livelihood Initiative (SLI) has transformed the lives of lakhs of women by providing sustainable long-term solutions through Self Help Groups (SHGs) and Joint Liability Groups (JLGs).

KEY INTERVENTIONS

- Placement-linked skill training
- Promoting livelihoods & entrepreneurship among women through embroidery training, candle & toy production, masala making etc.
- Providing support & training for capacity building, financial literacy & market linkages



OVERALL IMPACT



9.23+ Lakh
 WOMEN ENTREPRENEURS
 TRAINED



3.30+ Lakh
 INDIVIDUALS TRAINED



10,240+
 SHGs REVIVED/FORMED
 /TRAINED

HEALTHCARE AND HYGIENE

Our sanitation projects have actively championed the Swachh Bharat cause, focusing not only on providing related infrastructure but also on fostering behavioural changes towards better health & hygiene standards.

KEY INTERVENTIONS

- Promoting awareness to effect behavioural change
- Constructing bio-toilets
- Conducting health camps
- Spreading awareness about nutrition
- Providing clean drinking water
- A Guinness Book of World Records-recognised annual blood donation drive



OVERALL IMPACT



24,295+

HOUSEHOLD TOILETS
CONSTRUCTED



23+ Lakh

UNITS OF BLOOD
DONATED



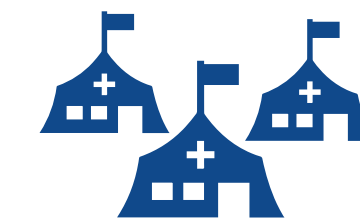
1,810+

SANITATION DRIVES
CONDUCTED



1.87+ Lakh

PEOPLE BENEFITTED THROUGH
HEALTH CAMPS



7,445+

HEALTH CAMPS
CONDUCTED

FINANCIAL LITERACY AND INCLUSION

Parivatan aims at educating communities to make informed financial decisions & help bring them into the banking fold by conducting **financial literacy workshops** across the country. This is done by:

- Disseminating information on general banking
- Credit counselling
- Promoting digital banking among students, women, pensioners & senior citizens

KEY INTERVENTIONS

- Spreading financial literacy through special camps
- Promoting capacity-building through Self Help Groups (SHGs)



OVERALL IMPACT



23+ Lakh
 FINANCIAL
 LITERACY CAMPS
 CONDUCTED



1.71+ Crore
 INDIVIDUALS
 IMPACTED



PARIVARTAN ON ITS PATH TO ACHIEVE GLOBAL GOALS

The planet has not been the same since we first came here. But the biggest opportunity we have today is to make it better. At HDFC Bank, we aim to create integrated solutions that help us to contribute to the Sustainable Development Goals by the United Nations. Parivartan, the bank’s social initiative is working towards bringing a transformation through these integrated solutions that uplifts communities and restores nature. We have aligned our vision with the Global Goals as a responsible bank and a member of the international community.

Parivartan’s five pillars, namely Rural Development, Promotion of Education, Healthcare and Hygiene, Skill Development & Livelihood Enhancement and Financial Literacy & Inclusion contributes to 9 SDGs out of the 17 laid down by the UN. We are committed to comprehensively and sustainably design our programmes in a way where we are able to realise our shared goal of a better and peaceful world in 2030.

PARIVARTAN AND THE SUSTAINABLE DEVELOPMENT GOALS

Rural Development

Under Parivartan, the bank has been working in 17+ states in India to bring in holistic development in the rural landscape. It has launched the Holistic Rural Development Programme to address key challenges in rural areas.

SDG 2 ~ Zero Hunger

1. Promoting sustainable agriculture through better water management systems by construction of check dams, farm ponds, community ponds and irrigation systems.
2. Empowering farmers through capacity building. Creating Seed Bank, Grain Bank, Village Nursery and supporting field research to achieve food security.

SDG 6 ~ Clean Water and Sanitation

1. Ensuring availability of clean drinking water and promoting sustainable management of water through construction of Rainwater Harvesting Structures, Community Tanks, Hand Pumps and Wells.

SDG7 ~ Affordable and Clean Energy

1. Adopting renewable energy to provide affordable, reliable, sustainable and accessible modern energy through installation of Solar street lights, Biomass Stoves, Community Biogas Plants and Distribution of Solar Home Lights.

Skill Development and Livelihood Enhancement

Administering and enhancing skills is an essential component in increasing employment, ensuring fair share of work and creating sustainable livelihood opportunities. In addition, the bank also focusses on developing livelihood opportunities for women.

SDG 2 ~ Zero Hunger

1. HDFC Bank Parivartan has created non-farm based employee opportunities to double farmers’ incomes. Using productive resources, farmers are trained on livestock management, thus, benefitting indigenous people, women and villagers.
2. The bank introduced kitchen gardens in villages in several states to promote sustainable agriculture and ensured improved nutrition to the families while successfully ending hunger. It has facilitated creation of over 40,000 kitchen gardens.

SDG4 ~ Quality Education

1. Under Parivartan, the bank is working to provide access to affordable, technical and vocational education. The bank has trained over 1.60 lakh individuals under its Skill Development programme keeping with principles of equity and inclusivity.

SDG5 ~ Gender Equality

1. Parivartan has formed/revived over 7,500 SHGs with an aim to empower women in rural India. The initiative has strengthened the cause of achieving gender equality by enabling the women to achieve better livelihood opportunities.

SDG8 ~ Decent Work and Economic Growth

1. The bank has trained over 1.04 lakh farmers through exposure visits and diverse agricultural training programmes for their sustained economic growth. Through varied capacity building initiatives, the farmers are able to seek full and productive employment.
2. Parivartan has empowered farmers through entrepreneurial programmes through financial as well as skill-based support. The bank has facilitated development of dairy cooperatives, poultry farms, integrated poultry-goat rearing-fishery units and other small business to ensure sustained and inclusive growth of the people as well as the region.



SDG12 ~ Responsible Consumption and Production

1. Through natural farming, formation of seed banks and FPOs, Parivartan has been able to help farmers in innovating their logistics and supply chain, thus enabling sustainable consumption and production patterns.

Promotion of Education

This is one of the most important pillars of Parivartan that promotes equal education to all from early childhood to secondary education. The initiative also advocates usage of technology through digitisation of schools and introducing science labs to encourage the scientific temper of children.

SDG 4 ~ Quality Education

1. To further improve the access to inclusive and equitable quality education, the bank has undertaken several initiatives including remedial classes, learning camps, training the teachers and by offering scholarships. The bank has also created requisite infrastructure for students from underprivileged background to access education in a safe and lively environment.

SDG3 ~ Good Health and Well-Being for People

1. Parivartan has included sports as one of the fundamentals of education to ensure healthy lives of children while promoting their well-being. The bank has facilitated training of hockey, football and other sports while also ensuring access to the requisite sports equipment.

Healthcare and Hygiene

Our bank has actively worked towards providing better healthcare and sanitation facilities to the vulnerable communities. With its special focus in eradicating Non Communicable Diseases in certain states to building accessible sanitation facilities despite challenging terrains, the bank has set an example in the space.

SDG3 ~ Good Health and Well-Being for People

1. Under Parivartan, the bank has helped villagers create Kitchen Gardens to improve access to nutritious food and ensure healthy lives.

2. By organising health camps and health infrastructures the bank has adopted precautionary approach while helping vulnerable communities prevent themselves from communicable and non-communicable diseases. The bank has also set a Guinness World Record in organising largest blood donation drive.

SDG6 ~ Clean Water and Sanitation

1. With creation of over 28,800 sanitation units across India, the bank has been steadfast in giving access to clean sanitation facilities for all despite terrain related changes. By making adequate and equitable sanitation accessible, the bank has helped end Open Defecation and offered women their dignified access to sanitation.

SDG13 ~ Climate Action

1. The bank has initiated a mass plantation drive and by far planted over 10 lakh trees as one of its urgent actions to combat climate change. The drive has also contributed in increasing the ground water levels and improved agriculture.

Financial Literacy and Inclusion

Financial literacy is the first step towards real financial inclusion. Our Bank conducts financial literacy workshops for communities to enable them to make smart financial decisions and sustain themselves.

SDG8 ~ Decent Work and Economic Growth

1. Being financially literate opens up several avenues for an individual. Financial inclusion is a right. To ensure, further access to employment opportunities and sustainable economic growth of an individual, providing financial literacy is fundamental.

TYPES OF PROJECTS UNDERTAKEN:

HRDP (Holistic Rural Development Programme) - HRDP is HDFC Bank's flagship programme that focuses on sustainable and holistic growth under which the Bank carries out interventions under more than one key focus areas.

FDP (Focussed Development Programme) - Under this programme, the Bank carries out focussed interventions under any one of the key focus areas in a given targeted geographical area.



IMPLEMENTATION PARTNERS

Rural Development:

- Udyogini
- Urmul
- Gramin Vikas Trust (GVT)
- Ambuja Cement Foundation
- Manjari Foundation
- Urmul Seemant Samiti
- Self Reliant Initiatives Through Joint Action (Srijan)
- Foundation for Ecological Security
- N.M Sadguru Water and Development Foundation
- Professional Assistance for Development Action (PRADAN)

Promotion of Education

- Moinee Foundation
- Magic Bus
- Banasthali Vidyapith School
- Baif Institute For Sustainable Livelihood And Development (BISLD)
- Save the children

Skill Training and Livelihood Enhancement

- Head Held High Foundation

