

CREATING  
SUSTAINABLE  
COMMUNITIES IN  
**TAMIL NADU**

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:

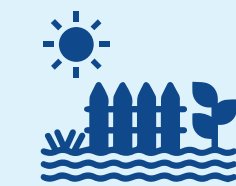
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.



**100+ MILLION**  
Lives impacted

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

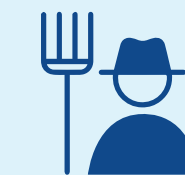
## FOCUS AREAS:



**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 Tamil Nadu



# Parivartan In Tamil Nadu

## 1.39+ CRORE LIVES IMPACTED

### RURAL DEVELOPMENT



**16,155+**  
 FARMERS TRAINED  
 HRDP+FDP

### PROMOTION OF EDUCATION



**17.92+ Lakh\***  
 STUDENTS IMPACTED



**2,085+\***  
 SCHOOLS SUPPORTED

### SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



**83,835+**  
 WOMEN  
 ENTREPRENEURS TRAINED



**1,430+**  
 YOUTH TRAINED

### HEALTHCARE AND HYGIENE



**3,000+**  
 SANITATION UNITS  
 INSTALLED

### FINANCIAL LITERACY AND INCLUSION



**2.87+ Lakh**  
 FINANCIAL LITERACY  
 CAMPS CONDUCTED



**24.61+ Lakh**  
 PEOPLE REACHED

Focused Development Programme		Holistic Rural Development Programme	
Districts		Districts	No. of Villages
Chennai	Sivaganga	Krishnagiri	10
Coimbatore	Thanjavur	Virudhunagar	20
Madurai	Thoothukudi		
Mayiladuthurai	Tirunelveli		
Nagapattinam	Pudukkottai		
Ramanathapuram	Nilgiris		

\*Inclusive of immediate & extended beneficiaries

\*Impact numbers as of September 2023

# RURAL DEVELOPMENT

Promoting holistic development of rural communities

## KEY INTERVENTIONS

### ESTABLISHING AUTOMATIC WEATHER STATION | DISTRICTS - VIRUDH NAGAR

In three villages, farmers were facing problems due to the unpredictability of weather which led them to multiple economic issues. Parivartan provided them with weather station equipment which has given them access to information about wind speed and direction, temperature, humidity, evaporation and precipitation. The observations are recorded once on an everyday basis. This has helped farmers to be equipped and adapt easily to changes in weather conditions.

### SOIL TEST FOR LAND TREATMENT | DISTRICTS - VIRUDH NAGAR

Soil tests can help to determine soil fertility levels, and identify nutrient deficiencies, potential toxicities and trace minerals. They are also important for monitoring the stages of land degradation and improvement. Parivartan aided 600 farmers to get their soil tested, covering an area of about 600 acres. Today, they have better quality yields and higher profits.

## IMPACT IN TAMIL NADU



**16,155+**  
FARMERS TRAINED  
HRDP+FDP





**FARM BUNDING | DISTRICTS - VIRUDH NAGAR**

Parivartan with an aim to provide sustainable income and livelihood, designed a programme to construct farm bunds across the slope of fields. The programme has covered 262 acres of land, thus aiding multiple farmers to avoid soil erosion, maintain soil moisture and grow healthy crops.

**ENHANCING FARMER INCOME | DISTRICTS - RAMNAD, SIVAGANGA, PUDUKOTTAI**

Parivartan along with Dhan foundation worked in **225 villages** in **10 blocks** of Ramnad, Sivaganga and Pudukottai districts of Tamil Nadu and reached **20,000+ farmers**. This was done by:

- Incubating the concept of farmer producer organisation and evolving a model
- Training and mentoring Farmer Produce Organisations
- Promotion of social capital for production with 1333 groups comprising 20000 members
- Establishment of institutional systems of governance
- Training to increase production

This was monitored and analysed with rural appraisal techniques. This team enabled the team to provide solutions and intervene when necessary.

**DEVELOPING A SUSTAINABLE TOMORROW | DISTRICTS - COIMBATORE AND NILGIRI**

In Nilgiris district of Tamil Nadu, Parivartan along with Keystone foundation is working on designing a programme to solve concerns of those living in the region. This project will include, supporting and promoting a diversified agro-ecological approach to farming using climate-resilient crops and ensuring food, nutrition, and income security. In an effort to develop water security options micro-irrigation technology will be installed and in order to reduce runoff during rains, fencing for farmlands is also prioritised. Additionally, production support for farm-based and forest-based livelihood opportunities will be further strengthened by establishing respective farmer-based enterprises in the regions. This initiative will impact 77 villages and 2,605+ individuals positively.





### **ENHANCING AGRICULTURE | DISTRICTS - KRISHNAGIRI**

The people of Krishnagiri suffered from low yield due to poor soil. They could not earn a living or feed themselves with their produce and lived hand to mouth. Without any variety in crops, they suffered from deteriorating soil health, leaving many lands fallow.

In order to resolve these issues, Parivartan, introduced a number of interventions including:

- Distribution of High yielding variety seeds in order to enhance production.
- Education of 1600 farmers under soil health card activity and application of fertilisers to increase the farmers' income.
- Introduce crop diversification in order to maintain the quality of the soil.
- Renovation of 2 tanks to provide irrigation facilities to 200 acres of land.
- Building farm ponds to irrigate 80 acres of land and employ 20 farmers.
- Establishing 3 sunken pits, to increase groundwater level.

The programme has enhanced production and employability of farmers which in turn led to income generation and improvement in their standard of living. As a multi-faceted project, it has replenished the deteriorating groundwater level and improved the quality of soil. Moreover, the land under irrigation has also increased.

### **INCREASING IRRIGATION THROUGH POND RENOVATION | DISTRICT - KRISHNAGIRI**

A major source of water in the village of Urigam used to be its common pond. However, over the years, it was left filled up with bushes and grass which thus made it an improper water harvesting structure. Parivartan, in partnership with the Mysore Resettlement and Development Agency (MYRADA), has hence renovated the pond, increasing its water capacity to 6,950KI. The renovation has resulted in the following benefits:

- Increase in groundwater level
- Better yields on nearby farmlands
- Cultivable land increased by 5 acres



**PROMOTING ORGANIC FARMING | DISTRICT - THOOTHUKUDI, RAMANATHAPURAM**

Sustainable agriculture has a significant role to play in addressing two of the world's biggest and most urgent issues: climate change and food security. HDFC Bank Parivartan along with National Agro Foundation is working in 42 villages at the Thoothukudi and Ramanathapuram districts in Tamil Nadu to promote chemical-free farming and providing support to local marginalized farmers for their socio-economic development. Additionally, the intervention also aims at increasing the water holding capacity of the surface water bodies and renovating village ponds & tanks. Over 39000 people will be directly or indirectly impacted by the project. Organic input units will also be provided to the farmers in the village through Vermi compost, Azola, Solar trap and Panchakavya that will not just promote organic farming but also increase agricultural production while maintaining the soil health and environment.

**PROMOTING COMMUNITY-LED INSTITUTIONS FOR SOCIO-ECONOMIC DEVELOPMENT | DISTRICT - NILGIRIS**

HDFC Bank Parivartan and ACCORD are working on a strategic plan to mobilise farmers and form village level producer groups that will help increase the bargaining power of the farmers to attain a better price for their produce. 1000 farmers in the region will also be provided the necessary training to increase the quantity and quality of their agricultural output. The intervention that will promote Community Enterprises and create sustainable community institutions aims to scale existing units to process, package and market the produce. Producer groups are being formed to source at scale and develop new market linkages which will lead to increase in income and complete socio-economic development in the region.



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### ENHANCING AGRICULTURE | DISTRICT - VIRUDHUNAGAR

Virudhunagar residents faced agricultural challenges, leading to low yields, poor soil health, and precarious livelihoods. To address this, Parivartan implemented key interventions:

- **Soil Health Education:** Educated 730 farmers on soil health cards and fertilizer application.
- **Irrigation Facilities:** Renovated 4 tanks for irrigation over 160 acres.
- **Farm Ponds:** Constructed 34 farm ponds, irrigating 68 acres and providing employment.
- **Bio Fertilizer Distribution:** Distributed 600 bio-fertilizer packages for soil health and fertility.

Parivartan's comprehensive interventions enhance income, promote sustainable farming, and improve the overall agricultural landscape in Virudhunagar.

### CHANNEL CLEARANCE | DISTRICT - VIRUDH NAGAR

Due to inadequate runoff channels, numerous villages face the risk of flooding in agricultural and residential areas during monsoons. This poses a threat to crops and property. In response, HDFC Bank Parivartan, in collaboration with the National Agro Foundation, facilitated the clearance of channels in 20 villages. This intervention successfully diverted and streamlined stormwater runoff into downstream water bodies. A total of 42 channels were cleared, mitigating the risk of flooding and minimizing potential damage to crops and properties.

### INCREASING IRRIGATION THROUGH POND RENOVATION | DISTRICT - VIRUDHUNAGAR, KRISHNAGIRI

The primary water source in the Thiruchuzhi block, the common pond, deteriorated over time, filled with bushes and grass, rendering it ineffective for water harvesting. In collaboration with the National Agro Foundation (NAF) and MYRADA, Parivartan undertook the renovation of the pond, boosting its water capacity to 825,000 KI. The refurbishment resulted in increased groundwater levels, improved yields on adjacent farmlands, and expanded cultivable land by 29 acres per village pond. This initiative also heightened the availability of drinking water for livestock during summers. Moreover, 230 farmers were incentivized to adopt chemical-free farming practices on 230 acres of land, contributing to sustainable agriculture in the region. In Addition, Parivartan enabled the building of 40 farm ponds in various areas dependent on rainfall and underground water for agricultural needs.







**FARM BUNDING | DISTRICT - VIRUDH NAGAR**

Parivartan with an aim to provide sustainable income and livelihood, designed a programme to construct farm bunds across the slope of fields. The programme has covered 438 acres of land, thus aiding multiple farmers to avoid soil erosion, maintain soil moisture and grow healthy crops.

**INCREASING RAINWATER HARVESTING STRUCTURE | DISTRICT - VIRUDHUNAGAR, KRISHNAGIRI**

The Thiruchuzhi block in Virudhunagar district faces a challenge: rainwater flowing into the sea without interruption, preventing a rise in groundwater levels. Parivartan, in collaboration with the National Agro Foundation, has constructed check dams within the channels to address this issue.

These check dams serve multiple purposes:

- Enhancing rainwater harvesting, they increase the potential for collecting rainwater in the village.
- The accumulated water in the dams contributes to groundwater augmentation.
- Post-rainfall, the check dams lead to increased water levels in wells and borewells.

A total of 19 check dams (4m), eight check dams (8m), one check dam (14m), and 21 gabion check dams have been constructed. Additionally, two rainwater harvesting structures for common areas and 11 sunken pits in Krishnagiri further contribute to enhancing the groundwater level. In summary, these initiatives play a crucial role in mitigating water scarcity in the region by addressing the direct flow of rainwater into the sea.

**ENHANCING KNOWLEDGE OF FARMERS WITH NEW FARM TECHNIQUES | DISTRICT - VIRUDHUNAGAR**

In Virudhunagar's Thiruchuli block, farmers manage extensive land but lack cost-effective farming knowledge. HDFC Bank Parivartan introduced training programs, benefiting 1560 farmers across 20 villages. The sessions focus on reducing input costs, offering clarity on eco-friendly practices with simple materials. This initiative empowers farmers with practical, sustainable techniques, fostering efficient and economical agriculture in the region.

**ENHANCING AGRICULTURE | DISTRICT - TUTICORIN AND RAMNAD**

HDFC Bank Parivartan, in collaboration with the National Agro Foundation, is set to elevate agriculture in three blocks across two districts in Tamil Nadu. The initiative encompasses support for organic farming, provision of organic input materials, and improvement of irrigation practices, all aimed at augmenting farmers' income. This intervention is expected to benefit 42 farmers significantly, leading to a substantial increase in their income.



# PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

## KEY INTERVENTIONS

### CREATING A BETTER FUTURE THROUGH SMART SCHOOLS | DISTRICT - VIRUDH NAGAR, KRISHNAGIRI

HDFC Bank, in association with the National Agro Foundation (NAF) MYRADA has transformed 6 corporation-government schools into Smart Schools replete with libraries and Smart classrooms with digital appliances. It will also involve the renovation/construction of toilets and drinking water facilities in these schools. It's expected to improve the learning capacity of the students who attend these schools.

### CREATING A BETTER FUTURE THROUGH SMART SCHOOLS | DISTRICT - THANJAVUR

HDFC Bank Parivartan, in association with the National Agro Foundation (NAF), has transformed one government school into Smart School replete with Smart classrooms with digital appliances and has given a teaching-learning environment for four class rooms. It's expected to improve the learning capacity of the 1500 students who attend these schools.



## IMPACT IN TAMIL NADU



**17.92+ Lakh\***  
 STUDENTS IMPACTED



**2,085+\***  
 SCHOOLS SUPPORTED



# SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

## KEY INTERVENTIONS

**ENABLING YOUTH FOR A BETTER TOMORROW** | DISTRICTS - CHENNAI  
 Parivartan along with Dr. Reddy's Foundation in Chennai is providing training to people with disabilities including individuals who are speech impaired, hearing impaired and visually impaired. The programme's primary focus is on building a skillfully strong youth through focused training in core employability skills. The training duration is 60 days for age-groups of 18-35 year olds. The beneficiaries are trained in soft skills, english, communication, digital literacy, work readiness and more.



## IMPACT IN TAMIL NADU

  
**83,835+**  
 WOMEN ENTREPRENEURS  
 TRAINED

  
**1,430+**  
 YOUTH TRAINED

**EMPOWERING ENTREPRENEURIAL WOMEN | DISTRICTS - MADURAI, MAYILADUTHURAI, THIRUNELVELI, NAGAPATTANAM**

Parivartan with IndusTree Crafts Foundation worked with the collectivised women producers who own an end-to-end banana value chain. The project supports women entrepreneurs with seed funding and builds networks across collectives and markets, to ensure that the products reach a diverse range of consumers in the regional, national, and international markets. Additionally, 1400 women were trained on technical and managerial aspects of growing a business. And 1500 farmers across seven enterprises were trained to become a part of the resilient workforce.





# HEALTHCARE AND HYGIENE

Focused on improving sanitation facilities & promoting safe hygiene practices

## KEY INTERVENTIONS

### MAKING WASTE WATER USABLE AGAIN | DISTRICTS - KANCHEEPURAM

In the catchment area of Poondi reservoir situated in Venkatapuram SCA Colony. About 30 households from this village have been in need of a comprehensive sanitation project that will cater to their immediate needs. Parivartan along with Voice Foundation has built toilets and installed Smart digester tanks. Waste water is anaerobically treated then transported to a low-cost treatment facility. Here, the water is treated and made usable for irrigation purposes. Additionally, the entire system runs on solar energy.

### PRIVATE SANITATION FACILITIES TO ASSURE HEALTH & SAFETY AT SCHOOLS | DISTRICTS - COIMBATORE

HDFC Bank Parivartan, is undertaking construction and renovation of 5 toilets, 48 urinals and 11 washbasins in corporation run middle schools impacting 1412 students including 727 boys and 685 girls. The intervention will ensure access to safe and hygienic sanitation for students along with teaching and non-teaching staff members. It will result in not only increased enrolment of students but also in their attendance. The project impact includes improved privacy, safety, and a solution to health problems associated, in part, with a lack of private sanitation facilities.



## IMPACT IN TAMIL NADU



**3,000+**  
 SANITATION UNITS  
 INSTALLED

**PRIVATE SANITATION FACILITIES TO ASSURE HEALTH & SAFETY AT VILLAGE | DISTRICT - VIRUDHUNAGAR**

HDFC Bank Parivartan, is undertaking construction of a sanitation complex for 150 women. The intervention will ensure access to safe and hygienic sanitation for village ladies. The project impact includes improved privacy, safety, and a solution to health problems associated, in part, with a lack of private sanitation facilities.



# FINANCIAL LITERACY AND INCLUSION

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

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



## IMPACT IN TAMIL NADU



**2.87+ Lakh**  
FINANCIAL LITERACY  
CAMPS CONDUCTED



**24.61+ Lakh**  
PEOPLE REACHED

# STORIES OF PARIVARTAN

## REVITALISING AGRICULTURE

**LOCATION: VIRUDHUNAGAR**  
**BENEFICIARY: VAIRAMANI**

### THE CHALLENGE

Vairamani, a resident of Aladipatti village, grappled with sustaining his family of six through agriculture. Despite cultivating crops like Cotton, Chilli, and Maize on 4 acres of inherited land, an additional 1-acre plot remained unproductive due to invasive Prosopis Juliflora, limiting the family's financial potential.

### OUR INTERVENTION

Identified under our holistic rural development programme, the 1-acre plot covered with Prosopis Juliflora underwent comprehensive clearing and uprooting. This transformed the once-inaccessible land into a cultivable area. Mr. Vairamani actively participated in the restoration, seizing the opportunity to cultivate Chilli and maximise productivity on the reclaimed plot. The intervention not only addressed environmental challenges but also opened new possibilities for agricultural use on previously unutilized land.

### THE RESULT

The intervention enabled the utilization of previously unproductive land and empowered Mr. Vairamani to diversify income sources. Vairamani expected an income of Rs. 50,300 from the first harvest, providing a significant boost to the family's financial standing.





# STORIES OF PARIVARTAN

## EMPOWERING DILLIBABU G THROUGH SKILL TRAINING

### LOCATION:

**BENEFICIARY: DILLIBABU G**

### THE CHALLENGE

Dillibabu G, a B.Com graduate with a Hearing Impairment from Chennai, faced unemployment challenges post-graduation. Hailing from a farming family with limited income, he struggled to find employment to support his family, necessitating urgent financial stability.

### OUR INTERVENTION

In July 2023, Dillibabu joined a skill training programme facilitated by HDFC Bank Parivartan & Arumbakkam PwD. Tailored to meet the unique needs of individuals with disabilities, the programme provided a supportive learning environment. Dillibabu immersed himself in the training, actively participating in mock interviews, attending classes regularly, and diligently completing assignments.

### THE RESULT

Dillibabu's dedication yielded success when he secured a position as a Customer Relationship Officer at Park Avenue, a unit of Raymond's, with a salary of 2.35 LPA. Overcoming initial fears, he navigated the interview process with determination and skill, thanking the Parivartan and DRF team for the life-changing opportunity. Dillibabu's journey exemplifies the transformative potential of targeted skill training, not only empowering individuals with disabilities but also positively impacting their lives and families.



# PARIVARTAN HIGHLIGHTS

## SMART SCHOOLS INAUGURATED

The inaugural function of smart schools for rural students was held in Chengalpattu District of Tamil Nadu, organised by HDFC Bank Parivartan, National Agro Foundation and the Government Girls Higher Secondary School, Nandhivaram in Chengalpattu. The project aims to provide a highly effective and engaging learning environment for the rural students studying in government schools.



# PARIVARTAN

A step towards sustainable 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



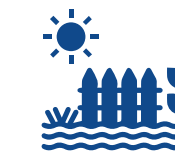
**8,590+**

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



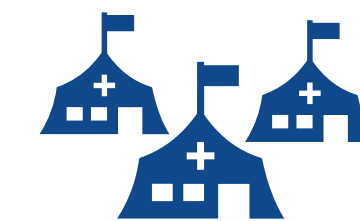
**1,810+**

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:

- National Agro Foundation
- MYRADA

### Promotion of Education:

- Sri Aurobindo Society
- DHAN Foundation
- National Agro Foundation

### Skill Training and Livelihood Enhancement:

- Dr. Reddy's Foundation
- Dhan Foundation
- Key Stone Foundation
- Industree Foundation

