

CREATING
SUSTAINABLE
COMMUNITIES IN

TAMIL NADU

As of September 2024



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:

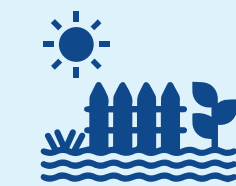
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.

101.13+ MILLION
Lives impacted

Active in 28 STATES and
8 UNION TERRITORIES
pan India



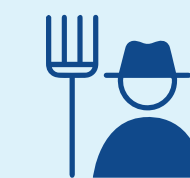
FOCUS AREAS:



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 Tamil Nadu



Parivartan In Tamil Nadu

1.39+ CRORE LIVES IMPACTED

RURAL DEVELOPMENT



19,825+
 FARMERS TRAINED
 HRDP+FDP

PROMOTION OF EDUCATION



17.92+ Lakh*
 STUDENTS IMPACTED



2,090+*
 SCHOOLS SUPPORTED

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



83,865+
 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

Focussed Development Programme		Holistic Rural Development Programme	
Districts		Districts	No. of Villages
Chennai	Nilgiris	Krishnagiri	25
Coimbatore	Ramanathapuram	Tiruchirappalli	15
Kanyakumari	Thoothukudi		
Madurai	Tirunelveli		
Mayiladuthurai	Virudhunagar		
Nagapattinam			

*Inclusive of immediate & extended beneficiaries

*Impact numbers as of July 2024

IMPACT IN TAMIL NADU



19,825+
FARMERS TRAINED
HRDP+FDP

RURAL DEVELOPMENT

Promoting holistic development of rural communities

KEY INTERVENTIONS

Despite most areas of Tamil Nadu having access to water for agricultural purposes & also the requisite infrastructure, there are some regions that continue to suffer droughts.

Taking a comprehensive look of the entire situation, HDFC Bank Parivartan decided to empower & develop communities in a sustainable manner.

Under the Holistic Rural Development Programme (HRDP), the Bank focuses on:

- Natural Resource Management (NRM)
- Health & hygiene
- Skill development
- Education promotion

While managing the resources helped increase the ground water level, improved crop yield & made water available for irrigation, other initiatives focused on enabling the villagers to become entrepreneurial & financially independent.



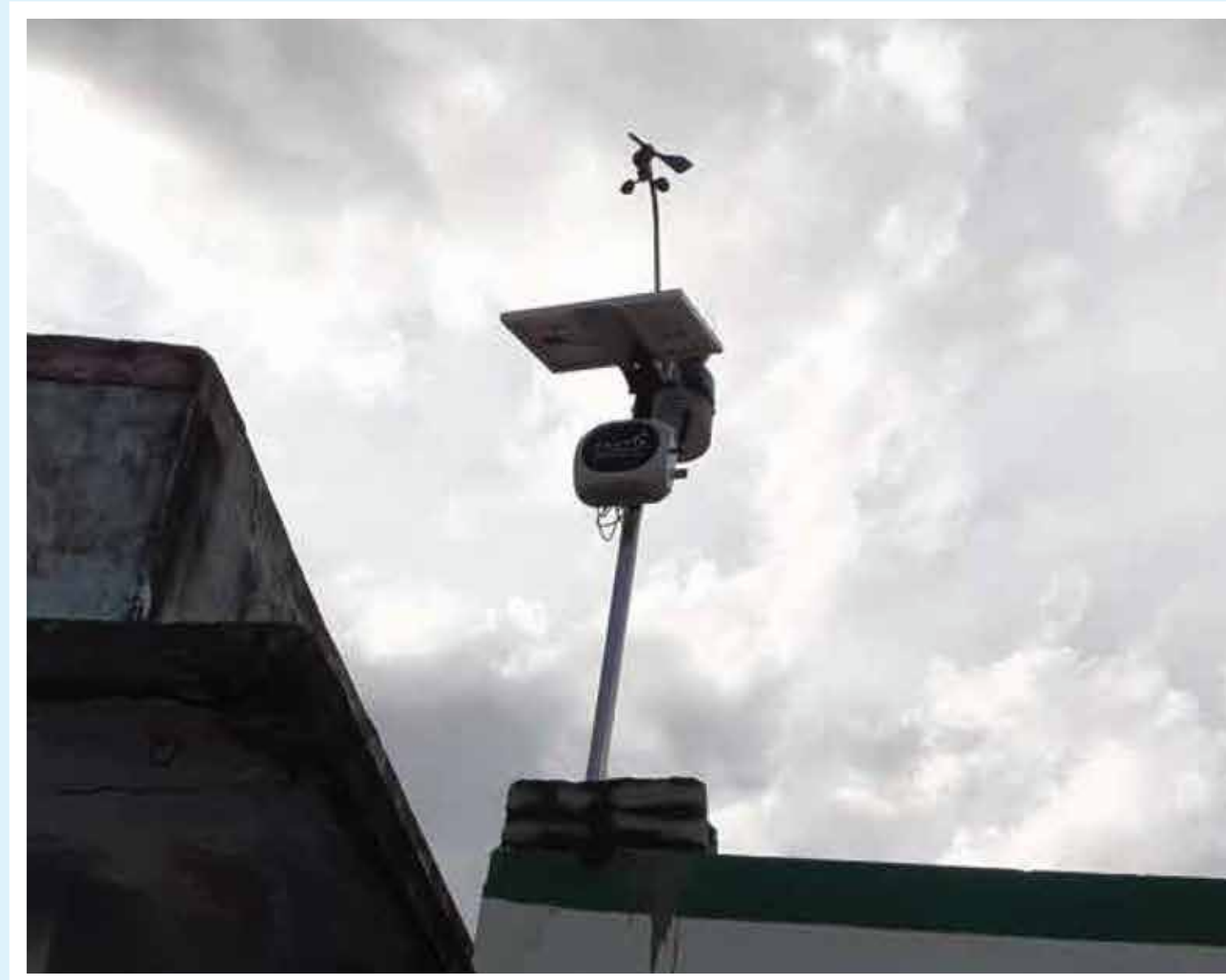


ESTABLISHING AUTOMATIC WEATHER STATION | DISTRICTS - VIRUDH NAGAR

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.





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
- 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.



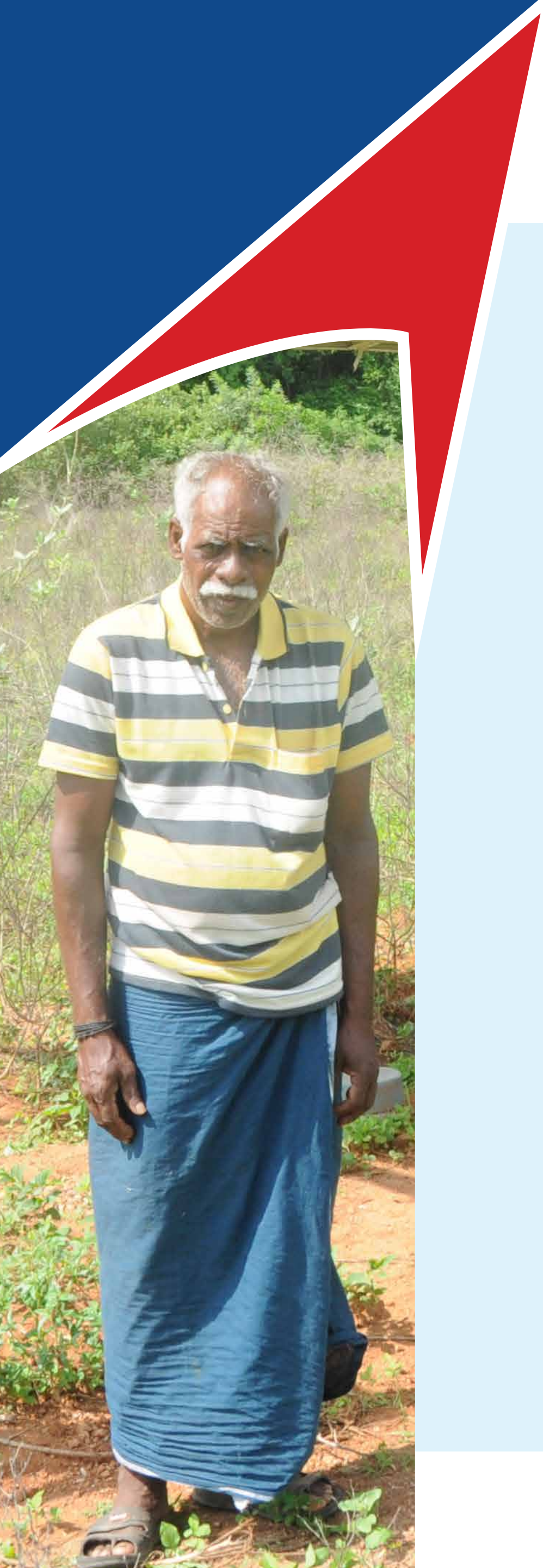
ENHANCING IRRIGATION THROUGH POND RENOVATION | DISTRICT - VIRUDHUNAGAR, KRISHNAGIRI

To address water scarcity and improve agricultural productivity in Krishnagiri and Virudhunagar, Parivartan, in collaboration with MYRADA and the National Agro Foundation, is spearheading a pond renovation project. Key components of this project are:

- Restoring common ponds that had deteriorated over time, increasing their water storage capacity and effectiveness for irrigation.
- Boosting groundwater levels to enhance water availability for agriculture.
- Expanding cultivable land in renovated areas, thereby improving agricultural yields.
- Supporting sustainable farming practices by facilitating the construction of additional farm ponds and promoting chemical-free farming.

This project is set to improve water levels, increase cultivable land by up to 34 acres, and improve agricultural yields. Additionally, it will support the construction of 40 new farm ponds and encourage chemical-free farming among 230 farmers across the districts.





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 famers 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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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 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.





SUSTAINABLY TRANSFORMING RURAL LANDSCAPE | DISTRICT - TIRUCHIRAPALLI

To address the challenges of natural resource management and educational infrastructure in the Manapparai Block, ASSIST, in partnership with HDFC Bank Parivartan, is launching a transformative project focused on sustainable development. Key components include:

- Enhancing water resource management by constructing 15 farm ponds, and 12 check dams, and renovating 20 percolation tanks to boost groundwater storage by 881,588 cubic meters, benefiting 4,940 acres.
 - Promoting sustainable agriculture with Resource Management Committees, reclaiming 1,686 acres of wasteland, and cultivating Azolla for natural fertilization.
 - Expanding floriculture by cultivating Marigolds on 120 acres, improving local market access, and enhancing pollination.
 - Growing Tulsi on 120 acres to support religious and medicinal needs.
 - Upgrading infrastructure in four Government Anganwadi Centres to elevate education standards.
 - Installing 150 solar street lights to enhance community safety and reduce carbon footprint.
- This comprehensive initiative aims to improve resource management, promote sustainable agricultural practices, and enhance educational infrastructure, paving the way for a sustainable and prosperous rural future.



SUSTAINABLE APPROACH TO REVOLUTIONISE FARMING | DISTRICT - KRISHNAGIRI

To address the challenges faced by farmers in the Uthangarai block, including pest infestations and declining crop yields, Mysore Resettlement and Development Agency (MYRADA), in collaboration with HDFC Bank Parivartan, is implementing a comprehensive project aimed at revolutionising farming practices. Key components include:

- Enhancing income through the introduction of high-yielding seeds like Kadiri groundnuts and Paiyur pulses, and promoting agri-allied activities such as fish farming, goat rearing, and dairy farming.
- Improving irrigation and vegetative cover with the use of Pheromone Pest Traps for pest control, Coconut Growth Regulators for increased nut yield, and Soil Health Cards to optimise fertiliser use.
- Promoting community institutions by establishing Village Development Committees to ensure quality and community involvement.
- Advancing education through customized hiring centers that provide machinery on rent and training in sustainable practices.
- Reducing carbon footprint by implementing solar fencing to protect crops and promoting green manure cultivation to fix atmospheric nitrogen.

This initiative aims to boost agricultural productivity, promote sustainable practices, and support community development, paving the way for a more resilient and prosperous rural landscape.





PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

KEY INTERVENTIONS

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

HDFC Bank, in association with the National Agro Foundation (NAF), MYRADA, CYDA & Yuva Unstoppable, has transformed 97 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.



IMPACT IN TAMIL NADU



17.92+ Lakh*
 STUDENTS IMPACTED



2,090+*
 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


83,865+
 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.

TREATING SEPTAGE WITH A PORTABLE UNIT | DISTRICT - KANYAKUMARI

To address the challenge of septage management in Kanyakumari, Bhouma Envirotech Private Limited, in collaboration with HDFC Bank Parivartan, is implementing a project focused on effective waste treatment. Key components include:

- Reducing pollution risk by deploying a Portable Septage Treatment Unit (PSTU) capable of treating over 6000 liters of septage waste per hour.
- Enhancing community sanitation and hygiene by ensuring that treated effluent meets national and international standards.
- Improving environmental and public health by managing and treating septage waste efficiently through the mobile unit.

This initiative aims to safeguard water resources and improve overall sanitation in Kanyakumari by addressing septage management through innovative, portable solutions.





ADVANCING TB DIAGNOSIS IN INDIA | PUDUCHERRY

India's battle against tuberculosis (TB) intensifies, with over 27% of the global burden of TB and drug-resistant TB. Despite being preventable and curable, TB remains a leading cause of death worldwide, prompting India's commitment to end TB by 2025, five years ahead of Sustainable Development Goals (SDG) targets. The push for early detection and treatment is propelled by the expansion of diagnostic networks, availability of new drugs, and decentralized treatment services. To bolster TB diagnosis and treatment, HDFC Bank Parivartan and Doctors For You are implementing a portable handheld digital X-ray system at a hospital in Puducherry. This intervention promises improved diagnosis, enhanced mobility for remote access, reduced waiting times, efficient data management, cost-effectiveness, and significant public health impact by addressing TB cases more efficiently. Such technological advancements are pivotal in accelerating India's efforts to eradicate TB and save lives



ENHANCING ICU FACILITY AT GB PANT HOSPITAL | ANDAMAN AND NICOBAR ISLANDS

HDFC Bank Parivartan, in collaboration with Doctors For You, has successfully renovated and upgraded the ICU at GB Pant Hospital in Port Blair, Andaman and Nicobar Islands. The initiative aims to bolster healthcare infrastructure and augment the hospital's capacity to deliver critical care services. GB Pant Hospital, established in 1963 with 545 beds, serves as a primary and secondary care facility for patients across the Andaman and Nicobar Islands. With an average daily OPD of approximately 1200 patients, strengthening critical care capabilities at this central facility can have a significant impact on the surrounding areas. Given the unique challenges faced by the archipelago during emergencies, such as natural disasters, enhancing ICU facilities at GB Pant Hospital will bolster the region's emergency preparedness and response capabilities.



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

HARVESTING SUCCESS THROUGH VINE VEGETABLE CULTIVATION

LOCATION: RAMANATHAPURAM DISTRICT
BENEFICIARY: MR. MALAIRAJA AND HIS FAMILY

THE CHALLENGE

Keelamudi Mannar Kottai is one of the 42 villages under the FDP project in Kamuthi Block. The community relies heavily on agriculture for its livelihood, but farmers often face challenges related to limited resources and traditional farming methods. Mr. Malairaja, a smallholder farmer with 4 acres of inherited land, struggled to increase his family's income solely through conventional farming practices, cultivating vegetables and coconut palms.

OUR INTERVENTION

As part of the Skill Training and Livelihood Enhancement activities, HDFC Bank Parivartan provided support for Vine Vegetable Cultivation in the area. In February 2024, 10 cents of land was equipped with bamboo structures to facilitate the growth of vine vegetables. Mr. Malairaja, along with his wife, Ms. Subhulakshmi, and their two children, Venkatesha Perumal and Sudhasri, began cultivating Ridge Gourd (Pichankai) and Bottle Gourd (Surakay) on this newly prepared land.

THE RESULT

In May 2024, the family planted the vine vegetables and by July 2024, they harvested 100 kg of produce from the initial planting. This first harvest was sold for Rs. 3,000. With an expected additional harvest of 200 kg each during the second and third cycles, the total annual income from this intervention is projected to be around Rs. 15,000. The farm productivity on the treated land has improved significantly, increasing from 0 kg to 700 kg per pandhal.



STORIES OF PARIVARTAN

EMPOWERING POTENTIAL THROUGH SKILLS DEVELOPMENT

LOCATION: CHENNAI, TAMIL NADU
BENEFICIARY: ASHOK P AND FAMILY

THE CHALLENGE

Ashok P, a young man from Arani with a hearing impairment, faced numerous obstacles while growing up in a farming family. With both parents working as farmers, Ashok, alongside his brother and sister, was determined to contribute financially to his family's livelihood. Despite his challenges, he completed a B.Com degree. However, securing a stable job remained a significant hurdle due to his disability and limited access to opportunities.

OUR INTERVENTION

Ashok's journey towards employment began when a friend introduced him to Dr. Reddy's Foundation. With the support of a Centre associate, he learned about the Employability Skill Program and enrolled in the HDFC Bank Skill Centre in February 2024. Although initially hesitant, Ashok was motivated by the team, who encouraged him to hone his skills diligently. He approached assessments with seriousness, ensuring their timely completion. The mock interviews, initially a source of anxiety, became a turning point for Ashok, thanks to his trainer's unwavering support. Multiple sessions and constructive feedback helped him build the confidence needed to excel in the interviews.

THE RESULT

Ashok's dedication paid off when the Area Head arranged an interview with TVS Motor in Hosur. Ashok attended the interview and was successfully selected in the first round, securing a position as a Trainee with a monthly salary of ₹17,250.



PARIVARTAN HIGHLIGHTS

SMART SCHOOLS HANDED OVER

25 schools were upgraded to Smart Schools by HDFC Bank Parivartan. School staff, government dignitaries, and Bank officials attended the handover ceremonies of these projects. These Smart Schools feature digital classrooms, science labs, modernised libraries, and improved sanitation facilities.



PARIVARTAN

A step towards sustainable progress

101.13+ MILLION lives impacted Pan India

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

Our 5 Key Focus Areas:

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



RURAL DEVELOPMENT

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

KEY INTERVENTIONS

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



OVERALL IMPACT



9,770+

VILLAGES COVERED
UNDER HRDP + FDP



13,715+

WATER CONSERVATION
STRUCTURES
CONSTRUCTED



58,565+

KITCHEN GARDENS
CREATED



13,340+

BIOMASS STOVES
DEPLOYED



56,515+

SOLAR LIGHTS
INSTALLED



12.33+ Lakh

HOUSEHOLDS
IMPACTED



49+ Lakh

TREES PLANTED

PROMOTION OF EDUCATION

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

KEY INTERVENTIONS

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



ZERO-INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES (ZIEI)

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


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



*Inclusive of immediate & extended beneficiaries

OVERALL IMPACT


930+
 COMMUNITY LIBRARIES
 BUILT


2.87+ Lakh*
 SCHOOLS IMPACTED


20.22+ Lakh*
 TEACHERS TRAINED


2.16+ Crore*
 STUDENTS REACHED

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Parivartan supports multiple projects focussed on:

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

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

KEY INTERVENTIONS

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



OVERALL IMPACT



9.23+ Lakh
 WOMEN ENTREPRENEURS
 TRAINED



3.30+ Lakh
 INDIVIDUALS TRAINED



10,240+
 SHGs REVIVED/FORMED
 /TRAINED

HEALTHCARE AND HYGIENE

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

KEY INTERVENTIONS

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



OVERALL IMPACT



24,295+

HOUSEHOLD TOILETS
CONSTRUCTED



23+ Lakh

UNITS OF BLOOD
DONATED



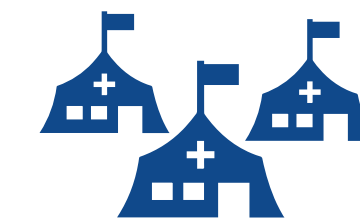
1,810+

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.

H... Rural Development Programme
...chuli Block, Virudhun...
FARMER TRAINING
GARDEN - ...

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



HDFC BANK



PARIVARTAN

A step towards sustainable progress