

एच डी एफ सी बैंक परिवर्तन कार्यक्रम के अंतर्गत  
मचान विधि द्वारा सब्जी  
उत्पादन प्रदर्शन क्षेत्र  
लामार्थी : अंजलि S/o हरिचंद्र  
समग्र ग्रामीण विकास परियोजना

 **HDFC BANK**  
**PARIVARTAN**  
A step towards progress

# CREATING SUSTAINABLE COMMUNITIES IN UTTAR PRADESH

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:

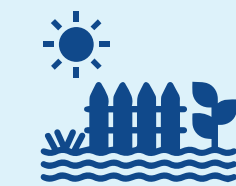
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.



**100+ MILLION**  
Lives impacted

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

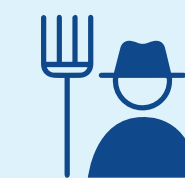
## FOCUS AREAS:



**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 Uttar Pradesh





# Parivartan In Uttar Pradesh

## 2+ CRORE LIVES IMPACTED

### RURAL DEVELOPMENT



**15,190+**  
SOLAR LIGHTS  
INSTALLED



**94,510+**  
FARMERS TRAINED  
HRDP+FDP



**4,300+**  
BIOMASS STOVES  
PROVIDED



**7,135+**  
KITCHEN GARDENS  
CREATED



**1,190+**  
WATER CONSERVATION  
STRUCTURES CONSTRUCTED

### PROMOTION OF EDUCATION



**750+**  
SCHOOL INFRASTRUCTURES  
CONSTRUCTED



**77.93+ Lakh\***  
STUDENTS  
IMPACTED



**80,870+\***  
SCHOOLS REACHED



**6.82+ Lakh\***  
TEACHERS  
BENEFITTED

### SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



**96,040+**  
WOMEN ENTREPRENEURS  
TRAINED



**11,495+**  
YOUTH TRAINED

### HEALTHCARE AND HYGIENE



**2,600+**  
SANITATION  
UNITS INSTALLED



**37,280+**  
INDIVIDUALS  
TREATED

### FINANCIAL LITERACY AND INCLUSION



**1.40+ Lakh**  
FINANCIAL LITERACY  
CAMPS CONDUCTED



**9.28+ Lakh**  
PEOPLE REACHED

\*Inclusive of immediate & extended beneficiaries

\*Impact numbers as of September 2023

Focused Development Programme	Holistic Rural Development Programme		
Districts	Districts	No. of Villages	
Agra	Agra	15	
Aligarh	Ayodhya	15	
Balrampur	Bahraich	15	
Banda	Bulandshahr	15	
Chandauli	Chandauli	10	
Chitrakoot	Gorakhpur	15	
Gautam Buddha Nagar	Jhansi	15	
Ghaziabad	Kaushambi	15	
Ghazipur	Lakhimpur	15	
Gorakhpur	Lalitpur	15	
Jhansi	Mathura	15	
Kanpur	Pratapgarh	15	
Lucknow	Saharanpur	15	
Prayagraj (Allahabad)	Shrawasti	15	
Mahoba	Sonbhadra	Siddharthnagar	15
Raebareli	Unnao	Sitapur	15
Sitapur	Varanasi	Varanasi	15





# RURAL DEVELOPMENT

Promoting holistic rural development of communities

## KEY INTERVENTIONS

**IMPROVING IRRIGATION TO INCREASE INCOME** | DISTRICT - GORAKHPUR, BAHRAICH, PRAYAGRAJ, PRATAPGARH, AYODHYA, SHRAVASTI, BARABANKI, SITAPUR, LALITPUR, CHITRAKOOT, JHANSI

In Uttar Pradesh, farm lands are mostly dependent on rain for irrigation. Due to the unavailability of good irrigation facilities farmers were forced to restrict themselves to paddy and wheat cultivation. HDFC Bank Parivartan along with different partner organisations with an aim to aid, installed more than 100 units of solar based group irrigation units in different villages of project interventions districts. After the intervention, 5400+ farmers now have access to irrigation facilities and are therefore able to cultivate other crops. Additionally, this has also reduced irrigation expenses that farmers previously incurred and increased their income levels.



## IMPACT IN UTTAR PRADESH



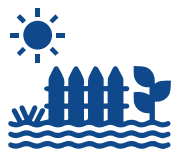
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 HRDP+FDP



**15,190+**  
 SOLAR LIGHTS  
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**4,300+**  
 BIOMASS STOVES  
 PROVIDED



**7,135+**  
 KITCHEN  
 GARDENS  
 PROMOTED



**1,190+**  
 WATER CONSERVATION  
 STRUCTURES CONSTRUCTED





### **HOLISTIC DEVELOPMENT IN 15 VILLAGES | DISTRICT - AYODHYA**

HDFC Bank Parivartan has initiated a programme to mitigate low income among farmers, low standard of living, poor health services, lack of infrastructure and lack of educational institutions among 15 villages of Ayodhya.

The proposed intervention includes:

- Increase in farmers' income.
- Improvement in standard of living.
- Improvement in health services among marginalised sections.
- Improvement in infrastructure and learning facilities including quality of education.
- Socio-economic empowerment of women through community based institutions such as Village Development Committee (VDC).
- Encouraging financial inclusion.
- Micro-enterprise development.
- Establishing Village Resource Centres (VRCs).

Ushering in a new age for the people, the project has enhanced livelihood; improved healthcare, water and sanitation services; developed educational infrastructure; managed natural resources and encouraged financial inclusion.

### **HARNESSING THE SUN FOR SUSTAINABILITY | DISTRICT - CHANDAULI**

According to a recent announcement by the Indian government, the country has managed to achieve 100% electrification in its rural areas. However, this figure is limited solely to the provision of infrastructure such as generators and the electrification of public spaces such as schools and panchayats. More importantly, this statistic also fails to take into account the fact that the source of this electrification is non-renewable and thus unsustainable in the long run. Under its Holistic Rural Development Programme (HRDP), the bank and Sahbhagi Shiksha Kendra have hence installed 100 solar-powered street lights in 10 different villages in the district of Chandauli. In addition to being sustainable, the street lamps have also had a significant positive impact on the lives of the villagers in terms of ensuring safety and allowing school-going children to study late into the evening.







**PROMOTING SUSTAINABLE AGRICULTURE WITH SOLAR IRRIGATION | DISTRICT - SHRAVASTI**

HDFC Bank Parivartan, with the aid of GEAG supported smallholder farmers of Shravasti district. The objective of the intervention was to promote renewable energy sources, through deployment of solar irrigation pumps for agriculture. Previously farmers were always worried about cultivating crops in rabi and zaid seasons due to crop failure, the crop intensity has now increased in both seasons. The intervention has helped cut down input cost by almost 10x.

**EMPOWERING RURAL COMMUNITIES THROUGH FLORICULTURE AND ORCHARD DEVELOPMENT | DISTRICT – SITAPUR, VARANASI, JHANSI, CHITRAKOOT & SAHARANPUR**

To encourage small farmers to earn better incomes from their farms, Parivartan, in association with the Aga Khan Foundation (India), Ambuja Cement foundation and CARD launched an intervention to train and upskill farmers in farming best practices and alternative farming techniques. A total of 30 beneficiaries have benefitted through floriculture in district Sitapur. In Varanasi, total of 75 beneficiaries benefit through the floriculture. At Saharanpur, Jhansi and Chitrakoot district, 240 nano-orchards are developed for different farmers which are resulting in high profits for the beneficiaries.

**TRANSFORMING LIVES THROUGH FISH FARMING | DISTRICT - BAHRAICH**

To encourage alternative means of income for small farmers, Parivartan in association with Aga Khan Foundation (India) launched an intervention under HRDP with the objective of promoting fish farming among farmers in project villages. A notable case among them is that of Taiyyab Khan, a 70 year old farmer from Bankuri Village who has a 5 acre farm and 0.14 acre pond. He was trained on best practices on fish farming and provided with fish feed. Taiyyab implemented his learnings and shifted to cultivating Gross, Rohu, Naini and silver breeds instead of catfish that he was cultivating earlier. He harvested 430 kg of fish and fetched Rs. 57,000/- on selling 380 kg of the produce. He made a profit of Rs. 13,000/- on the single harvest. Initially, 17 farmers were covered under the intervention, impacting 187 people in all. Collectively more than 2000 kg of fish was harvested by the 17 beneficiary fish farmers with a collective income of Rs 2.38 lacs. The beneficiary families also consumed more fish leading to a marked increase in their nutritional diversity and overall well being.







### **SUSTAINABLE LIVELIHOOD ENHANCEMENT | DISTRICT - MAHOBA**

For a complete socio-economic improvement in 50 villages of the Jaitpur block, HDFC Bank along with Self Reliant Initiatives through Joint Action (SRIJAN) is working on holistic development initiatives. This includes:

- Constructing & renovating dams & wells
- Establishing prakritik kendras & seed banks
- Installing 500 solar street lights
- Developing nano orchards & gabion structures
- Forming 50 VDCs & 100 farmer groups

The overall objective of the intervention is to strengthen farmer livelihoods by sustainably managing natural resources. Over 2500 farmers will see the impact with an increase in their incomes by 25% to 30%.

### **FARMERS' DEVELOPMENT THROUGH MILLET FARMING | DISTRICT - SITAPUR**

Millets have been grown in India since centuries. To promote this legacy of a staple Indian diet and to provide the small and marginalised farmers with better livelihoods, HDFC Bank Parivartan is working closely with Aga Khan Foundation. More than 4500 farmers across 60 villages in target areas will see an increase in their incomes through chemical free farming techniques and adoption of millet farming. They will be provided with fencing systems to protect their crops against strays. Farmer collectives will ensure the setting up of farmer Field Schools and seed banks. Custom hiring centres and bio input centres will be set up in these villages.

### **MODERNISING AGRICULTURE FOR SUSTAINABLE LIVELIHOODS | DISTRICT - BALRAMPUR**

Marginalised and small farmers from many districts of our states often do not get access to environmentally sustainable practices that are launched from time to time. To address this problem, HDFC Bank Parivartan has joined hands with Peoples Action for National Integration to bring sustainable modern agricultural practices especially in the area of water conservation and climate-smart crop diversification. Sprinkler irrigation, vermicomposting and potato mechanisation will be introduced to the farmers. Many community institutions are being encouraged. The land under cultivation and irrigation will be increased that this will enable farmers to generate viable livelihoods.







### **CLIMATE FRIENDLY LIVELIHOOD ENHANCEMENT OF RURAL POPULATIONS** | DISTRICT - SONBHADRA

To improve the overall quality of life in villages, it is important to bring about sustainable increase in farmer incomes. HDFC Bank Parivartan in association with BAIF Institute for Sustainable Livelihoods and Development is working on creating the infrastructure for community institutions that will fuel rural incomes. Area under farming will be increased and a great stress will be laid on promoting chemical-free farming. Additionally, area under irrigation will be increased and 30 solar irrigation pumps will be provided to farmers to reduce their dependence on rains. The intervention also aims at providing alternate household income by developing 150 fruit orchards. These interventions are poised to bring increased incomes to nearly 2500 farmers.

### **BUILDING FARMER FRIENDLY RURAL INFRASTRUCTURE** | DISTRICT - BANDA

A robust rural infrastructure will ensure an economically prosperous rural population. With this objective, HDFC Bank Parivartan and Manjari Foundation are working together on bringing a package of initiatives to build community institutions, increase area under irrigation and cultivation while reducing carbon footprint and increasing rural incomes. The key deliverables will be setting up of poly houses, solar water pumps, street lights, sprinkler sets and farmer producer groups. Traditional water bodies will also be restored along with restoring damaged structures with the help of the community. Check dams will be constructed and existing ponds will be desilted. Multiple custom hiring centres will be established. Farmers will be able to diversify their incomes with the introduction of nano orchards and multi-layered farming. More than 24000 people will directly benefit from these activities.

### **FOSTERING IMPROVED EDUCATION AND LIFESTYLE** | DISTRICT - SIDDHARTHANAGAR

HDFC Bank Parivartan and Aroh Foundation are working together and implementing several initiatives to upgrade the lives of small, marginalised farmers and underprivileged rural families in 15 target villages. The interventions include promotion of safe living conditions, improvement in sanitation, healthcare, providing safe drinking water facilities and hygiene infrastructure. The interventions will also improve the infrastructure at anganwadis and 15 government schools will be upgraded into SMART schools. In addition, the following activities are also being undertaken:

- 300 acres of land will be cultivated using chemical-free farming practices
- 410 acres of land will have new irrigation cover
- 80 acres of uncultivated land will be brought under vegetation.

The income of more than 1200 farmers will increase with these initiatives. Apart from this, solar irrigation pumps will be provided to reduce carbon foot-prints in villages and 5 villages will have access to clean drinking water facilities. The intervention will impact more than 28000 people from 4100 households.



# PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

## KEY INTERVENTIONS

**DIGITISING EDUCATION** | DISTRICT - SITAPUR, LAKHIMPUR, KUSHINAGAR, DEORIA, GORAKHPUR, VARANASI, AGRA, MATHURA, LALITPUR, BULANDSHAHR, SHRAVASTI, KAUSHAMBI, BARABANKI, SAHARANPUR, AYODHYA, CHANDAULI

Education has undergone a sea change during the past few decades, opening up new avenues for innovation & technology in the sector. While our country continues to adapt to these new changes, there are still sections that are unable to keep up. HDFC Bank's Parivartan aspires to create a level playing field by making technology accessible. The Bank has hence installed **smart classrooms in 200 Government schools** across Uttar Pradesh to allow students from socio-economically marginalised backgrounds access best education. Besides making the classes more vibrant & student-friendly, the digital classroom initiative has also helped in instilling confidence in students: reflected in an observed increase in engagement levels. The classrooms consist of requisite digital infrastructure, including projectors preloaded with curriculum-based content & interactive boards that make learning fun.



## IMPACT IN UTTAR PRADESH



**80,870+\***  
 SCHOOLS  
 REACHED



**6.82+ Lakh\***  
 TEACHERS  
 BENEFITTED



**77.93+ Lakh\***  
 STUDENTS  
 IMPACTED



**750+**  
 SCHOOL  
 INFRASTRUCTURES  
 CONSTRUCTED

\*Inclusive of immediate & extended beneficiaries







**SETTING UP MINI SCIENCE LABS IN SCHOOLS** | DISTRICT - AYODHYA, SITAPUR, MATHURA, BULANDSHAHR

To make it easy for children to learn science & maths, Parivartan has enabled the setting up of **125 Mini Science Labs** in schools across Uttar Pradesh. These labs serve as an interactive platform for students to gain insightful knowledge about mathematical & scientific concepts. Well-designed boards & easy-to-use plug & play models make learning experience fun for the students. It comes as an additional benefit for the teachers as their students understand the subject better. This programme offers hands-on experience, encourages curiosity & develops interest among the children, thus furthering their chances to perform well academically.



**BETTER INFRASTRUCTURE FOR A BETTER FUTURE** | DISTRICT - CHANDAULI

Like most of rural India, the district of Chandauli is home to a number of government schools with very poor infrastructure. A vast majority of students are forced to sit on floor mats whilst teachers find it quite challenging to do their job effectively due to the difficulties they face in maintaining decorum. Parivartan's Holistic Rural Development Programme (HRDP) categorically focuses on the educational needs of such schools. In partnership with the government's Samagra Siksha Kendra (SSK), the Bank has hence supported 11 schools in the district through the provision of desks and benches. As a result, these schools have reported an overall increase in attendance as well as the creation of a classroom ambiance conducive to learning.



**UPGRADING SCHOOL INFRASTRUCTURE** | DISTRICT - VARANASI, PRAYAGRAJ, CHANDAULI, GHAZIPUR, GORAKHPUR

Effective learning spaces consider three dimensions to support the holistic development of a child: pedagogical, environmental and digital. To enhance the infrastructure at 100 schools in Uttar Pradesh, HDFC Bank Parivartan and Learning Links Foundation are focused at converting them into Smart Schools. The intervention also aims at setting up libraries, science labs and improving sanitation facilities to support hygiene and cleanliness. The project aims to motivate the teachers, SMC members, parents and other government stakeholders to adopt the precise practices of documentation, use of new pedagogy based on learning by doing concept, adoption of new technology and ensuring involvement of students while promoting smart school concept. Training of all stakeholders will ensure creation of an enabling environment for continuous development of students.



## STUDENT LEARNING IMPROVEMENT PROJECT

The 'Student Learning Improvement Program' with Khan Academy India is being implemented across UP Govt. schools and Jawahar Navodaya Vidyalayas (JNVs) across the country to improve math learning outcomes with a primary focus on students from 6th to 12th standards. It entails strengthening of the learning levels and educational quality, fostering a culture of excellence and innovation in math education. Teachers are being better equipped to support their students, while students are benefiting from engaging, personalized learning experiences. As more students participate in daily math practice, the overall quality of math education in the region is set to improve. The project has reached out to more than 65,000 students across 700+ govt. schools in UP. The UP Govt. along recently announced expansion in its support to Khan Academy to cover nearly 500,000 students in the state. The project, in its 3rd year now, will be able to expand as well in its overall project period in the UP accordingly.





# SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

## KEY INTERVENTIONS

### BIO INPUT CENTRE | DISTRICT - LAKHIMPUR

In the Nakaha block of Lakhimpur, the Aga Khan Foundation, with the support of HDFC Bank CSR, successfully established a Bio-Input Resource Centre (BRC). This center produced and marketed three essential bio-inputs: Cow Pat Pit (CPP) known as Mrida Sanjivani, Poudh Vardhak, and Poudh Rakshak. The primary objective was to raise awareness about these bio-input products and stimulate demand through campaigns like "Unnat Kheti Ke Sunhere Products" and "Unnat Kheti Ki Pradarshini: आइये, समझिये, खरीदे." Conducting meetings under the guidance of community organizers and lead farmers from the Farmer Field School (FFS), the BRC members took charge of marketing the products in Nakaha Block. The distribution network expanded to include agri-input shops in Lakhimpur, with plans to cater to the bio-input needs of approximately 1200 farmers in 30 neighboring villages.

### SKILLING THE SPECIALLY ABLED | DISTRICT - VARANASI

Parivartan in partnership with Sarthak education trust, is working towards upskilling specially abled individuals by providing training in trades like computer, ITes, customer service, retail, e-commerce, pharmacy, mobile repair, IT etc. The project aims to provide skill development training and sustainable employment opportunity to persons with disabilities. Till now total of 577 PwD are trained from which 390 have been placed. Currently, 66 trainees are undergoing skill training.



IMPACT IN  
UTTAR PRADESH

  
**96,040+**  
WOMEN ENTREPRENEURS  
TRAINED

  
**11,495+**  
YOUTH TRAINED





### **UPSKILLING THE FUTURE** | DISTRICT - LUCKNOW, NOIDA

Parivartan and Ambuja Cement Foundation designed a project to reach the unprivileged and economically marginalised population in Lucknow and Noida with skill training and placement support initiatives. The training courses identified for the Skill Development Center were:

- General Duty Assistant
- Medical Lab Technician
- Field Technician AC
- Retail Management

The project will be able to train 3370 aspirants of which 70% will be placed. The HDFC Bank Skill Development project is expected to have high social returns which is attainable because of the Bank's continuous placement, retention and career progression efforts.

### **FROM LANDLESSNESS TO PROSPERITY** | DISTRICT - AYODHA

Seeking a substantial & stable means of livelihood is a grave challenge for many living below the poverty line in Uttar Pradesh. To break this chain of despair, Parivartan introduced a **3-tier Livelihood structure** in Ayodhya. The innovative model focused on making the landless or the economically marginal gain an entrepreneurial outlook & earn their livelihood through poultry, goat & fish rearing – all at once. They were also specially designed to house goats, hens & fish on separate floors in the mentioned order, thus allowing the usage of minimal resources in raising & nurturing these animals. The target families were also trained in organic composting & developing vegetable gardens to diversify their opportunities. Once fully developed, it has the potential to **sustain itself for over 30 years & generate a monthly income of about Rs. 9,000-10,000**. The Bank, along with its implementation partner, is also working towards getting the model replicated by the State Rural Livelihood Mission to benefit even more vulnerable & marginalised families.

### **GENERATING LIVELIHOOD OPPORTUNITIES THROUGH SKILL BASED TRAINING** | DISTRICT - LONI, BHANGEL, BADARPUR

As we rapidly make progress in several areas, many communities need special attention and upliftment to be a true beneficiary of India's growth story. HDFC Bank Parivartan and Udayan Care are partnering on providing skills-based training to 420 marginalised youth from Delhi and UP with at least 50% female representation. They will be trained on IT applications, digital media, soft skills, English language and other vocational courses to create long-term career growth. The intervention will provide livelihood enhancement for the participants along with their families as it aims to provide job placements to 80% of the participants, placement assistance will also be provided to the students through corporate engagement.

### **ECONOMIC GROWTH BACKED BY SKILL DEVELOPMENT** | DISTRICT - AGRA

As India takes giant leaps as a growing economy in the modern world, many sectors provide opportunities for employment to our youth. HDFC Bank Parivartan in partnership with Centum Foundation will train and certify 3000 youth in employable skills from sunshine sectors like banking, retail, healthcare, tourism and hospitality, based on their interests. An estimated 2250 of them will be provided with job placements. This initiative will greatly empower the youth and inspire many others to come forward and seek upskilling in the future.



# HEALTHCARE AND HYGIENE

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

## KEY INTERVENTIONS

**SANITATION FOR ALL** | DISTRICT – VARANASI, CHANDAULI, SHRAVASTI, LALITPUR, SAHARANPUR, PRATAPGARH, PRAYAGRAJ, AGRA

Taking ahead our ongoing efforts in bringing sanitation facilities to all, Parivartan has enabled sanitation facility like community bathroom, soak pit construction, drainage fitting and handpump platform renovation with water outlet in about more than 100 villages in different districts of Uttar Pradesh. Until the last quarter, it has ensured the sanitation programme has covered 214 community bathrooms construction benefitting more than 2500 community members, 1461 soak pits/ handpump renovation benefitting more than 5000 community members. Additionally, to ensure effective behavioural change, more than 400 awareness drives have been conducted in villages across the state.



## IMPACT IN UTTAR PRADESH



**2,600+**  
 SANITATION  
 UNITS INSTALLED



**37,280+**  
 INDIVIDUALS TREATED



**MAKING WATER ACCESSIBLE** | DISTRICT - PRATAPGARH, VARANASI, SHRAVASTI, GORAKHPUR, AYODHYA, PRAYAGRAJ, AGRA, MATHURA, BAHRAICH

In numerous regions of Uttar Pradesh, the critical issue of water scarcity, exacerbated by alkaline groundwater, posed a severe challenge. Traditional approaches, such as installing handpumps or attempting deep boring, proved unsuccessful due to cost constraints. In response, Parivartan collaborated with partners like PANI, ACF, SSK, S M Sehgal, and GEAG to introduce community-managed Jal Minars in the district. Overcoming initial hurdles of expenses and lack of electricity, Parivartan successfully drilled 160-200 feet deep bores and erected tanks with a capacity of 5000 litres. This initiative has led to the construction of more than 100 Jal Minars in Uttar Pradesh, significantly benefiting over 5400 families.



**SOLID WASTE MANAGEMENT** | DISTRICT - LUCKNOW, UNNAO

India generates more than 2,00,000 tonnes of Municipal solid waste every day from households, commercial enterprises, educational institutions, and corporate offices. Most of this waste is mixed and hence very little of it gets recycled. Mixed waste is dumped at unauthorized landfills and often burnt, polluting the surroundings with harmful emissions. To mitigate this issue, HDFC Bank Parivartan along with SAAHAS is working in 80 villages of Uttar Pradesh by setting up sustainable infrastructure for solid waste management. The main objectives of the intervention are that the solid waste generative should be segregated at the source. It should be managed locally without any open burning and rejecting any disposal to take place in a scientific landfill. The project will focus on awareness generation and behaviour change of Gram Panchayats during the project tenure. The composting center will be renovated/ constructed as per need and the GPs will be involved in day-to-day operations so that whole process of collection, segregation and right disposal takes place in a sustainable manner.





# FINANCIAL LITERACY AND INCLUSION

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

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



## IMPACT IN UTTAR PRADESH



**1.40+ Lakh**  
 FINANCIAL LITERACY  
 CAMPS CONDUCTED



**9.28+ Lakh**  
 PEOPLE REACHED



# STORIES OF PARIVARTAN

## CAPABILITY BUILDING OF MARGINAL FARMERS THROUGH FARMER FIELD SCHOOLS

**LOCATION: DISTRICT SHRAVASTI**  
**BENEFICIARY: 148 SMALLHOLDER FARMERS**

### THE CHALLENGE

Marginal farmers of Shravasti, one of the most flood-prone districts of Uttar Pradesh, constitute 80% of the district's farming population. These small farm holders lived in perpetual poverty as they faced the dual hardships of high input costs and low earnings. Government's efforts had failed to improve their condition and they were unaware of new farming methods, technology, and government schemes.

### OUR INTERVENTION

HDFC Bank Parivartan, launched an intervention to build capability in marginal farmers of Shravasti. The intervention helped establish 8 Farmer Field Schools (FFS) to introduce the latest farming best practices, technology and skills to marginal farmers through hands-on training and practical demonstrations. Farmers visited fields of several progressive farmers, agricultural universities, government departments such as Krishi Vigyan Kendra and Horticulture Department to learn the latest farming techniques and processes.

### THE RESULT

Today, small marginalised farmers of Shravasti have been empowered through facilitator farmers led training that has combined traditional farming knowledge with modern scientific knowhow to promote sustainable agriculture, natural resource management, food security, enhanced income and better livelihoods. The participatory process has improved gender equality and social cohesion in farming communities. Farmers have learnt new techniques such as jute bag farming, multilayer farming, crop residue mulching, azola farming, floriculture, organic composting and green net home nursery. They now use technologies like portable nursery raising, portable backyard gardening, solarization and time-space management to enhance their yields and incomes.





# STORIES OF PARIVARTAN

## ADOPTING MODERN FARMING PRACTICES FOR FARMERS' GROWTH

**LOCATION: DISTRICT GORAKHPUR**  
**BENEFICIARY: USHA DEVI**

### THE CHALLENGE

Usha Devi, a farmer from Thakurpur Village no 2, is a widow with three children. She has a farm holding of 1.2 acres where she cultivated paddy and wheat using traditional farming methods. The harvest was barely able to feed her own family and there was no surplus income to support her family's financial needs. She had to turn to daily wage labour to support her family.

### OUR INTERVENTION

HDFC Bank Parivartan, in association with PANI, launched an intervention under HRDP to train small farmers on modern practices such as multi-layered vegetable cropping through the trellis model. Usha Devi was provided with 30 pieces of bamboo to build a machan, GI wire, rope and high yield seeds of cucumber and bottle gourd. She was provided complete technical knowhow on the process to build a machan in the farm and all best practices related to multi-layered farming. She was also provided with a solar mobile GI unit for irrigation.

### THE RESULT

Today, Usha Devi and her family successfully harvest vegetable crops in their farm using the trellis model. They were able to sell 30 quintals of cucumber, earning Rs. 60,000 for the same. Additionally, they are getting ready to sell another harvest worth Rs.65,000/-. The cost of irrigation has drastically reduced with the use of solar energy and they also have surplus income now. Their overall lifestyle has improved greatly.





# PARIVARTAN HIGHLIGHTS

## TREE PLANTATION DRIVE HELD

HDFC Bank Parivartan and The Aga Khan Foundation (India) held a tree plantation drive across 45 intervention villages in Lakhimpur, Sitapur, and Bahraich in Uttar Pradesh. 500 trees were planted in each of these villages. Saplings of Mango, Guava, Jackfruit, Neem, Gooseberry, etc; were distributed to individual farmers, while fruit-bearing trees were also planted within school premises. Additionally, a Miyawaki forest has been established in the Jataha village of Sitapur.



## HANDOVER CEREMONY OF SMART SCHOOLS HELD

The handover ceremony of 30 smart schools of Varanasi, developed under HDFC Bank Parivartan's Smart School Development Project in collaboration with Ambuja Cement Foundation, was held in Varanasi, Uttar Pradesh. The schools feature digital class rooms, science lab, modern libraries, sports kit, water coolers, etc. to support the holistic development of students.



## HDFC BANK PARTNERED WITH KHAN ACADEMY INDIA FOR IMPROVING EDUCATION

HDFC Bank Parivartan has partnered with Khan Academy India for implementing its programme on improving learning outcomes in Maths for students in JNVs, Uttar Pradesh and Bihar. The Bank's grants have helped expand and deepen the academy's work in Uttar Pradesh with the Department of Basic Education. Khan Academy India will roll out the programme in 48000 schools in Uttar Pradesh across Class 6-8.





# 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

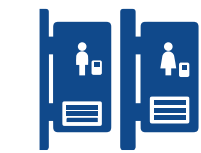
Our sanitation projects have actively championed the Swachh Bharat cause, focusing not only on providing related infrastructure but also on fostering behavioural changes towards better health & hygiene standards.

## 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



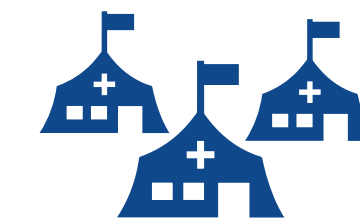
**1,810+**

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

- Peoples Action For National Integration
- Aga Khan Foundation
- Sahbhagi Shikshan Kendra
- Gorakhpur Environmental Action Group: GEAG
- Ambuja Cement Foundation
- BAIF Institute of sustainable livelihood and development
- SRIJAN
- Centre For Advance Research And Development
- End Poverty
- S M SEHGAL FOUNDATION
- Manjari Foundation

### Promotion of Education

- Participatory Action For Community Empowerment
- Sri Aurobindo Society
- Learning Links Foundation

### Skill Training and Livelihood Enhancement

- Head Held High Foundation
- Sarthak Education Trust
- Centum Foundation
- Sambhav

### Healthcare and Hygiene

- Saahas