



**CREATING
 SUSTAINABLE
 COMMUNITIES IN
 UTTAR PRADESH**

As of June 2023



- 2
 ZERO
 HUNGER

- 3
 GOOD HEALTH
 AND WELL-BEING

- 4
 QUALITY
 EDUCATION

- 5
 GENDER
 EQUALITY

- 6
 CLEAN WATER
 AND SANITATION

- 7
 AFFORDABLE AND
 CLEAN ENERGY

- 8
 DECENT WORK AND
 ECONOMIC GROWTH

- 12
 RESPONSIBLE
 CONSUMPTION
 AND PRODUCTION

- 13
 CLIMATE
 ACTION




Parivartan In Uttar Pradesh

2.0+ CRORE LIVES IMPACTED

RURAL DEVELOPMENT



14,189+
SOLAR LIGHTS
INSTALLED



74,547+
FARMERS TRAINED
HRDP+FDP



4,300+
BIOMASS STOVES
PROVIDED



6,461+
KITCHEN GARDENS
CREATED



1,065+
WATER CONSERVATION
STRUCTURES CONSTRUCTED

PROMOTION OF EDUCATION



750+
SCHOOL INFRASTRUCTURES
CONSTRUCTED



77.93+ Lakh*
STUDENTS
IMPACTED



80,790+*
SCHOOLS REACHED



6.82+ Lakh*
TEACHERS
BENEFITTED

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



94,960+
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

Focused Development Programme	Holistic Rural Development Programme	
Districts	Districts	No. of Villages
Varanasi	Bahraich	15
Chitrakoot	Sitapur	15
Lucknow	Lakhimpur	15
Gautam Buddha Nagar	Agra	15
Raebareli	Varanasi	15
Prayagraj	Kaushambi	15
Ghaziabad	Lalitpur	10
Kanpur	Saharanpur	15
Agra	Bulandshahr	15
Aligarh	Shrawasti	15
	Gorakhpur	15
	Pratapgarh	15
	Ayodhya	15
	Mathura	15
	Chandauli	15
	Jhansi	15

*Inclusive of immediate & extended beneficiaries

*Impact numbers as of March 2023



RURAL DEVELOPMENT

Promoting holistic rural development of communities

KEY INTERVENTIONS

STRENGTHENING COMMUNITY SEED BANK | DISTRICTS - PRAYAGRAJ, GORAKHPUR, AYODHYA, SHRAVASTI, JHANSI, CHITRAKOOT, BULANDSHAHR

Parivartan with Shramik Bharti is promoting natural farming that is based on use of traditional seeds and local resource based agriculture. These seed banks will be provided with traditional seeds, racks, storage containers, weighing scales and hand operated tools for farm operations. The beneficiaries will receive seeds for three crop seasons: Rabi, Kharif and zaid for their farms and Kitchen Gardens. These community seed banks will serve as local resources as well as extension centres for natural and sustainable farming comprising agri-tool banks, training material and community space for meetings.



IMPACT IN UTTAR PRADESH



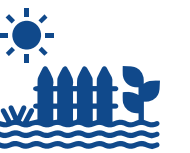
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4,300+
 BIOMASS STOVES
 PROVIDED



6,461+
 KITCHEN
 GARDENS
 PROMOTED



1,065+
 WATER CONSERVATION
 STRUCTURES CONSTRUCTED



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

Gorakhpur region comprises a large number of marginalised farmers who have small landholdings. Due to the unavailability of good irrigation facilities farmers were forced to restrict themselves to paddy and wheat cultivation. Parivartan along with PANI Sansthan with an aim to aid installed 5 units of solar based group irrigation units in 5 villages of the Gorakhpur cluster. After the intervention, 100+ 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.

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 has 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.

INSTALLING WASTE MANAGEMENT EQUIPMENT FOR WASTE REMOVAL | DISTRICT - VARANASI

The Kashi Vishwanath Corridor covers an area of 5,000 hectares that sees a larger number of footfalls every year. To ensure better waste management, HDFC Bank Parivartan has extended its support to the Kashi Vishwanath Special Area Development Board to procure waste management equipment that will improve cleanliness and air quality in the area. This will lead to complete transformation of the corridor by enhancing the temple complex and in turn boost tourism.



PROMOTING RENEWABLE ENERGY THROUGH SOLAR PANELS | DISTRICT - LUCKNOW

HDFC Bank Parivartan, with the aid of the government, will support the energy dynamics of educational institutions in Uttar Pradesh through sustainable environmental interventions. The main objective of the project is to promote renewable energy, through deployment of solar infrastructure like solar panels in premises of National PG College, Lucknow. The intervention of installing 150 solar panels will help more than 2500 students, promoting a cleaner environment, reducing running costs and decreasing dependence on pollution causing fossil fuels.



EMPOWERING RURAL COMMUNITIES THROUGH FLORICULTURE | DISTRICT - SITAPUR

To encourage small farmers to earn better incomes from their farms, Parivartan, in association with the Aga Khan Foundation (India) launched an intervention to train and upskill farmers in farming best practices and alternative farming techniques. As part of the intervention, farmer Mahesh from Village Gazipur was encouraged to take up floriculture in his farm. He was provided with the required training, gladiolus bulbs and continuous hand holding. Due to the exposure, Mahesh harvested 5647 flowers and 5492 healthy bulbs from the very first harvest in his 0.12 acre land. He was also provided access to fair markets to sell his produce where he earned a price of Rs. 5 per flower. He earned a profit of more than Rs. 17,000/- from this harvest; an increase of nearly seven times his usual profit. The intervention involving 15 farmers, earned a cumulative profit of Rs. 1.91 lacs from 1.52 acres of farmland. It has inspired a new way of sustainable income generation in the local rural community.

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.



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

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



80,790+*
 SCHOOLS
 REACHED



6.82+ Lakh*
 TEACHERS
 BENEFITTED



77.93+ Lakh*
 STUDENTS
 IMPACTED



750+
 SCHOOL
 INFRASTRUCTURES
 CONSTRUCTED

*Inclusive of immediate & extended beneficiaries





ZERO INVESTMENT INITIATIVE IN EDUCATION INITIATIVE (ZII EI)

ZII EI is one of the largest programmes to facilitate wide-scale, systematic implementation of grassroots innovations to improve existing systems & processes at minimal cost. In Uttar Pradesh, more than **12,180 education officers** have been oriented under it, while **over 79,670 schools** are now implementing innovative ideas. The ground-breaking initiative has thus far reached more than **77.24 Lakh students** across the state.

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

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.



SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

KEY INTERVENTIONS

FIGHTING UNEMPLOYMENT THROUGH SKILL DEVELOPMENT | DISTRICT - LUCKNOW, NOIDA, VARANASI

Parivartan has been working with the youth of Uttar Pradesh in order to develop their skills. With a focused approach, the Bank has been able to train youngsters, thus readying them to face market realities. At the micro-level, the programme consists of career counselling, sessions by experts & a robust curriculum. It also concentrates on students coming from below poverty line, thus effectively battling poverty in the state.

GENERATING LIVELIHOODS THROUGH HANDICRAFTS | DISTRICT - BADAUN

In order to provide an alternative non-farming livelihood opportunity to over a **100 women from the Badaun district**, the Bank commenced a skill training programme in weaving hand-knit rugs & provided a robust market linkage to them. Tapping their immense creativity, the women were encouraged to weave indigenous carpets & rugs that could fetch impressive prices in the market. The Bank - with the help of its implementation partner - assured monetary returns to the women through its 100% buy-back policy. In addition to earning Rs. 3,000-4,000 per month, the women were also enrolled in Self Help Groups (SHGs) to further promote saving. Parivartan even facilitated the issuing of Artisan Cards by the Development Commissioner, Handicrafts & local Nodal entities to these women, hence reinforcing their confidence.



IMPACT IN UTTAR PRADESH



94,960+

WOMEN ENTREPRENEURS TRAINED



11,495+

YOUTH TRAINED



UPSKILLING THE FUTURE | DISTRICT - LUCKNOW

Parivartan designed a project to reach the unprivileged and economically marginalised population in Lucknow 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

The project will be able to train 275 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 - PRATAPGARH

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 Pratapgarh. 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.



HEALTHCARE AND HYGIENE

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

KEY INTERVENTIONS

SANITATION FOR ALL | DISTRICT - PRAYAGRAJ, PRATAPGARH, GORAKHPUR, SHRAVASTI, CHANDAULI, AYODHYA, MATHURA, LALITPUR

Taking ahead our ongoing efforts in bringing sanitation facilities to all, Parivartan has enabled setting up of **over 2,590 hygienic sanitation units** across Uttar Pradesh. The programme has also focused on building community & school sanitation facilities. Until the last quarter, the sanitation programme has constructed over **170 sanitation units** for schools. Additionally, to ensure effective behavioural change, more than **240 awareness drives** have been conducted in villages across the state.

MAKING WATER ACCESSIBLE | DISTRICT - PRATAPGARH

Scarcity of clean water is a serious issue in many parts of Uttar Pradesh, particularly in the district of Pratapgarh where the groundwater is alkaline. Attempts at installing handpumps have failed & even deep boring wasn't possible due to the high cost of the process.

Hence, Parivartan - in partnership with People's Action for National Integration (PANI) - stepped in by establishing **2 community-managed Jal Minars** in the district. Despite initial problems of cost & unavailability of electricity, 160 feet deep bores were dug & tanks capable of storing 5000 litres were built.

Thus far, Parivartan has constructed **29 Jal Minars** in Uttar Pradesh benefiting **over 1,450 families**.



IMPACT IN UTTAR PRADESH



2,600+
 SANITATION
 UNITS INSTALLED



37,280+
 INDIVIDUALS TREATED



ENSURING ACCESS TO POTABLE WATER | DISTRICTS - PRAYAGRAJ, VARANASI, PRATAPGARH, GORAKHPUR, SITAPUR, LUCKNOW

In 20 villages in Pratapgarh and Prayagraj district, it was observed that the groundwater in the region had TDS levels ranging between 200 to 700 which rendered it unfit for drinking. Due to the same, people in the region were being diagnosed with waterborne and skin diseases. Parivartan along with PANI Sansthan with an aim to improve this situation, installed 21 units of solar based water stations in 18 villages. Today, 667 HHs have access to clean and safe drinking water.

SUPPORT TOWARDS CERVICAL CANCER VACCINATION | DISTRICTS - LUCKNOW

HDFC Bank Parivartan along with Yuva Unstoppable is providing HPV vaccines to preteen girls in Lucknow to protect them from infections. The vaccine was found to be over 99% effective at preventing pre-cancer caused by HPV types 16 or 18 in young women, which are linked to 70% of cervical cancers. It has also led to reduction in genital warts that have dropped by 88% among teen girls and 81% among young adult women.

MAKING WATER AVAILABLE THROUGH TAPS | DISTRICTS - SITAPUR, LUCKNOW

HDFC Bank implemented the Jal Jeewan Mission scheme for rural communities. The project ensured safe drinking to 40,000 people through household tap connection across 40 villages and was jointly executed by Aga Kha Foundation. The Bank also set up a village-level water and sanitation committee which was trained on operation and maintenance of the infrastructure to ensure sustainability.



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

WORLD EARTH DAY CELEBRATED

HDFC Bank Parivartan collaborated with the Earth Day Network and Ambuja Cement Foundation for the World Earth Day campaign in Uttar Pradesh and Chhattisgarh. Under this campaign, the 'Women Farmers for Earth' programme was organised in five villages. A total of 643 farmers actively participated in the campaign in Uttar Pradesh. Various activities like porter-making and quiz competitions were organised to spread the message of World Earth Day. Around 114 quiz responses were received and several trainees participated in the porter-making competition in Chhattisgarh.



PARIVARTAN

A step towards sustainable progress

99.31+ 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



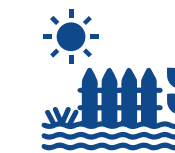
8,590+

VILLAGES COVERED
UNDER HRDP



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)

Started in 2016, the ZIEI is one of our largest programmes that encourages innovation in education across state-run schools. The project currently:

- Covers 26 states & 5 union territories
- Has reached more than 19.72+ lakh teachers
- Has submitted nearly 11.97+ lakh ideas



*Inclusive of immediate & extended beneficiaries

OVERALL IMPACT



928+
 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



10,064+
 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



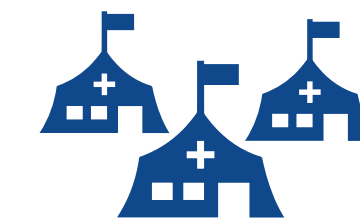
1,810+

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.



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

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

