

केन्द्रित विकास कार्यक्रम  
 के अन्तर्गत  
**कृषि यंत्रीकरण**  
 चम्पावत (उत्तराखण्ड)

Implemented by:  
**SEHGAL FOUNDATION**

**HDFC BANK**  
**PARIVARTAN**  
 A Step towards Sustainable Progress

CREATING  
 SUSTAINABLE  
 COMMUNITIES IN  
**UTTARAKHAND**



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:

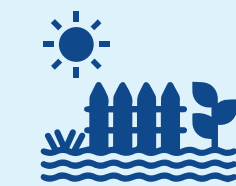
HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.

**101.13+ MILLION**  
**Lives impacted**

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



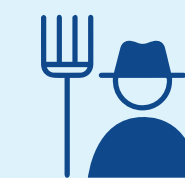
## FOCUS AREAS:



**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 Uttarakhand



# Parivartan In Uttarakhand

**9.69+ LAKH LIVES IMPACTED**

## RURAL DEVELOPMENT



**9,685+**  
 FARMERS TRAINED  
 HRDP+FDP



**190+**  
 WATER CONSERVATION  
 STRUCTURES  
 CONSTRUCTED

## PROMOTION OF EDUCATION



**18,660+\***  
 TEACHERS  
 BENEFITTED



**4,700+\***  
 SCHOOLS  
 REACHED



**2.32+ Lakh\***  
 STUDENTS  
 IMPACTED

## SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



**14,145+**  
 WOMEN ENTREPRENEURS  
 TRAINED



**4,830+**  
 YOUTH TRAINED

## HEALTHCARE AND HYGIENE



**3,130+**  
 INDIVIDUALS  
 TREATED

## FINANCIAL LITERACY AND INCLUSION



**22,980+**  
 FINANCIAL LITERACY  
 CAMPS CONDUCTED



**1.5+ Lakh**  
 PEOPLE REACHED

Focussed Development Programme	Holistic Rural Development Programme	
Districts	Districts	No. of Villages
Almora	Almora	20
Chamoli		
Champawat		
Dehradun		
Haridwar		
Nainital		
Udham Singh Nagar		

\*Inclusive of immediate & extended beneficiaries  
 \*Impact numbers as of July 2024

# RURAL DEVELOPMENT

Promoting holistic rural development of communities

## KEY INTERVENTIONS

### SOWING THE SEEDS OF SUSTAINABILITY | DISTRICT - HARIDWAR

Haridwar district, positioned along the Ganges River, grapples with the impact of abundant water resources, causing a shift towards the input-intensive Green Revolution model. Adoption of this model has led to decreased soil productivity, infertility, reduced agro-diversity, and pesticide pollution, contributing to food security concerns among farmers. In collaboration with Ambuja Cement Foundation, Parivartan intervenes in Bhagwanpur, Narsan, and Roorkee Block encompassing 106 villages. The three-year program targets 8,000 farmers. Key Focus Areas include :

- **Crop Production:** Facilitating the transition of small and marginal farmers to organic farming practices, with 2,425 farmers already embracing organic methods.
- **Certification:** Emphasis on obtaining organic certifications to assure consumers of adherence to organic production standards.
- **Market Linkages:** Establishing six Organic Resource Centers to serve as market fronts, providing both a platform for producers and chemical-free resources.

The initiative aims at creating a sustainable agricultural ecosystem by integrating organic practices, certification, and robust market connections.



## IMPACT IN UTTARAKHAND



**9,685+**

FARMERS TRAINED  
HRDP+FDP



**190+**

WATER CONSERVATION  
STRUCTURES  
CONSTRUCTED



### **RURAL DEVELOPMENT THROUGH SUSTAINABLE MEANS | DISTRICT - CHAMPAWAT**

To improve the lives of rural communities through sustainable means like natural resource management, skill development and to enhance livelihoods through rural enterprise establishment, agriculture and better rural infrastructure, HDFC Bank Parivartan, along with S M Sehgal Foundation launched an intervention for focused rural development impacting 50 villages of Block Champawat that directly benefits small and marginalised farmers and underprivileged rural families.

Under the said intervention, the following activities will be carried out.

- Promoting dairy and farm-based enterprises
- Creating rainwater harvesting structures
- Generating livelihoods through bee-farming
- Planting 5000 multi-purpose plants

The intervention will impact 6880 beneficiaries directly and another 18048 indirectly covering 1500 households.

### **REHABILITATION OF VICTIMS AT KEDARNATH | DISTRICT - RUDRAPRAYAG**

Kedarnath is a Himalayan region of great religious significance. In 2013 it was hit by a massive natural calamity that killed many and impacted the survivors adversely. HDFC Bank Parivartan, in association with Shri Kedarnath Utthan Charitable Trust will be working to rehabilitate the victims of the natural calamity including family members of those who lost their lives in the disaster and also the survivors and their family members. 9 Pilgrim Accommodation Blocks are being built using disaster-proof, resilient design to offer a comfortable and secure stay to visitors. The construction, re-construction, development, redevelopment, and renovation of all infrastructure at Kedarnath Dham will be carried out meticulously.





**PROMOTING CLIMATE FRIENDLY FARM PRACTICES | DISTRICT - UDHAM SINGH NAGAR**

HDFC Bank Parivartan is working with Manjari Foundation in bringing the best of modern science and old-world knowledge for the betterment of farming communities of the Himalayan state. On one hand vegetable farming, horticulture and floriculture will be introduced to farmers in a chemical-free ecosystem and on the other hand they will be supported with farm ponds, sprinkler systems, solar irrigation pumps and streetlights. Collectives like agriculture production centres, poly houses and custom hiring centres will be boosted and Ajivika Sakhis will be stationed at the village resource centres. These initiatives will improve the lives of 24,300 people in more than 6000 rural households and inspire many more to continue farming.



**LIVELIHOOD ENHANCEMENT THROUGH NATURAL RESOURCE MANAGEMENT | DISTRICT - NAINITAL**

Rural populations stand to gain massively by deployment of solar energy solutions and chemical free farming practices. They also benefit greatly from strong village level institutions. With these learnings, HDFC Bank Parivartan has tied up with S M Sehgal Foundation to holistically develop 40 target villages through multi-pronged interventions that ultimately aim at stronger rural systems. This includes:

- Installation of 400 solar street lights
- Implementation of 11 solar-powered lift irrigation systems
- Construction of 40 farm ponds for irrigation purposes
- Plantation of 13,000 multipurpose trees
- Development of 185 nano orchards
- Establishment of 5 Farmer Field Schools
- Conversion of 220 acres of land to chemical-free farming
- Distribution of 100 solar spray pumps to farmers
- Training of 50 farmers in micro-irrigation techniques
- Formation of 11 Water User Groups in areas with new irrigation systems
- Mobilisation of farm animals with assistance from 36 Gram Sakhis
- Conducting awareness programs on animal nutrition and deworming
- Provision of basic advisory services by Gram Sakhis
- Organisation of 130 compost pit demonstrations

These interventions will benefit more than 3500 households with a population of nearly 10,000 people.





### REVIVING RESILIENCE: TRANSFORMING LIFE IN BORDER VILLAGES

HDFC Bank Parivartan and Himmotthan Society are addressing the challenges faced by remote border villages, aiming to improve living standards for 1,200 families across Ladakh, Himachal Pradesh, and Uttarakhand. Key initiatives include:

- Establishing Smart Schools equipped with modern technology to enhance the quality of education.
- Installing 10 kW off-grid solar power systems and solar streetlights to create solar-powered villages.
- Refurbishing water reservoirs and rehabilitating irrigation canals to secure water resources.
- Distributing premium seeds for high-value crops and durable plastic mulch to boost agricultural productivity.

This project is focused on fostering sustainable energy, improving education, ensuring water security, and advancing agricultural development for a brighter future in rural communities.

### REVITALISING RURAL LIVELIHOODS | DISTRICT - ALMORA

HDFC Bank Parivartan and SUVIDHA are revitalising rural livelihoods in the agricultural regions of Bihar, Uttar Pradesh, and Uttarakhand, targeting 3,500 marginal farmers. Key initiatives include:

- Forming and empowering Village Development Committees (VDCs), Producer Groups, and Farmer Producer Organisations (FPOs).
- Providing agricultural inputs and promoting sustainable farming practices, including organic methods and integrated pest management.
- Strengthening water storage and rainwater harvesting systems to improve water availability.
- Expanding agricultural mechanisation through farm tool banks, including power tillers, weeders, and threshers.

This initiative aims to enhance agricultural productivity, support community enterprises, and ensure sustainable economic growth in rural areas.

### ENHANCING HIMALAYAN AGRICULTURE FOR SUSTAINABLE DEVELOPMENT | DISTRICT - ALMORA

HDFC Bank Parivartan and Himmotthan Society are addressing agricultural challenges in the hilly regions of Almora, Uttarakhand, aiming to uplift 2,500 families in 40 villages. Key initiatives include:

- Promoting farm-based enterprises, including training in spice cultivation, pulse cultivation, orchard establishment, and medicinal plant cultivation.
- Developing value chains for mountain dairy, backyard poultry, and goat farming.
- Forming producer collectives and strengthening market linkages for better supply chain management.
- Enhancing agricultural productivity through improved farming practices and sustainable development efforts.

This project aims to boost agricultural productivity, improve livelihoods, and ensure sustainable development in the Himalayan region.



# PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

## KEY INTERVENTIONS

### ZERO-INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES (ZIEI)

Zero-Investment Innovations for Education Initiatives is one of the largest ever programmes to facilitate wide-scale, systematic implementation of grassroots innovations that can improve existing systems & processes at minimal cost. In Uttarakhand, **21 education officers** have been oriented for this programme, while as many as **4,607 schools** are implementing its innovative ideas.

### PROGRESS THROUGH DIGITISATION | DISTRICT - ALMORA

Breakthroughs in digital technology have opened up numerous avenues for the education sector in India. Realising the potential positive impact that it may have on the more socio-economically vulnerable sections, Parivartan introduced 6 smart classrooms to government schools across Almora, Uttarakhand. Besides upgrading the classroom with requisite infrastructure - including digital projectors preloaded with curriculum-based content & interactive boards - the classes were also made more vibrant & student-friendly. Teachers were additionally trained on the effective usage of the classroom technology.



\* Inclusive of immediate & extended beneficiaries

## IMPACT IN UTTARAKHAND



**18,660+\***

TEACHERS BENEFITTED



**4,700+\***

SCHOOLS REACHED



**2.32+ Lakh\***

STUDENTS IMPACTED





# SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling people in their occupations & training them for placement

## KEY INTERVENTIONS

### TRAINING FOR A BETTER FUTURE | DISTRICT - HARIDWAR

Parivartan's focused upskilling program in Uttarakhand is transforming the socio-economic landscape for underprivileged communities. This comprehensive initiative, aligned with government norms, involves rigorous community scouting to identify potential candidates. The program encompasses career counseling, soft skills development, technical and theoretical training, exposure visits, and computer/digital literacy with basic English. By adhering to a scientific approach, candidates and their parents are actively involved and encouraged to participate. Parivartan operates two skill development centers in Haridwar and Roorkee, aiming to mobilize, train, and place unemployed rural youth in successful organizations. The courses offered align with market dynamics, resulting in a remarkable 70% placement rate. To date, the program has trained 1070 candidates, with 742 successfully securing placements, fostering sustainable opportunities for improved livelihoods.



## IMPACT IN UTTARAKHAND



**14,145+**  
 WOMEN ENTREPRENEURS  
 TRAINED



**4,830+**  
 YOUTH TRAINED



**KEEPING THE WILDERNESS AT BAY WITH THE HELP OF BEES** | DISTRICTS - HARIDWAR, CHAMOLI

Beekeeping is one of many low-investment & low-input businesses, providing both farmers & beekeepers a viable livelihood opportunity. Parivartan is hence promoting beekeeping to not only provide an alternative earning avenue, but also help farmers safeguard their produce from wild animals. In villages like Baharpeeli, animal-human conflicts remain a pressing issue. Since wild animals keep themselves away from the bees, beekeeping is steadily becoming an attractive livelihood option that brings multiple benefits: especially given that bees are responsible for pollinating organically grown crops, hence enhancing agricultural productivity.

HDFC Bank organised several exposure visits & training programmes for the beneficiaries. The Bank has also collaborated with the Uttarakhand Government for organising workshops. The honey produced through beekeeping will not only be an added source of income but the business itself will also contribute towards the upkeep of the ecosystem.

**COMPREHENSIVE YOUTH SKILL DEVELOPMENT PROGRAMME** | DISTRICTS - DEHRADUN, HALDWANI

Marginalised youth can be integrated into the mainstream society by timely skill development. This not only creates job opportunities for them but also inspires others in the community to upgrade their skill levels. HDFC Bank Parivartan along with Sambhav Foundation aims to provide sustainable livelihood opportunities to 3000 youth in Uttarakhand through a comprehensive skill development programme for jobs such as:

- Credit Processing Officer
- Business Correspondent
- Business Facilitator
- Retail Sales Executive,
- Food & Beverages Service-Steward

Based on their aspirations, candidates will be trained and certified in these courses. They will also be supported in securing job placements.



## SUSTAINABLY EMPOWERING PERSONS WITH DISABILITIES (PWD) | DISTRICTS - HARIDWAR

HDFC Bank Parivartan and Sarthak Educational Trust are empowering 1,575 youth with disabilities across Uttar Pradesh and Uttarakhand, providing them with skills and employment opportunities. Key components include:

- Establishing Sector Skill Labs to offer practical training in IT, Hospitality, Organised Retail, E-commerce, and Telemarketing.
- Offering sector-specific training, pre-employment preparation, and continuous assessments.
- Providing vocational training and placement support to ensure sustainable employment.
- Promoting financial independence through tailored employability trades.

This initiative focuses on skill development and livelihood enhancement, ensuring that disabled youth achieve financial independence and excel in their careers.



# HEALTHCARE AND HYGIENE

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

## IMPACT IN UTTARAKHAND



**3,130+**  
INDIVIDUALS TREATED



# FINANCIAL LITERACY AND INCLUSION

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

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



## IMPACT IN UTTARAKHAND



**22,980+**  
 FINANCIAL LITERACY  
 CAMPS CONDUCTED



**1.5+ Lakh**  
 PEOPLE REACHED

# STORIES OF PARIVARTAN

## HARVESTING PROSPERITY

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**LOCATION: CHAMPAWAT**  
**BENEFICIARY: MRS. REKHA DEVI**

**THE CHALLENGE:**

Rekha's family owns 1 acre of cultivable land at the Tapniwal village. The entire family's livelihood depends on the vegetables cultivated on this land, mainly tomatoes. However, heavy rains in the area often affected their crops and they suffered huge losses.

**OUR INTERVENTION:**

Rakha has been a member of the Shiv Shakti Farmer Interest Group (FIG) supported by HDFC Bank Parivartan and S M Sehgal Foundation. The field specialist from the FIG advised Rekha and other farmers to use low-cost staking and bio-fungicides in their crops to address the issue. They were also provided 110 bamboos, 10 kg G.I wires, 3kg Jute twine and on field training on the correct procedure for land preparation, spacing, time to time pruning, symptoms of diseases and use of staking.

**THE RESULT:**

Rekha's tomato yield has more than doubled and the produce is of much better quality. She is also able to fetch a better price at the market leading to a significant increase in income.



# STORIES OF PARIVARTAN

## SELF-SUSTENANCE THROUGH DAIRY FARMING

**LOCATION: ALMORA**

**BENEFICIARY: MRS. BABITA DEVI**

**THE CHALLENGE:**

Mrs Babita devi is the sole breadwinner for her family that resides in the Palla Nakot village. The yield from her local breed milch animal wasn't even enough for the family's requirement, let alone selling it in the market. Her husband is a daily wage labourer and would be employed only in winter months for a meagre sum.

**OUR INTERVENTION:**

HDFC Bank Parivartan and Himmothan Trust supported Babita to purchase a buffalo along with providing the necessary training and technical inputs required for dairy farming. Animal health services camps were organised in her village and she was taught about maintaining the right balance of green and dry fodder throughout the year.

**THE RESULT:**

Babita now earns a whopping 96,000 from her buffalo. She has also purchased another milk animal from her profits and is planning to expand her business even further. She is extremely proud of the fact that now she doesn't have to ask for money from anyone.



# PARIVARTAN HIGHLIGHTS

## RELIEF MATERIALS SENT TO DISASTER-AFFECTED AREAS

As part of HDFC Bank Parivartan, relief materials were sent to the disaster-affected areas of Joshimath in Uttarakhand on March 23, 2023. Hon'ble Chief Minister Shri Pushkar Singh Dhami flagged off the vehicles carrying relief materials for the affected areas from the Chief Minister's Camp Office. The Chief Minister thanked HDFC Bank and Manav Seva Samaj Sanstha for this initiative.





# 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



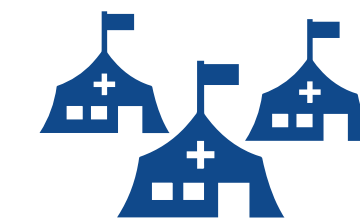
**1,810+**

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.





## IMPLEMENTATION PARTNERS

### Rural Development

- Ambuja Cement Foundation

### Promotion of Education

- Sri Aurobindo Society

### Skill Training and Livelihood Enhancement

- Ambuja Cement Foundation
- Himmothan Society
- S M Sehgal Foundation
- Himalayan Action Research Centre
- Sambhav Foundation
- Manjari Foundation