



**CREATING
SUSTAINABLE
COMMUNITIES IN
ODISHA**

As of March 2020

PARIVARTAN

A step towards progress

78 MILLION lives impacted











HDFC Bank's 'Parivartan' aims to contribute to the social and economic development of the community by mainstreaming economically and socially challenged groups and drawing them into the cycle of growth, development and empowerment. We work to develop an ecosystem for communities to help them grow and sustain. The Bank, through various partnerships, is committed to identifying and supporting programmes that seek to develop and advance the community. Our work is concentrated in 5 key focus areas.



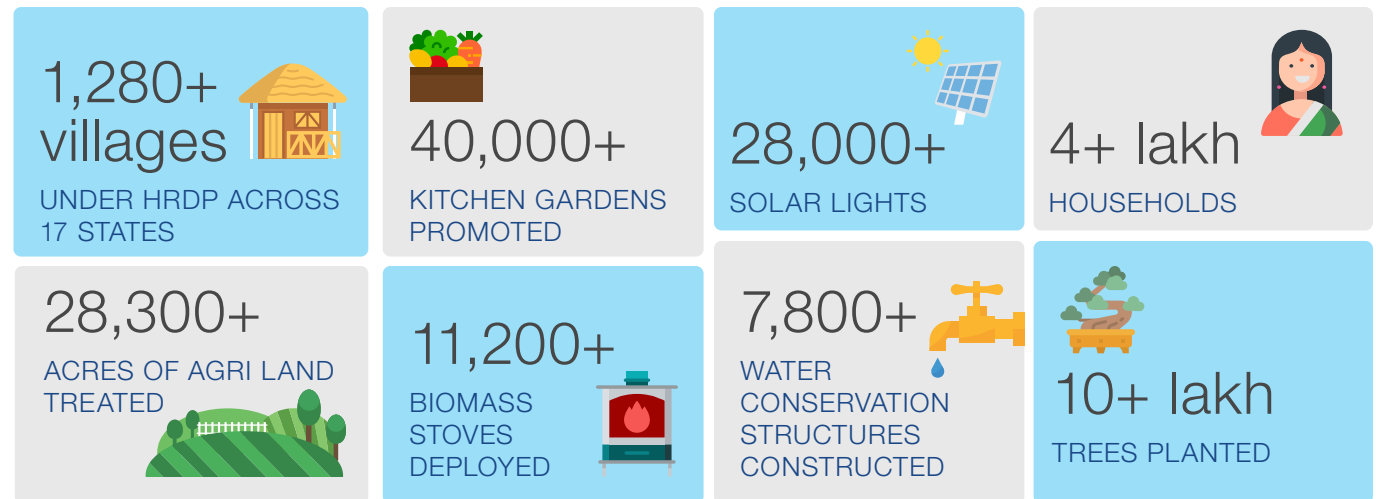
1 RURAL DEVELOPMENT

We believe that development is possible only if our villages are a part of the economic prosperity. It is this belief that drives the Bank's **Holistic Rural Development Programme (HRDP)**. The programme identifies and addresses critical needs of each village through interventions designed after consultation with the village community and other stakeholders.

KEY INTERVENTIONS

-  Improving school infrastructure and promoting quality education
-  Constructing household sanitation units
-  Promoting health through health camps and awareness sessions
-  Training and demonstration of sustainable agricultural practices
-  Introducing alternate sources of livelihood such as livestock management and entrepreneurship activities like embroidery, masala making, toy manufacturing, etc.
-  Increasing awareness and implementing measures towards soil and water conservation
-  Improving access to water for drinking and irrigation
-  Promoting alternate energy sources like solar, biogas and biomass
-  Providing youth with job-oriented training
-  Conducting financial literacy sessions in the community






OVERALL IMPACT



2 PROMOTION OF EDUCATION

Our Bank's education programmes are structured to promote learning by creating a conducive and effective learning environment in schools. These programmes are spread across a wide geography and have covered more than 600 schools.

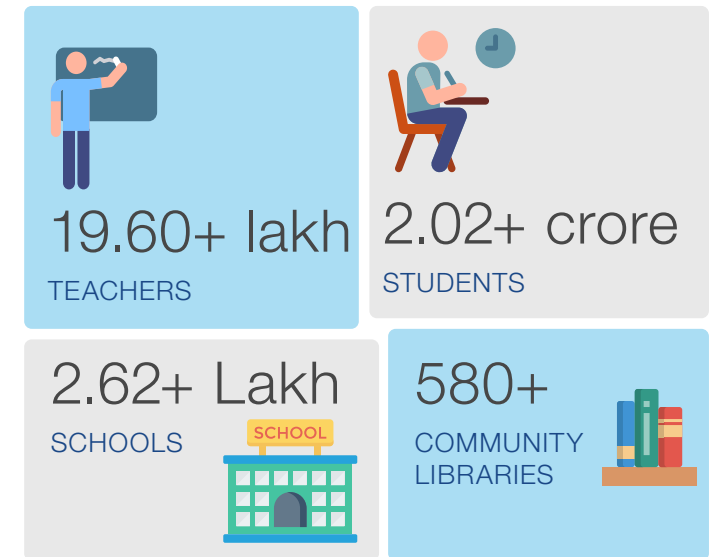
KEY INTERVENTIONS

-  **Improving school infrastructure:** Refurbishment, library set up, science labs, sports material, etc.
-  **Training teachers:** Training in alternate pedagogy and soft skills
-  **Promoting innovation:** Identification and replication of innovative practices
-  **Ensuring quality education:** Remedial classes, learning camps, Teacher Learning Material, etc.
-  **Special scholarships:** Educational Crisis Scholarship Support

One of our largest programmes is the **Zero-Investment Innovations for Education Initiatives (ZIIEI)**, which recognises and encourages innovation in education across state-run schools. Started in 2016 with a pilot in Uttar Pradesh, the project now covers over 20 states and 5 union territories. More than 17 lakh teachers have been reached and close to 10.40 lakh innovative zero-cost ideas have been submitted.



OVERALL IMPACT



*Inclusive of immediate and extended beneficiaries.

3 SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Our Bank supports multiple projects that are focused on competency-based skill-oriented training and placements, capacity building, promoting entrepreneurial activities and upskilling for agricultural and allied practices. Our **Sustainable Livelihood Initiative (SLI)** has made a difference in the lives of lakhs of women at the Bottom of the Pyramid by creating long-term sustainable solutions through Self Help Groups (SHGs) and Joint Liability Groups (JLGs).



KEY INTERVENTIONS

- 👉 Placement-linked skill training for youth
- 👉 Promoting livelihoods and entrepreneurship through training in embroidery, candle and toy production, masala making etc. for women
- 👉 Provision of capacity building, financial literacy and market linkages for women

OVERALL IMPACT

7.80+ lakh 
WOMEN ENTREPRENEURS CREATED

1.60+ lakh 
INDIVIDUALS TRAINED

7,500+ 
SHGS FORMED/TRAINED







4 HEALTHCARE AND HYGIENE

Our Bank has been actively championing the cause of Swachh Bharat through our sanitation projects. Our focus is not only on providing sanitation infrastructure but also on fostering a behavioural change towards better health and hygiene standards.



KEY INTERVENTIONS

-  Championing Swachh Bharat through awareness, behavioural change and construction of toilets
-  Promoting health through health camps and generating awareness about nutrition
-  Providing clean drinking water
-  Our Bank conducts an annual blood donation drive which has been recognised by Guinness World Records as the largest effort of its kind for collecting the highest units of blood in a single day. Approximately 18.58 lakh units were collected as of December 2019.

OVERALL IMPACT

28,800+

TOILETS CONSTRUCTED



18.58+ lakh

UNITS OF BLOOD DONATED



1,800+

SANITATION DRIVES



1.18+ lakh

PEOPLE BENEFITTED THROUGH HEALTH CAMPS



5 FINANCIAL LITERACY AND INCLUSION

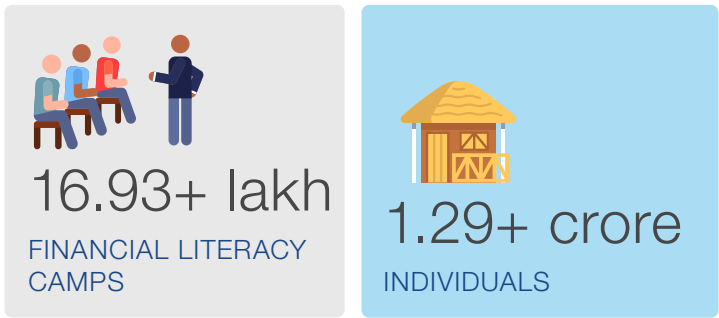
Financial literacy is the first step towards real financial inclusion. Our Bank conducts financial literacy workshops for communities to enable them to make smart financial decisions and sustain themselves. Our Bank also disseminates information on general banking, credit counselling and digital banking in schools and colleges, and among pensioners and senior citizens.



KEY INTERVENTIONS

- Financial literacy through camps
- Promotion and capacity building of Self Help Groups

OVERALL IMPACT





OUR FOOTPRINT IN ODISHA

31.08+ lakh LIVES IMPACTED

RURAL DEVELOPMENT

Promoting holistic development of rural communities

KEY PROJECTS

Through our Holistic Rural Development Programme we are working to create sustainable communities in over **65 villages across 4 districts in Odisha reaching over 17,329 households.**

As per the 2011 census, 83.31 per cent of the total population of Odisha lives in rural areas and almost 40 per cent of its population belongs to SC/ST communities. Odisha can be divided into two regions – coastal and inland districts. The former is fertile with a high agricultural yield capacity but the inland districts are remote, hilly and barren with little forest cover and largely inhabited by SC/ST communities. These issues have restricted their access to social and economic development opportunities.

HDFC Bank’s Holistic Rural Development Programme in Odisha aims to impact the lives of communities in 65 villages in the districts of Rayagada, Kalahandi, Nayagarh and Ganjam. This is being done by mainly introducing sustainable agriculture practices and technology to help them with their livelihood and thus overcome the obstacles to development.

IMPACT IN ODISHA



13,900+

FARMERS TRAINED

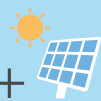
10,200+

KITCHEN GARDENS



730+

SOLAR LIGHTS



12,700+

TREES PLANTED



1,350+

ACRES OF AGRICULTURAL LAND TREATED



DISTRICTS	NO. OF VILLAGES
Kalahandi	19
Nayagarh	17
Ganjam	14
Rayagada	15



PROMOTION OF EDUCATION

Creating a conducive learning environment in communities across the country to promote learning

KEY PROJECT

REBUILDING SCHOOLS AFFECTED BY CYCLONE

Odisha suffered a huge setback because of the disastrous cyclone striking the state rendering millions homeless. HDFC Bank walked the extra mile to support the state's citizens, helping them restart their lives. Besides providing waiver of penalties on late payment of EMIs/ dues on loans, cheque bounces and credit card etc to its customers, the Bank vowed to undertake the massive task of rebuilding over 20 schools in coordination with Government of Odisha under Parivartan. The project focused on a complete infrastructural upgrade in order to restore normalcy and promote quality education.

IMPACT IN ODISHA

14,900+
STUDENTS



200+
INFRASTRUCTURE CREATED



**Representative of extended beneficiaries.*



SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling people in their occupations and training them for placement

KEY PROJECTS

SKILL ENHANCEMENT OF YOUTH

Our Bank inaugurated its very own Skill Training and Enhancement Centre in Bhubaneswar in February 2018. The project was initiated to alleviate the economic condition of youth from the city by enhancing their employability. The training programme consists of a career aptitude test and individual counselling for students to help them choose their careers. Youths are trained to work in the retail industry or food and beverage industry or to work as general duty healthcare assistants and customer care executives.

Special career fairs called 'Kaushal Mela' are organised to create an all-in-one job search platform. The skill development initiative not only engages with the youth but also their parents, as their participation in the growth of their children is extremely vital. A total of 4,170 candidates have been trained since the inception. So far, 3,053 have been placed in diverse companies from the healthcare, financial, telecom and hospitality sector.



IMPACT IN ODISHA

21,200+

WOMEN
ENTREPRENEURS



11,600+

YOUTH TRAINED



SKILLING WOMEN

As a part of the Sustainable Livelihood Initiative, Parivartan has also imparted skill trainings to thousands of women in Odisha.

SKILL AND CAPACITY DEVELOPMENT OF FARMERS

The project is designed to strengthen community-owned institutions such as farmer federations and co-operatives, and producer companies. It promotes the integrative value chain that further fosters sustainable processes. The project is focused on components that build community institutions, integrates the value chain in agricultural and allied occupational practices, collective marketing, processing, and value addition and branding of produce. The initiative has been able to transform the lives of over 4,700 farmers, thus, offering an enhanced economic value for their efforts. The project has also received recognition from the Odisha Government in the year 2020.



HEALTH AND HYGIENE

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

KEY PROJECTS

BUILDING SCHOOL SANITATION FACILITIES

Clean and equipped toilets are significant to any school given their direct impact on the health of the students. Parivartan has been working to enhance the lives of school students by promoting education as well as building fully equipped sanitation units. The programme focuses on providing functional sanitation units with access to clean water and electricity.

Besides positively impacting the lives of students, the sanitation project has also ensured a healthy work life for the teachers and other school staff. HDFC Bank under Parivartan has built about 175 school sanitation units in 4 districts of Odisha namely Ganjam, Kalahandi, Nayagarh and Rayagada. The project has touched the lives of over 13,329 students across 112 schools.

INTEGRATED WASH APPROACH IN WATER SCARCE VILLAGES

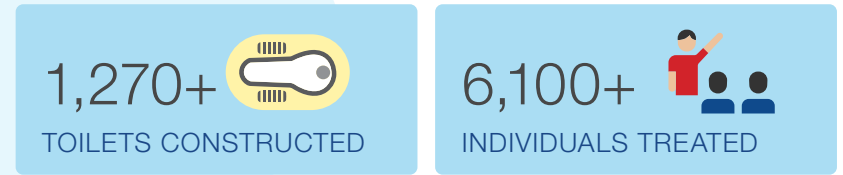
Building sanitation infrastructure only may not give the desired outcome of health and nutrition focused initiatives. The toilets administered without creating awareness about usage and other factors may fail in the long run. Hence, HDFC Bank Parivartan brought in the Integrated WASH approach, that filled the gap, thus ensuring proper utility of sanitation units.

The target villages faced seasonal water shortages, source-level drinking water shortage, improper disposal of faecal waste and inadequate nutritional intake practices. Hence, the integrated approach involved fixing all of these issues to create greater impact.

The WASH hardware or a sanitation unit was not just restricted to a functional



IMPACT IN ODISHA



toilet but was also attached with a bathroom for bathing. The unit was also connected with potable water supply. The programme created awareness on better hygiene and health practices that the villagers could adopt in terms of waste management, personal and domestic cleanliness, food safety, kitchen sanitation etc.

In addition, citizen groups were formed called Community Based Organizations (CBOs) and Village Water Sanitation Committee (VWSC) that could then look after the maintenance and sustained usage of the facility.

Thus, a comprehensive approach to sanitation improved the health and nutrition aspects of the village.

The project has covered over 229 households across Mankapalli and Similisahi villages.

FINANCIAL LITERACY AND INCLUSION

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



IMPACT IN ODISHA

1+ lakh



FINANCIAL LITERACY CAMPS

7.37+ lakh



PEOPLE

RISING ABOVE SOCIETAL RESTRICTIONS

Location: Aalubadi
village of Rayagada block

Beneficiaries:
Rajani Batraya got the
opportunity to improve
her own life and her
village's condition



The challenge: Rajani Batraya had lived a difficult life, having been socially exploited due to her scheduled caste status. She was keen to change her condition and that of her community's but her social circumstances restricted her from using her skills to bring about this change.

Our intervention: Proper support, guidance and training provided for skill enhancement gave her an opportunity to improve her abilities and skill set. She also became an active member of local bodies like the School Management Committee and AWC of government and non-government organisations. Today she is an active member of the SMC, where she helped build the school boundary, set up the school library, and digital classes.

With the support of Village Development Committee (VDC) members she improved the condition of the tribal community. With volunteers', she counseled families of school dropouts, and succeeded in bringing 11 children back to school. She worked towards making the village an alcohol-free area with the help of SHG members and the Sarpanch. She has also participated in livelihood development activities like fishery development, vegetable cultivation, and mushroom cultivation.

The right guidance and opportunities offered to her by Parivartan have enabled Rajani to bring about a positive transformation not just in her own life but in the lives of her fellow women and the village community as well.

A JOURNEY OF SELF- TRANSFORMATION TO VILLAGE DEVELOPMENT

Location: Kuli village,
Rayagada district

Beneficiaries:
K. Damayanti cultivates
mushrooms to earn a living



The challenge: K. Damayanti from Kuli village of Rayagada district, Odisha, was extremely shy and introverted. Her fear of speaking publicly made it impossible for her to share the issues faced by her and several others of the village, especially the problems of the women folk.

Our intervention: With appropriate counselling and training from our Bank's volunteers along with the community coordinator, Damayanti grew in confidence and has taken the lead in several village developmental initiatives. Her improved skills helped her get elected as the President of the Kuli SHG. She also became a member of the Village Development Committee formed by Prayatn after which she actively held meetings for the overall betterment of the village and its residents.

She made the most of the opportunities provided by Parivartan volunteers under our Holistic Rural Development Programme by becoming a beneficiary of the kitchen garden project, goat farming, and mushroom cultivation initiatives. Her success motivated other women and nearby villagers. Today, she is consulted by farmers from her own village as well as the nearby villages for guidance on mushroom cultivation. She has also arranged several awareness, health and cleanliness camps in her village.

Damayanti is today a proactive member of every village development initiative.



IMPLEMENTATION PARTNERS

Rural Development: Prayatn Sanstha, Gram Vikas, Watershed Organisation Trust

Promotion of Education: Indo Global Social Service Society, Prayatn Sanstha

Skill Development and Livelihood Enhancement: Friends Union For Energizing Lives, Access Development Services

Healthcare and Hygiene: Gram Vikas, Prayatn Sanstha