

SKILL DEVL. & LIVELIHOOD ENHANCEMENT
GOAT REARING
BENEFICIARY : PREMALATA MALICK
VILLAGE : ERABANGA NAGASAH
IMPLEMENTED BY
 **HDFC BANK**
PARIVARTAN

CREATING
SUSTAINABLE
COMMUNITIES IN

ODISHA

As of March 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.

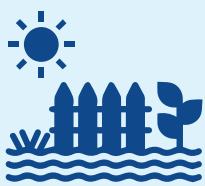
We partner with NGOs to enable socio-economic development in the lives of millions of Indians through multisectoral initiatives under our 5 key focus areas.

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.



FOCUS AREAS:



RURAL DEVELOPMENT



PROMOTION OF EDUCATION



**SKILL TRAINING AND LIVELIHOOD
ENHANCEMENT**



HEALTHCARE AND HYGIENE



FINANCIAL LITERACY AND INCLUSION

101.9+ MILLION
Lives impacted

Active in 28 STATES and
8 UNION TERRITORIES
pan India

This report provides an insight on the work done by HDFC Bank Parivartan in Odisha

Parivartan in Odisha

38.09+ LAKH LIVES IMPACTED

RURAL DEVELOPMENT



2,715+

SOLAR LIGHTS
INSTALLED



10,625+

KITCHEN GARDENS
CREATED



1,135+

WATER CONSERVATION
STRUCTURES CONSTRUCTED



36,050+

FARMERS TRAINED
HRDP+FDP

PROMOTION OF EDUCATION



52,520+*

STUDENTS
IMPACTED



310+

SCHOOL INFRASTRUCTURES
CREATED

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



32,605+

WOMEN ENTREPRENEURS
TRAINED



14,000+

YOUTH TRAINED

HEALTHCARE AND HYGIENE



1,635+

SANITATION
UNITS INSTALLED



11,700+

INDIVIDUALS TREATED

FINANCIAL LITERACY AND INCLUSION



1.22+ Lakh

FINANCIAL LITERACY
CAMPS CONDUCTED



8.75+ Lakh

PEOPLE REACHED

Focussed Development Programme		Holistic Rural Development Programme	
Districts		Districts	No. of Villages
Bargarh	Kandhamal	Bolangir	20
Bolangir	Khordha	Jagatsinghpur	15
Dhenkanal	Nuapada	Kalahandi	17
Ganjam	Puri	Kendrapara	20
Jagatsinghpur	Sambalpur	Nabarangpur	15
Jajpur	Mayurbhanj	Puri	15
Kalahandi		Rayagada	15

*Inclusive of immediate & extended beneficiaries

*Impact numbers as of March 2024



RURAL DEVELOPMENT

Promoting holistic development of rural communities

KEY INTERVENTIONS

Over 83% of Odisha’s population is rural, while nearly half of it belongs to various socially marginalised communities. Geographically the state is divided into four distinct parts - the northern plateau, central river basin, eastern hills and coastal plains. While coastal districts are fertile with a high agricultural yield capacity, the inland ones are remote, hilly & barren with very little forest cover - issues that have restricted their inhabitants’ access to socio-economic development.

Parivartan, under the **Holistic Rural Development Programme (HRDP)**, has been working toward supporting communities in across the districts of Rayagada, Kalahandi, Nayagarh, Koraput, Jagatsinghpur, Ganjam, Puri, Bolangir, Nabarangpur & Kendrapara. This is being done by introducing sustainable agriculture practices & technology to help enhance their livelihoods.



IMPACT IN ODISHA



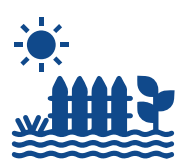
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ENHANCING LIVELIHOOD WITH PADDY CULTIVATION | DISTRICT - RAYAGADA

Parivartan along with Prayatn is helping selected farmers in 15 villages to enhance their livelihood by:

- Capacitating training sessions
- Arranging exposure visits at KVK on SRI technique by agriculture experts
- Providing good quality seeds
- Making agriculture tools and techniques like yellow trap available
- Providing expert guidance throughout paddy cultivation period

Within 3 years, 1038 farmers have adopted the SRI technique of paddy cultivation through Parivartan's intervention and have a yield of 9861 quintal paddy on 519 acres of land. They have a total income of Rs. 1.77 Crores. This has been a major enhancement in production compared to previously followed traditional methods of farming.



FORMING VILLAGE DEVELOPMENT COMMITTEES | DISTRICT - RAYAGADA

Parivartan, with an aim of sustainable development in 15 villages of Rayagada Block, created institutions that can lead change in a sustainable manner. These institutions are called Village Development Committees (VDC) and the formation of the same was undertaken at village level and was strengthened through a range of activities and processes. The process has resulted in improving community confidence, better coordination with block-level government officials, effective management of resources, providing better financial stability and enhanced market linkages and income for farmers.

CLIMATE RESILIENT AGRICULTURE TO ENHANCE LIVELIHOOD | DISTRICT - PURI

Parivartan along with Prayatn Sanstha worked in 15 villages of Puri district reaching over 6,297 households. They worked collectively to ensure socio-economic development through adaptation of sustainable agriculture methods. Climate resilience support was also provided to the beneficiaries, thus supporting lives and enhancing livelihoods of those in the coastal region of Puri.



SOCIO-ECONOMIC DEVELOPMENT FOR 20 VILLAGES | DISTRICT - BOLANGIR

Parivartan along with Gram Vikas is working on the socio-economic development of 20 villages of Bolangir district in Odisha. The following activities are being undertaken as part of the Holistic Rural Development Programme.

- Increase in farmers' income through improved farming techniques
- Establishing women led FPOs and community led enterprises
- Planting over 2400 trees
- Training on VDC strengthening
- 4600+ household to get improved sanitation facilities
- Establishing Smart Schools

The intervention will lead to better revenue generation for farmers, better education to reduce dropouts and improve the overall standard of living of the marginalised communities.

ENSURING SOCIO-ECONOMIC DEVELOPMENT | DISTRICTS - NABARANGPUR, KALAHANDI

Women from marginalised communities living in underdeveloped rural areas faced multiple issues related to livelihood development, financial freedom and employment. Partivartan along with Agramee to improve this situation worked in 15 villages of Nabarangpur and 17 villages of Kalahandi districts. In Nabarangpur, a programme to ensure socio-economic development was implemented where the beneficiaries adopted sustainable agriculture practices for food and livelihood security. Whereas in Kalahandi women centric livelihood development programmes were initiated to ensure economic empowerment and integrated community development.

CHANGING LIVES WITH SUSTAINABILITY | DISTRICT - NABARANGPUR

Nabarangpur district is one of the most backward regions and has high levels of poverty, hunger, malnutrition, distress migration and regional disparities. Additionally, the region often faces water scarcity due to which a significant proportion of the cropped area is rainfed thus making it prone to frequent droughts and low cropping intensity. Parivartan along with Agramee with an aim to aid, designed a project to be implemented in fifteen villages of Nabarangpur district. The key objective of the project is to achieve 'enhanced living conditions and reduced poverty' amongst marginalised populations. The same will be done through meticulous capacity building, securing entitlements, implementing sustainable agricultural practices to enhance production, promoting income-generation, ensuring access to education and improving community infrastructure.





METICULOUS DEVELOPMENT TO REDUCE MIGRATION | DISTRICT - KENDRAPARA

Kendrapara district is situated in the central coastal plain zone of Odisha where the primary source of livelihood is agriculture. Due to economic deprivation, subsistence insecurity and frequent natural disasters, the people in the region have adopted seasonal migration to cope. Parivartan in order to improve this situation is implementing a project in 20 villages of Kendrapara district that aims to increase the standard of living and strengthen community institutions in the region. This will be done through the Holistic Development Programme that would comprehensively focus on livelihood enhancements, promotion of livestock, natural resource management, awareness on water sanitation & hygiene, and enhanced quality of education. The project will reach 6109 households, thus positively impacting 30,923 individuals across 20 villages.

ENHANCING LIFE AND LIVELIHOOD | DISTRICT - BALANGIR

Agriculture supports nearly 83% of the rural population and is the primary source of income in Balangir district. But most of the farming is rainfed, thus limiting agriculture to Rabi season. Additionally, the livelihood of 43% of landless households in the region is directly dependent on agriculture. Parivartan in order to improve the situation is implementing its Holistic Rural Development Programme in Balangir as well as Deogaon, Loisinga and Bongomunda covering 20 villages where the population faces similar challenges. This will be done through renovation of ponds, repairing irrigation channels, installation of solar street lights, forming women led enterprises and ensuring supply of clean water. The project will reach 4,660 households thus directly impacting over 17,920 people.

IMPROVING QUALITY OF LIFE | DISTRICT - RAYAGADA

HDFC Bank Parivartan and Praytn Sanstha aim to improve the quality of life of tribal communities. Poverty, illiteracy and lack of productive resources for livelihood were major challenges. Through this initiative 3949 households have been targeted. The intervention included, employment generation, women empowerment in community enterprises, development of SHGs and FPOs, increase land under irrigation, increase vegetative cover, provide food security, improve agricultural practices, promote non-farm generation activities and establish viable energy solutions. This project was a massive success as it increased enrolment and retention of children in schools. Moreover, good health among women, children and adolescent girls was also strengthened through public health system. The people were provided access to safe drinking water and sanitation facilities. Furthermore, nature conservation through promotion of organic farming, water conservation and use of sustainable energy sources were also established.

HOLISTIC RURAL DEVELOPMENT PROGRAMME | DISTRICT - RAYAGADA

HDFC Bank Parivartan partnered with Praytn Sanstha to improve the quality of life of tribal communities in Kolnera Block. In the region, poverty, illiteracy and lack of productive resources for livelihood were major challenges. This initiative will improve the economic condition, food security, and lifestyle of 3949 households in the area through improved agricultural practices and promotion of non-farm generation activities. The project also ensures enrollment and retention of children in schools, promotion of good health among women, children, adolescent's girls through strengthened public health system, access to safe drinking water and sanitation facilities. The HRDP promotes nature conservation through organic farming, water conservation and sustainable energy sources.

PROMOTING GREEN ENERGY IN SCHOOLS WITH SOLAR PANELS | DISTRICT - GANJAM

HDFC Bank Parivartan, with the aid of Mo School, is installing solar panels at 15 government schools in Ganjam district, Odisha. The intervention will achieve following outcomes:

- Combat greenhouse gas emissions, mitigate global warming, and reduce reliance on fossil fuels
- Promote eco-friendly renewable energy consumption
- Reduce electricity costs

The intervention will impact approx. 5000 students, resulting in improvement in their enrolment, attendance and an overall enhanced learning experience.

TRANSFORMING RURAL INDIA | DISTRICT - NORTH ODISHA

In partnership with Tata Education & Development Trust, Parivartan's focused rural development initiative aims at transforming the lives of the nation's marginal farmers by:

- Establishing self-reliant & business-viable producers' collectives
- Strengthening & establishing linkages with both input & output markets
- Assisting farmers in gradually shifting from their traditional methods into more sustainable systems
- Training and orientation in drip irrigation with mulching for open field precision farming, commercial soil-less nurseries, farm mechanization, brood lac provider, livestock feed management, etc.

Targeting the states of Jharkhand, Odisha, Uttarakhand, Rajasthan, Maharashtra & Gujarat, approximately 20,000 households are estimated to be impacted by the initiative, which aims at irreversibly bringing many farmer households out of poverty through interventions spread across multiple sectors (including education & healthcare).





PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

KEY INTERVENTIONS

MO SCHOOL ABHIYAAN | DISTRICT - NAYAGARH, BHADRAK

Parivartan aims to create a platform for people to connect, collaborate and contribute to revamping the government-aided schools to create a robust and vibrant school education system in Odisha. Through MO school abhiyan, Parivartan has fostered and created a conducive learning environment by equipping students with physical and mental infrastructure required for multi-faceted development. Mo School Executive Body has been created to run day to day affairs, supported by a Governing Council and a Board of Advisors, both of which comprise eminent personalities. This project has provided modern facilities for holistic development of students, helping them in realising their dreams and ambitions. Moreover, it built a vast area of network of alma mater and other organisations with the help of which the project strengthened its roots.



IMPACT IN ODISHA



52,520+*
 STUDENTS
 IMPACTED



310+
 SCHOOL INFRASTRUCTURES
 CREATED

*Inclusive of immediate & extended beneficiaries



ANGANWADI CENTRES IN ODISHA SUPPORTED WITH TEACHING, LEARNING, AND PLAY MATERIALS | DISTRICT - RAYAGADA

HDFC Bank Parivartan and Prayatn Sanstha extended its support to 10 anganwadi centres in remote villages of Kolnera Block of Rayagada District in Odisha by providing 11 types of play materials and teaching-learning aids. The distribution process was held at the anganwadi centre in Garudapadar. The provision of play materials and teaching-learning aids has created an environment of quality teaching and learning through co-creation and innovation in anganwadi services of the 10 remote villages. This, in turn, has increased the interest of children to visit the anganwadi centres, in addition to sparking their imagination and creativity, and enhancing cognitive skills. The play materials stimulate interaction, and enhance social and linguistic skills in addition to developing motor skills such as balance, coordination, etc.

BUILDING ROBUST EDUCATION INFRASTRUCTUREI BALANGIR & NUAPADA

HDFC Bank Parivartan in association with AIF launched the AIF Learning Continuum Programme for upliftment of students. A holistically planned learning programme that also pays special attention to mental and physical well-being of students has been implemented with the following features:

- Supported over 2.74 lakh elementary-grade children, from marginalised and tribal communities, in overcoming learning loss due to school closures during the pandemic.
- Covered 1400 schools across 1176 villages in Odisha & Jharkhand.
- Conducted Teacher Training Programmes to equip educators with modern teaching methodologies and techniques.
- Recruitment of field staff.
- STEM training programmes organised for all CM and EF.
- Orientation of Siksha Mitra members.
- Meetings with migrant families for continuity of education of their children. Many children joined seasonal hostels run by School Management Committees so that their education was not disrupted.





ANGANWADI CENTRES IN ODISHA SUPPORTED WITH TEACHING, LEARNING, AND PLAY MATERIALS | DISTRICT - RAYAGADA

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FLN MISSION | DISTRICT - MULTIPLE

HDFC Parivartan and CSF supports Government of Odisha, to plan and implement the Odisha FLN Mission through a project management unit (PMU) at state level which assists the State Education Department in planning and execution of academic, administrative, and operational aspects of FLN delivery of the state. With strategic support of CSF, the program of Odisha Government intends to transform the lives of 15,23,389 children in primary grades by enabling them to achieve FLN skills by 2026-27, a goal set under NIPUN Bharat Initiative of Government of India. The program aims to achieve this goal by building FLN capacity of 1,42,202 Primary grade teachers across 44,269 government schools in the state.





SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

KEY INTERVENTIONS

UPSKILLING OUR FUTURE

The Bank’s Skill Training & Enhancement Centre - inaugurated in Bhubaneswar in February 2018 - aims to alleviate the economic condition of urban youth by enhancing their employability. It consists of a career aptitude test & individual counselling to help them choose their careers, after which they’re trained to work in the retail or food & beverage industry as:

- General duty healthcare assistants
- BFSI (Banking Finance Service and Insurance)
- Customer care executives
- Advance General Duty Assistance, Logistics
- Retail sales associates
- Food & Beverages and Telecom

Special career fairs called Kaushal Melas are also organised to create an all-in-one job search platform. The initiative not only engages with the youth but also their parents, as their participation is extremely vital. About 720 candidates have been trained in FY2022-23 which include 101 Advance General Duty Assistant trainees who have been placed, and about 100% of the remaining youth have received placements in the sectors of health, telecom, BFSI, & logistic services.

SUSTAINABLE LIVELIHOOD INITIAITIVE

Our **Sustainable Livelihood Initiative (SLI)** has imparted skill trainings to thousands of women across Odisha.

DEVELOPING CAPACITIES

Designed to strengthen community-owned institutions such as farmer federations & co-operatives, the Bank's acclaimed Farmer Skill & Capacity Development Programme promotes sustainable processes. It’s focused on components that build community institutions, integrates the value chain in agricultural & allied occupational practices, collective marketing, processing, value addition & branding. The initiative has improved the lives of over **4,700 farmers** by enhancing the economic value of their efforts.

IMPACT IN ODISHA



32,605+

WOMEN ENTREPRENEURS
TRAINED



14,000+

YOUTH TRAINED



CREATING AN ENABLING ENVIRONMENT FOR WOMEN | DISTRICT - KANDHAMAL

Kandhamal district grapples with poverty with 47.4 percent households BPL due to which women in their reproductive ages were anaemic. Parivartan along with KIIT- TBI in order to help, designed a programme where 480 women have been trained in agri and non-agri based micro enterprises in groups as well as individually. They were equipped with technological and business knowledge on agri-tech, animal husbandry guidance and non-agriculture based livelihood opportunities that diversified their income basket, thereby reducing the risk of plunging into extreme poverty.

EMPOWERING WOMEN FROM MARGINALISED BACKGROUNDS | DISTRICT - SAMBALPUR

Parivartan along with BAIF Development Research Foundation is implementing a project in 3 blocks of the Sambalpur district to improve the income levels and standard of living. This will be done by organising women from marginalised backgrounds and forming Self Help Groups. They will be trained and equipped to adopt a basket of technologies leading to improved productive assets, input-output linkages and creation of entrepreneurial mindset. Some of the livelihood activities planned are implementation of agri-horti-forestry model, promotion of farm based livelihood and off-farm livelihoods. This project will directly impact 2,000 women and increase the employability index of nearly 4,500 women.

ENHANCING EMPLOYABILITY AND INCOME | DISTRICTS - SAMBALPUR, BARGARH

Parivartan and Mahashakti Foundation are collectively working in 4 blocks of Sambalpur and Bargarh districts to equip women in the region with entrepreneurial skills which would lead to enhanced income levels. This will be done by equipping 8,000 women from marginal backgrounds with capacity building activities and aiding them in having a sustainable source of income. Additionally, this intervention will improve the employability index of over 10,000 women. Post intervention, 2 FPOs and multiple micro-enterprises will be set up. Parivartan will also aid beneficiaries in networking with agencies at local, block and district levels.





SKILL TRAINING FOR EMPLOYMENT GENERATION | DISTRICTS - KHURDA, BHUBANESWAR

Orion Edutech and HDFC Bank Parivartan have targeted 720 youths to provide skill training in four sectors (Telecom, Health Care, Banking and Finance and Logistics). The youth of Khurda and Bhubaneswar were unskilled and therefore could not earn a living. To mitigate this, the programme was implemented to ensure employment linkage for more than 70% of trainees. Training will take place in small batches of 12- 13 trainees in one batch. By providing industry visits, internships and organising job fairs the youth has been successfully mobilised surpassing the set target. Out of 720, 180 youths for each trade have been skilled with quality training support. This has helped them in income generation and a better standard of living.

PROVIDING SKILL-TRAINING TO RURAL YOUTH

Parivartan with Head Held High aims to build skills and capabilities of about 1500 disconnected rural youths across 10 districts of 10 states (Karnataka, Maharashtra, Rajasthan, Jharkhand, Bihar, Uttarakhand, Telangana, Gujarat, Haryana, Odisha). The project also assures placement of at least 70% of the trained youth in a job within a period of 39 months. These locations have been selected due to the high concentration of underprivileged youth in these regions. The project is a part of core program of HHH called Make India Capable (MIC).

EMPLOYMENT OPPORTUNITIES FOR MARGINALISED YOUTH | DISTRICTS - BHUBANESWAR, KHURDA

HDFC Bank Parivartan, in association with Orion Educational Society, under FRDP is creating employment opportunities through vocation skills training for the youth from economically weaker and marginalised communities in the target areas. The intervention will directly benefit 1200 individuals who will be trained in employable skills as below:

- 240 youth each trained in Logistics, Beauty & Wellness
- 180 youth each trained in Healthcare, Telecom & as Retail Sales Associates
- 180 youth trained as Data Entry Operators

Industry visits and internships will be a part of these vocational courses and job fairs will be organised for the trained youth. The programme will help in not only uplifting them but also their families leading to a far-reaching impact on rural communities.



HEALTHCARE AND HYGIENE

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

KEY INTERVENTIONS

SANITATION FOR ALL

Parivartan has been working to enhance the lives of school students by building fully equipped sanitation units with access to clean water & electricity. Besides benefiting the students, the project has also ensured a healthy work-life for the school's staff. Parivartan has built/repaired about 203 schools sanitation units across Odisha.

BATTLING WATER SCARCITY

Merely building sanitation infrastructure may not provide the desired outcome of health & nutrition-focused initiatives, especially without awareness of usage & other factors. Hence, Parivartan brought in the Integrated WASH approach that ensured proper utility of sanitation units. The target villages faced seasonal water shortages, source-level drinking water shortage, improper waste disposal & inadequate nutritional intake practices. Hence, the project involved fixing all of these issues to create greater impact. The WASH sanitation unit is not just a functional toilet but also comes with a bathroom for bathing & a potable water supply. It created awareness on better practices that the villagers could adopt in terms of:

- Waste management
- Cleanliness
- Food safety
- Kitchen sanitation

In addition, citizen groups such as Community Based Organizations (CBOs) & Village Water Sanitation Committees (VWSC) called Jal Parimal Samittee were formed for the maintenance & sustained usage of the facilities. The successful intervention of Integrated WASH sanitation Model originally done in Tulasipur is now being successfully replicated in Similisahi, Mankapali, Bridhi & Kusumtara as its second phase, which will benefit over **218 households**.

IMPACT IN ODISHA



1,635+
SANITATION
UNITS INSTALLED



11,700+
INDIVIDUALS TREATED



MAKING MOBILITY ACCESSIBLE | DISTRICTS - KHORDHA

HDFC Bank Parivartan has donated 100 mobility vehicles to People with Disabilities (PwD) in Khordha district of Bhubaneswar block, Odisha. This Project will benefit approximately 100 families in the villages. The project aims to make daily activities easier for the PwD by increasing accessibility. It will also improve the overall lifestyle of PwD by providing comfort and ease to travel and inculcate a sense of independence among the PwD in the villages.

UPGRADATION OF MEDICAL INFRASTRUCTURE IN GOVERNMENT HOSPITALS | DISTRICT: KHURDA

The marginalised sections of society often suffer from lack of proper medical facilities in their neighbourhoods. To alleviate this problem, HDFC Bank Parivartan in association with Mahashakti Foundation is working on providing ECG machines to the government hospitals in Khurda. This will provide the medical staff with excellent diagnostic tools, thus significantly improving patient care. The initiative aims to impact nearly 1 lakh people annually.

CLEAN & SAFE DRINKING WATER ACCESS | DISTRICT: JAGATSINGHPUR

Over 3000 households from 50 villages of Kujanga, Ersama and Balikhuda blocks will now have access to clean and safe drinking water through an intervention driven by HDFC Bank Parivartan and Harsha Trust. Working through SHGs, the initiative aims to conduct awareness campaigns to educate villagers to clean and safe hygiene practices. Women SHGs will be trained in water management, quality checks and maintaining the drinking water units provided that includes Solar-based pipe drinking water, overhead tank, and RO plant. The water consumption patterns will also be monitored to assess the impact on health, education and economic activities. This will not just solve the problem of women and young girls walking nearly 3-5 km to fetch water but will also involve the community in project planning, decision-making, and implementation to ensure cultural sensitivity and long-term ownership.



FINANCIAL LITERACY AND INCLUSION

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

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



IMPACT IN ODISHA



1.22+ Lakh
 FINANCIAL LITERACY
 CAMPS CONDUCTED



8.75+ Lakh
 PEOPLE REACHED

STORIES OF PARIVARTAN

POINTING TOWARD BETTER INCOME

LOCATION: NAGAON BLOCK, BALANGIR DISTRICT
BENEFICIARIES: KALYANI & PRAKASHA NAYAKA

THE CHALLENGE:

Farmers Kalyani and Prakasha Nayaka belong to the very marginal OBC of the Arakhakuda village in Odisha. They grow pointed gourd on their 0.56 acre land using traditional farming methods. Their yield wasn't enough for them to generate a good income with more often than not, the vegetables getting damaged.

OUR INTERVENTION:

Parivartan introduced the vertical trellis method of farming to the Nayaks along with the support and training required to grow their crops. The method not just keeps the crops off the ground but also increases usable space and yield.

THE RESULT:

Trellis farming has helped Nayaks increase the quality of the produce by reducing rotting to a large extent. This has led to a significant boost to their income as they now fetch much a better price in the market.



STORIES OF PARIVARTAN

CONFIDENTLY UPSCALING FARMING ACTIVITIES

LOCATION: NAGAON BLOCK, BALANGIR DISTRICT
BENEFICIARIES: BASANTI & BENUDHARA NAYAK

THE CHALLENGE:

Basanti and Benudhara Nayak are marginal farmers who earn their livelihoods with agriculture and allied activities. They cultivate green gram on their land and were identified by VDC under the vulnerability criteria.

OUR INTERVENTION:

Parivartan's HRDP provided Basanti and Benudhara with the required support and training that helped them increase green gram cultivation on their land.

THE RESULT:

After the intervention, the Nayaks enhanced their production by 130 kg as compared to the previous year, which not just led to increase in their income but also provided them the confidence to do produce better quality of pulses. They are now planning to upscale their activity by each passing year.



PARIVARTAN HIGHLIGHTS

SWACHH BHARAT PROGRAMMES HELD

HDFC Bank Parivartan held a Swachh Bharat programme at Araskupa in Odisha, aimed at contributing to the larger goal of a cleaner and healthier village. The initiative had a significant impact on the local community, resulting in an increased awareness about sanitation. Similarly, in Bachhwara Block in Bihar, another programme was held where the staff, community members, government officials and Kishori groups together conducted Swachhta Abhiyan to further engage the communities.



INTERNATIONAL YOGA DAY CELEBRATED ACROSS INDIA

HDFC Bank Parivartan celebrated International Yoga Day across India in collaboration with local partner groups. The Bank celebrated the occasion in Bilaspur in Chhattisgarh, Koderma in Jharkhand, Nuapada in Odisha, Bidar and Yadagiri in Karnataka, and Darrang in Assam. A series of yoga and meditation classes, aimed at promoting holistic healthcare and positive living within the community were held.



AWARENESS PROGRAMMES ON AGRICULTURAL PRACTICES HELD

HDFC Bank Parivartan, with the help of local NGOs and partners, held awareness programmes on farming practices, across the three states. The events were aimed at educating villagers on the use of small tools of agriculture, their specific purposes and utility. Farmers were also explained how to grow plants and vegetables in kitchen gardens, the importance of small group meetings, how to devise weekly plans, and the benefits of government schemes and bank account opening for ultra poor households. Around 45 farmers of the Jama Block in Jharkhand were also trained on fish fingerling care.



PARIVARTAN

A step towards sustainable progress

101.9+ 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



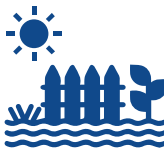
9,270+

VILLAGES COVERED
UNDER HRDP + FDP



13,355+

WATER CONSERVATION
STRUCTURES
CONSTRUCTED



57,980+

KITCHEN GARDENS
CREATED



13,340+

BIOMASS STOVES
DEPLOYED



55,125+

SOLAR LIGHTS
INSTALLED



10.86+ 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 (ZII EI)

ZII EI, 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



2.86+ Lakh*
SCHOOLS IMPACTED



20.19+ Lakh*
TEACHERS TRAINED



2.14+ 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



9.05+ Lakh
WOMEN ENTREPRENEURS
TRAINED



3.25+ Lakh
INDIVIDUALS TRAINED



10,195+
SHGs REVIVED/FORMED
/TRAINED

HEALTHCARE AND HYGIENE

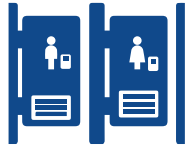
Our sanitation projects have actively championed the Swachh Bharat cause, focusing not only on providing related infrastructure but also on fostering behavioural changes towards better health & hygiene standards.

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



7,025+

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

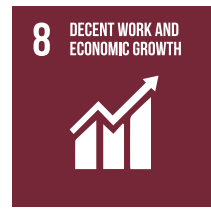
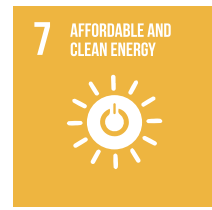
1. Under Parivartan, the bank is working to provide access to affordable, technical and vocational education. The bank has trained over 1.60 lakh individuals under its Skill Development programme keeping with principles of equity and inclusivity.

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:

- Prayatn Sanstha
- Gram Vikas
- Foundation for Ecological Security
- OXFAM India
- Harsha Trust
- Youth Council for Development Alternatives (YCDA)

Promotion of Education:

- American India Foundation

Skill Training and Livelihood Enhancement:

- Partner Orion Educational Society
- Friends Union For Energizing Lives
- KIIT Technology Business Incubator
- Mahashakti Foundation partner

Healthcare and Hygiene

- Gram Vikas
- Prayatn Sanstha
- BISLD & Mahashakti Foundation



PARIVARTAN

A step towards sustainable progress