

## HDFC Bank *#Parivartan* transforms lives in 1,100 villages

- ***Empowers rural communities by improving economic and social conditions***

**Mumbai, August 29, 2019:** Kachudag, a tiny village located at the outskirts of the forest of *Ramgarh* district in *#Jharkhand* today became the 1,100<sup>th</sup> village to be transformed under Holistic Rural Development Programme (*#HRDP*), the flagship initiative of HDFC Bank *#Parivartan*. Through *#Parivartan*, which is the umbrella brand for all its social initiatives, the bank aims to create sustainable, social change.

Through HRDP, the 63 families of this remote hamlet who rely on agriculture for their livelihood, now earn an additional income of Rs. 8,000 - 10,000. [Click here](#) to watch a video.

HRDP has impacted the lives of over 14 lakh people across 16 states in India.

It seeks to better village life by focussing on improvements in 5 key areas of:

- 1) Education
- 2) Skills Training and Livelihood Enhancement
- 3) Natural Resources Management
- 4) Water and Sanitation
- 5) Financial Literacy and Inclusion.

Under this unique programme, a thorough assessment of the village is carried out to understand its developmental needs. To address these needs in a sustainable and effective manner, the Bank creates long-term solutions in partnership with an NGO and the local community. The beneficiaries of HRDP include small farmers, youth, landless labourers, children and women.



*“It is immensely satisfying to hear stories of *#Parivartan*,” said Ms. Ashima Bhat, Group Head - CSR, HDFC Bank. “At HDFC Bank, we believe that for India to achieve inclusive growth, holistic development of our villages is important. Through HRDP, we are doing just that by creating sustainable communities across deeper geographies in the country.”*



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## NEWS RELEASE

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HDFC Bank spent Rs 443.77 crore on Corporate Social Responsibility in the year ended March 31, 2019 and met the mandatory 2 per cent expenditure for the third consecutive year.

The Bank is among the top spenders on CSR in the country and has through its social initiatives potentially made a difference to the lives of 5 crore Indians or nearly 4 per cent of the Indian population.

HRDP Focus Areas cover:

Focus Areas	Interventions
Education	<ul style="list-style-type: none"> <li>• Renovating Schools</li> <li>• Training Teachers</li> <li>• Providing Learning Materials, Sports Kits</li> <li>• Setting up Library, Smart Classrooms</li> </ul>
Skills Training and Livelihood Enhancement	<ul style="list-style-type: none"> <li>• Providing Vocational Training to Youth</li> <li>• Helping Youth Start a Local Business</li> </ul>
Natural Resources Management	<ul style="list-style-type: none"> <li>• Treating Degraded Agricultural Land</li> <li>• Providing Solar Streetlights, Biomass Stoves</li> <li>• Installing Biogas Plants</li> <li>• Helping Farmers Diversify Crops</li> <li>• Establishing Seed Banks</li> <li>• Conducting Veterinary Camps</li> <li>• Planting Trees</li> <li>• Farm Bunding</li> </ul>
Water and Sanitation	<ul style="list-style-type: none"> <li>• Constructing Individual Household Toilets</li> <li>• Constructing Toilets in Schools</li> <li>• Constructing Water Posts</li> </ul>
Financial Literacy and Inclusion	<ul style="list-style-type: none"> <li>• Financial Planning</li> <li>• Importance of Savings</li> <li>• Advantages of Saving with Banks</li> <li>• Benefits of Borrowing from Organized Sources of Finance</li> </ul>

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