

HDFC Bank Parivartan transforms 11 villages in Yavatmal, Maharashtra

- ***Implements change in the water harvesting and farming capabilities of the villages***

Yavatmal (Maharashtra), July 26, 2019: HDFC Bank Ltd., today announced the successful completion of its Holistic Rural Development Programme (HRDP) in 11 villages in the Yavatmal District of Maharashtra. Through this initiative, 1,927 households will now have access to water for drinking and farming. These households have also been trained in new and improved agriculture practices which will enable them to generate higher income.

HRDP is a flagship CSR initiative of #Parivartan, HDFC Bank's umbrella brand for all its social development programmes. Parivartan seeks to bring about sustainable change in village life by focussing on improvements in key areas of:

- 1) Rural Development
- 2) Promotion of Education
- 3) Skills Training and Livelihood Enhancement
- 4) Healthcare and Hygiene
- 5) Financial Literacy and Inclusion.

Under HRDP, 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.

The Bank partnered with the Sanjeevani Institute for Empowerment and Development (SIED) to implement its HRDP in Yavatmal. The project began on 1st April 2016 and has helped to transform the villages of *Manjarvaghel, Pathrad, Amla, Nibhora, Dhotra, Sonurly, Eklara, Vatkhed, Bargadgaon, Walinagar, and Shrirampur* in the Yavatmal district of Maharashtra.

Over 9,600 individuals in these villages were mostly dependent on agriculture and the associated seasonal labour as their primary source of income. Through the HRDP, they have learned how to conserve and manage water in the district, bringing more land under cultivation. They have also learned new methods of crop diversification as well as

other activities such as candle-making, stitching, backyard poultry and goatry management which have increased the household income.

In a handover ceremony held on Thursday, Mr. Gajendra Dixit, Corporate Social Responsibility, West Zone, HDFC Bank handed over the project to the village development committee in the presence of the senior government officials and Bank employees.



“Through HRDP we are creating an ecosystem to improve the overall economic and social conditions in rural India. Our NGO partners play an instrumental role in planning and executing projects. We are happy to see the positive impact of our work in Yavatmal and thank all the participants who have helped make the initiative a success.” **said Ms. Nusrat Pathan, Head – Corporate Social Responsibility, HDFC Bank.**

<u>Focus Area</u>	<u>Intervention</u>
<u>Soil and water conservation</u>	<ul style="list-style-type: none"> • Surface water harvesting and storage have led in increased surface water as well as ground water. • In 2016-17, the average availability of water in all villages was recorded as 4 meters. In the year 2018-19, it has now increased to 5.82 meters.
<u>Water management</u>	<ul style="list-style-type: none"> • Demonstration of Water management practices have enabled farmers to take care of their water needs • 171 small and large water conservation structures were created. These structures have created an additional storage capacity of 1,30,460.24 cubic meters. • Training was provided to special water user groups on sustaining each water conservation structure. (42 groups of farmers each consisting of 8-10 farmers were created). • Despite Maharashtra facing severe drought in the past year, the water projects in Yavatmal Municipal district have been thriving.

<u>Education</u>	<ul style="list-style-type: none"> • Water RO units were installed in 11 schools • Four school libraries were upgraded • Computers installation and training for students and teachers in 10 schools to promote digital education • Demonstration on solar cooker usage in 11 <i>Anganwadis</i> • Activities benefited 615 school students and 362 <i>Anganwadi</i> children in project villages.
<u>Health</u>	<ul style="list-style-type: none"> • 11 health camps organised in convergence with government hospitals in year 2018-19. These camps have treated 1238 persons. • Health camps have helped residents understand the ailments in body and seek treatment.
<u>Employment</u>	<ul style="list-style-type: none"> • Training activities in last three years through HRDP have imparted skill trainings in candle making, stitching, backyard poultry and Goatry management to over 300 Households enabling people to receive employment • Farmers in project villages are now harvesting multi-seasonal and multi-crop yields in a single year thus creating year round employment opportunities
<u>Agriculture</u>	<ul style="list-style-type: none"> • Crop diversification, protective irrigation, increased agricultural information, introduction of organic inputs to lower the overall input cost have helped in making agriculture more economical. • Organized 77 crop diversification demonstrations in project villages to help diversify sources of income from agriculture for each household. • Focus on converting farmers from regular crops (cotton) to vegetable growers and floriculture has been successful. More than 150 farmers are now cultivating vegetables today. • Water conservation & storage structures has brought an additional 2,688.93 acres of cultivable land under irrigation in <i>Kharif</i> season and 2,679 acres in <i>Rabbi</i> season under protective irrigation. (Previously 885.42 acres in <i>Kharif</i> and 403.82 acres in <i>Rabbi</i> seasons in year 2016-2017) • Introduction of vermi-compost and organic pesticides like dashparni, Jivamrut etc., have reduced agriculture input cost by 20%-25% per acre. 39 units of Vermicompost and 55 unit's organic pesticides were promoted • Increased income from the agriculture have helped in improving quality of life • Average production of 2,971 quintals has increased up to 5,826 quintals per village post project implementation.
<u>Government</u>	<ul style="list-style-type: none"> • Government linkages have been built and residents are now accessing different government bodies



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