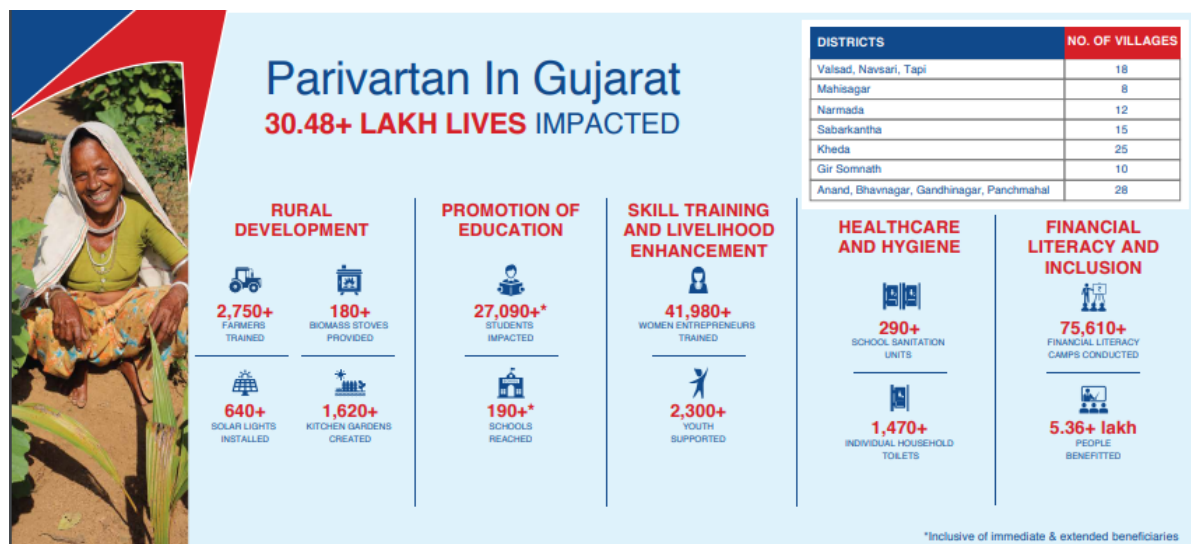


HDFC Bank #Parivartan impacts over 30.4 lakh people in Gujarat in 2020-2021

- **#Parivartan reached 6.1 lakh more people compared to last year**
- **Of the five programmes for holistic development, initiatives for financial literacy and inclusion along with skill training and livelihood enhancement delivered maximum impact**

Gujarat, 03 August, 2021: HDFC Bank #Parivartan — its umbrella programme for social initiatives — impacted lives of over 30.4 lakh people in Gujarat in 2020-21. The bank reached out to 116 villages across 12 districts – Valsad, Navsari, Tapi, Mahisagar, Narmada, Sabarkantha, Kheda, Gir Somnath, Anand, Bhavnagar, Gandhinagar and Panchmahal. #Parivartan aims at mainstreaming economically & socially-challenged groups across the country by ushering growth, development and empowerment. [HDFC Bank spent ₹634.91 crore through #Parivartan](#) nationally and emerged as one of India's largest CSR spender in 2020-21. This was 18.5% more than previous year.

[Parivartan highlights in Gujarat:](#)



“Committed to developing sustainable ecosystems through various partnerships, we identify & support programmes that seek to develop & advance communities,” said **Mr. Thomson**

Jose, Branch Banking Head - Gujarat, HDFC Bank. “The teams between the bank, CSR department and NGO partners work closely to identify areas, locations and people to work with. This helps us in addressing the most pressing issue to work upon. Although our programmes are holistic in nature, initiatives that delivered the maximum benefit in the state were skill training and livelihood enhancement to more than 41,980 women entrepreneurs and conducting over 75,610 financial literacy & inclusion camps benefitting over 5.3 lakh people.

HDFC Bank adopted five areas under #Parivartan for holistic social work:

- Rural Development
- Promote Education
- Skill Training and Livelihood Enhancement
- Healthcare & Hygiene
- Financial Literacy and Inclusion

The Sustainability element in the [Integrated Annual Report](#) outlines the work undertaken by the Bank by engaging with the communities to work on reducing poverty, achieving zero hunger, providing clean water & sanitation, quality education, and creating sustainable cities and communities to name a few.

GRASSROOT STORY OF PARIVARTAN

MILKING THE BENEFITS OF PROGRESS

Poshina Block, Sabarkantha District: A resident of the village of Tebada, Mamtaben is a farmer of 0.6 acres of rainfed land & the sole breadwinner of her family of 6. However, her income - a measly Rs. 37,500 annually - was seldom enough to support her family & threatened to even jeopardise her daughter's education.

Parivartan, in partnership with CINI, helped promote Womens' Self Help Groups (WSHGs) in many of its project villages as strong, versatile institutions designed to play vital roles in community development. Mamtaben was a member of one of these SHGs in her own village, where she was subsequently trained in subjects across various fields such as:

- SHG management & leadership
- Better agricultural practices
- Goat-rearing
- Dairy-farming

The use of lift-irrigation - in which she received support from Parivartan - ensured her ability to cultivate high value crops such as cotton. Furthermore, she also joined the Tebda Mahila Milk Cooperative Society - a local WSHG that specialises in computerised dairy farming - which provided her with high-quality cows to further supplement her pre-existing dairy income.



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As a result of her participation in these SHGs, Mamtaben managed to more than triple her income: earning a whopping Rs.1.21 lakh during the period of 2020-2021. Today, she's not only able to support her daughter's high school education, but she's also looking forward to improving her family's quality of life needs - thus ensuring them a prosperous & happy future.

About HDFC BANK

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