

# HDFC BANK LIMITED

- **Background**

HDFC Bank believes cleanliness and hygiene are of utmost importance in order to create a positive learning environment for children. In line with the Swachh Bharat Abhiyan, the Bank had launched a sanitation project in 2014-15. HDFC Bank also believes that clean and hygienic conditions at schools and work places are prerequisites for the future of a developed and blooming India. Aligning themselves with Mahatma Gandhi's dream project of a clean and filth-free India, they have undertaken several initiatives to work shape a favourable learning environment in the schools of rural India. Installing toilets in different villages of Chhattisgarh and running a bio-gas plant are some of the activities undertaken by HDFC bank. In 2015-16, the focus of the intervention has not only been on construction or renovation of sanitation infrastructure in government schools but also bringing about behavioural change under the Water, Sanitation and Hygiene (WASH) programme.

- **Location, Date**

Rajasthan, Haryana, Punjab, Gujarat, Maharashtra, Madhya Pradesh, Chhattisgarh, Meghalaya; 2015

- **Areas**

Rural

- **Stage/Scale**

Pilot

- **Objective of the assignment**

This initiative is aimed at addressing problem areas in education like sanitation, which leads to students dropping out of school. Through this initiative, the Bank has identified schools in various states of India which lacked sanitation and clean drinking water facilities.

- **What was done**

- The initiative to improve sanitation for school students to reduce the dropout rate, improve hygiene, health and ensure their education is not affected is part of a program to address problem areas in education. To address the problem, over 5,000 units have been constructed in 854 schools in 557 villages in 82 districts covering 8 states thus benefiting over 1.16 lakh students, who now have access to sanitation and clean drinking water facilities.
- In partnership with 8 not-for-profit organisations across 8 states of Rajasthan, Haryana, Punjab, Gujarat, Maharashtra, Madhya Pradesh, Chhattisgarh and Meghalaya, HDFC bank has covered more than 850 Government schools touching over 1.16 lakhs students. Their focus is not only in providing sanitation infrastructure but it also encompasses behavioural change (WASH-Water, Sanitation and Health). They believe that the family and school play a key role in shaping a child's life and hence their WASH programme integrates these stakeholders into bringing a sustainable behavioural change in school as well as at community level. Besides, they have also provided facilities for potable water as well as improvement in basic infrastructure in schools.

- Five toilet blocks were inaugurated and handed over to schools in Samertal and Pounsara villages of District Bilaspur, Chhattisgarh on April 28, 2016. 200 toilet blocks have been constructed by HDFC Bank in partnership with AROH Foundation under the Swachh Bharat Abhiyan in various government schools in Chhattisgarh. HDFC Bank has not only constructed the toilet blocks but made provision for



constant supply and storage of water in all schools to ensure appropriate cleaning of units and sanitation of children. One-year WASH programme being run in each school to bring lasting behaviour change and enabling environment.

- **Biogas plants:** Most of the communities the bank work with largely use wood as fuel for cooking which in turn gives rise to respiratory problems as well as other health hazards amongst women. In order to reduce consumption of wood and improve health conditions, they have piloted biogas amongst communities. HDFC bank has introduced biogas amongst 68 houses in Mandla district of Madhya Pradesh. Two families have been connected with one unit and sludge from the unit is used as fertiliser in the field which helps in improving agricultural production.
- **Individual Household sanitation:** HDFC bank aims at creating open defecation free communities and hence besides school sanitation they have also addressed the issue of open defecation and have extended support to communities in building individual household toilets along with awareness creation on health and hygiene.
- The bank is also undertaking a school sanitation program in Meghalaya. It is building sanitation infrastructure in over 125 schools in the state. More than 8,000 teachers and students will benefit from the programme.



## • Impact

- In line with the Swachh Bharat Abhiyan, the Bank had launched a sanitation project in 2014-15 whose reach has now been enhanced to over 800 schools across 500 plus villages spread over 8 states.
- In 2015-16, the focus of the intervention was not only on construction or renovation of sanitation infrastructure in government schools but also bringing about behavioural change under the Water, Sanitation and Hygiene (WASH) programme.
- These units are located in 133 villages across 13 districts and will benefit more than 45,000 students in the State, informed a Bank press release.

- **Challenges and Issues**

Dealing with the administration of villages and schools proved to be a tough task. Though the schools were willing for the implementation of the programs undertaken by HDFC bank, the team faced issues in getting support of all the stakeholders of the project. Also, skilled manpower who can build the toilets in a cost efficient way was a concern.

- **Innovation**

HDFC bank implements these projects in all the identified villages that they operate in. They have also come up with an innovative concept *Dhanchayat* which strengthens the financial position of the villagers and enables them to walk the path of sustainable development.

- **Lessons learnt**

HDFC have made the CSR policy at the Centre and it gives me immense pleasure to see it implemented in remote and unreached villages in true letter and spirit.

- **Financials**

Not available

- **Economic sustainability/Revenue Model**

HDFC bank funds these projects with the mandatory CSR funds which is equal to 2% of the profits that the bank makes in a financial year. It works with some NGOs and funds are accepted from their side also.

- **Implementer Contact Persons**

- **Mr. Aditya Puri**  
HDFC Bank CSR Committee

- **Sources and References**

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