

Pace Forward



SOCIAL INITIATIVES 2021-22



HT Parekh
FOUNDATION

An Initiative by
HDFC
WITH YOU, RIGHT THROUGH





Pace Forward 2022

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Recovering from the Past,
Rebuilding the Future

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Chairman's Foreword

Recovering from the Past, Rebuilding the Future

We are in the middle of 2022, two and a half years since the pandemic began. The common learning for us across India and the globe, across gender and socio-economic strata, is that we have learnt to make peace with the pandemic and to co-exist with it (with or without booster shots!). As 2022 set in and countries across the world slowly emerged from the pandemic, further global disruptions caused by the Russia-Ukraine conflict, followed by a lockdown in China due to the onslaught of new waves of the virus, set global headwinds into the macro-economic landscape. Despite this, I continue to maintain my stance that India is on the cusp of an economic transformation, and will be one of the fastest growing major economies fuelled by domestic consumption and strong macro-economic fundamentals.

As Indian companies ride on the growth wave opportunities, revenues and profits will continue to grow (as witnessed in the first quarter financial results), thereby positively impacting increased Corporate Social Responsibility (CSR) spends each year. Government spending on infrastructure and development, coupled with incremental CSR spending by corporates and individual philanthropists, will provide the much needed impetus to make India a 'positive disruptor', especially in areas such as technology, IT enabled services and entrepreneurship.

India is one of the few countries where CSR is embedded into the corporate law. It enables a wide range of philanthropic activities, with close supervision from the Ministry of Corporate Affairs towards ensuring governance and impact reporting. Over the past 2 years, the HDFC Group has contributed significantly towards CSR spending on Covid19 initiatives, with a focus on supporting health infrastructure during the second wave of the pandemic in 2021-22.

From 'virtual to hybrid to back-to-office working', I do not know a single organisation who has not taken an adaptive approach towards their business over the past 2 years; many are still undergoing deep introspection on the way ahead.

The Social Sector – Pivoting to meet Changing Needs

The first year of the pandemic was the most challenging since our implementing partners were forced to reset some of their core priorities while dealing with immediate constraints.

This year we witnessed many encouraging examples of adaptive strategies developed for the collective good of the communities they serve; some of these have been highlighted through this Report.

Our core focus sectors continue to be Healthcare and Education, both of which had to pivot towards a new approach and thought process during the pandemic. The first quarter of 2021-22 saw the fatal second wave of the pandemic, which led us to largely focus our efforts and time on Covid19 initiatives, including support for long term, resilient health infrastructure in government and charitable hospitals and vaccination drives, both across urban and rural locations. Thereafter, once the health crisis eased out, we renewed our focus on addressing nutrition outcomes for mothers and children, cancer diagnosis, treatment and infrastructure support and critical surgeries for underprivileged children.

Due to extended school and college closures for nearly 2 years, we are now faced with a cumulative learning loss for children across the country. As education institutes finally re-opened across the country, an education approach focused on remedial learning, mental health and socio-emotional learning of students, and blended teaching methods will be required over the next 12-18 months. We also launched our first, need-based scholarship scheme 'HDFC Badhte Kadam', to provide financial support to children at risk of dropping out of the education system as a result of the financial distress caused to their families, due to loss of life and livelihoods.

The pandemic has been particularly challenging for Persons with Disabilities and Senior citizens, especially for their families and caregivers. Considering their vulnerability, we must acknowledge and cheer the resilience shown by our partner organisations who work closely with this target group, especially with respect to the focussed efforts made to ensure their physical, mental and emotional wellbeing.

An Audacious Dream built Brick by Brick

The Board of HDFC Limited had approved the set up of the H T Parekh Foundation as its philanthropic arm, to commemorate the legacy of its Founder, Hasmukh Thakordas Parekh (H T Parekh) as a visionary institution builder. H T Parekh was a professional, who held just 100 shares in HDFC as its promoter Chairman.

He nurtured the dream of building a housing finance institution in India since the mid-1930s, while he was studying at the London School of Economics. Here he observed the numerous branches of building societies (providing mortgage loans) at street corners across the United Kingdom. He nurtured this dream for decades even after coming back to India, where he worked as a professional, first at a brokerage firm and later at ICICI Limited. His long standing dream culminated in 1977 when he retired from ICICI as Chairman and started HDFC – a housing finance company to enable middle class Indians to own a home during their working life, not at retirement using up their retirement savings. His vision, '**Housing for All**' culminated into the very purpose of HDFC's existence and became its mission statement.

It has been 45 glorious years since that audacious dream started and HDFC was built brick by brick; since then we have financed 9.5 million housing units (cumulatively). Coincidentally my uncle H T Parekh, who fulfilled the housing aspiration of so many Indians, did not own a house of his own and lived in a rented apartment through his life. He was a *karmayogi* in the truest sense. It's a reminder to all of us that when you do something amazing, you will be repaid with years of love.

I do hope the team at H T Parekh Foundation will carry forward the mantle of his legacy, based on simple tenets of humility, integrity and ethics, hard work and compassion, all of which have contributed to build HDFC as one of the most recognised brands in India over the past 45 years.

India is an ancient country blessed with a young population. I am optimistic today, when I see the aspirations of our youth to grow and succeed. We also have a growing breed of new age

entrepreneurs who are ambitious, hardworking and are the future to building a new India. My advice to all young Indians as they build the next generation of successful brands and companies in India, is to do so by imbibing the same tenets and values that were core to us in building **Brand HDFC**.

My best to the Foundation's partners, stakeholders, employees & families.



Deepak S. Parekh

PACE FORWARD



Recovering from the Past,
Rebuilding the Future

Theme Note

We all have our own experience of the pandemic; we have our unique stories to tell. Even if no two people experienced the pandemic in exactly the same way, yet there is a common thread that unites us all – **it is our innate resilience and courage that allowed us to leave the hard times behind, to rebuild what's broken and to march ahead!** This human spirit is what inspires our theme, **PACE FORWARD!**

It is a heartfelt acknowledgement of our partners' efforts who gave it their all to not only develop novel solutions to overcome the backlogs but also to pivot existing programmes in order to combat any future lockdowns or crises and minimize its impact.

No matter how small their steps were, our partners have only paced forward and will continue to do so!

The disruptive first year of the pandemic was the most challenging since our partners were forced to reset some of their core priorities while dealing with immediate constraints. However, in the following year we gradually saw things winding down as the world moved towards an endemic approach. The reality of how our partners have recreated their present and the future weaves a common story – that of pivoting programmatic approaches conducive to long-term resilience and growth. For some, adapting was a difficult option, but it was the only way to proceed.

The Foundation has witnessed many encouraging examples of adaptive strategies developed by our partners for the collective good of the communities they serve; some of which are highlighted in this report. Together with our partners, we will not let circumstances derail us from our vision of building a more equitable India where everybody has an equal opportunity to thrive. After all, **moving forward does not involve the past; it involves the future!**

The Year at a Glance



<p>2 ZERO HUNGER</p>	<p>3 GOOD HEALTH AND WELL-BEING</p>	<p>4 QUALITY EDUCATION</p>	<p>6 CLEAN WATER AND SANITATION</p>
<p>7 AFFORDABLE AND CLEAN ENERGY</p>	<p>8 DECENT WORK AND ECONOMIC GROWTH</p>	<p>11 SUSTAINABLE CITIES AND COMMUNITIES</p>	

Photo Credit: Getty images via Canva

Our Vision

The H T Parekh Foundation envisions an inclusive India where vulnerable communities have the access and opportunity to transform their lives and move from a state of *surviving* to *thriving*.

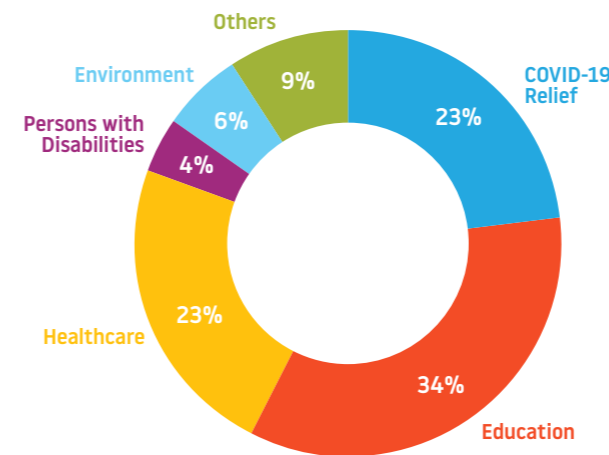
Our Philanthropic Credo

Our philanthropic culture is based on the tenets of mutual trust & respect, integrity and a humility around giving. We stand in as a long-term supporter to our partners, that are working to enable India's excluded children, women and youth overcome poverty, disability and gender-discrimination and live with purpose and dignity.

Our philanthropic activities are aimed at enhancing the quality of life of people from marginalised and vulnerable communities and creating a stronger and inclusive India. We work across rural and urban India and partner with organisations across our focus areas of **Healthcare, Education, Environment** and supporting **Persons with Disabilities**.

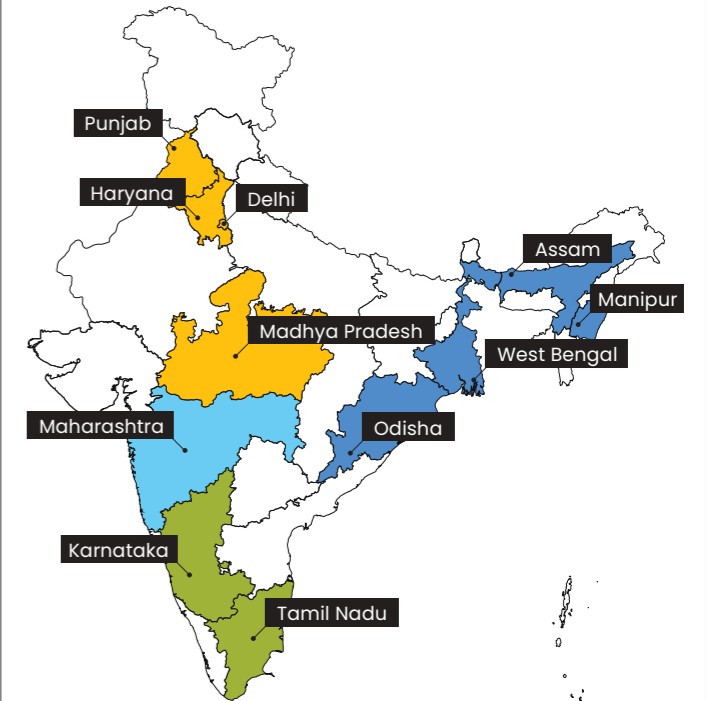
The Foundation's activities contribute to the realisation of several Sustainable Development Goals (SDGs).

Highlights



Regional Breakup

Presence across **21 states**, key investment states include:



Reach

Total:
12,32,800

7,02,300
Core Sectors

5,30,500
COVID-19 Interventions

Healthcare



Photo Credit: MAMTA Health Institute for Mother and Child

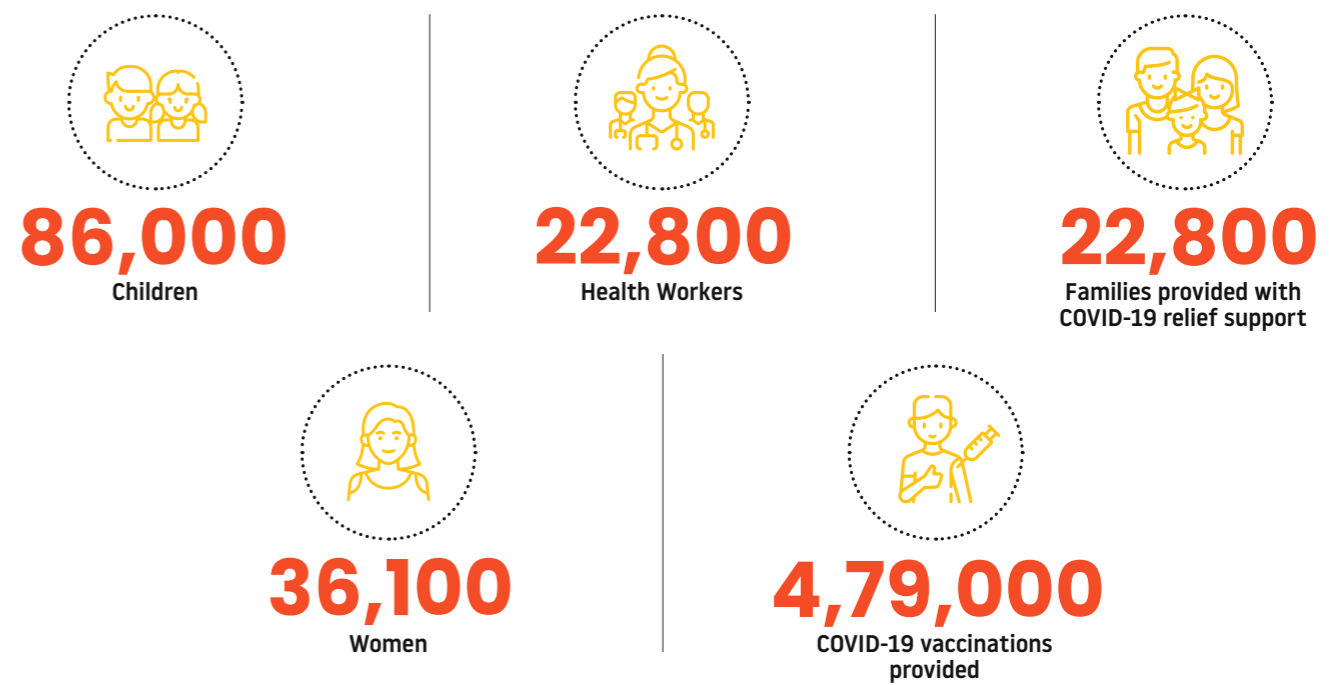
Our vision is to ensure access to quality healthcare especially for children and women from economically marginalized communities.

- Cancer Care
- Nutrition
- Paediatric Surgeries
- Eye Care
- COVID-19 Interventions

Key Partners



Direct beneficiaries impacted through 51 partners including COVID-19



Healthcare

Pace Forward >>

Emerging Stronger



India rose to second place in terms of the number of COVID-19 positive cases by the end of May 2021. Despite a huge vaccination campaign, only 28% of India's eligible population of 18 years and older had received their entire course of vaccinations by September 2021. Additionally, the increase of COVID-19 cases resulted in a record-breaking demand for oxygen supplies, ventilators and ambulance services but there was a severe shortage of these requirements. The epidemic deteriorated mother and child health outcomes, with an increase in maternal mortality and stillbirths in addition to

the nutrition of the mother and the child being compromised. Moreover, elective surgeries that had been put on hold in 2020-21 had slowly resumed but at substantially reduced capacity, which translated to an ever-lengthening waitlist.



Our partners had to adapt to the needs of the situation and act appropriately given the quickly shifting COVID-19 scenario. During the second wave, we focused our approach on:



Meeting nutrition outcomes for mother and child through hybrid approaches



Re-commencement of deferred surgical interventions



Addressing vaccine hesitancy through incentivization and mass-awareness



Creating resilient, long-term health infrastructure

"Alone we are strong, together we emerge stronger!"

A.

Meeting nutrition outcomes for mother and child through hybrid approaches

The focus of our partners namely, Karnataka Health Promotion Trust, Society for Nutrition, Education and Health Action, The Antara Foundation, MAMTA Health Institute for Mother and Child, Cuddles Foundation and SEARCH in this instance became significant towards reducing malnutrition. They used a hybrid approach for mobilising and training community members that included pregnant women, lactating mothers, volunteers and government frontline health workers.



MAMTA Health Institute for Mother and Child generated a hybrid model of intervention to improve nutritional practices among target beneficiaries with an integrated COVID-19 prevention. This involved a persuasive technology along with an offline, human intervention. Tech-based tele-health services was leveraged for improving efficiency of the planned interventions by sending automated reminders and alerts for effective awareness.



Through use of remote counselling & Interactive Voice Response System, stakeholders were advised regarding COVID-19 related prevention & management. These efforts provided an increased and uninterrupted access to information that led to better uptake of nutritional services.

Through our support to the Cuddles Foundation, which looks at improving nutrition of children during cancer treatment, it was observed that 78 - 82% of children improved or maintained their nutritional status, despite cancer therapy like chemotherapy or radiation, when compared to all-India data of approximately 40% children with cancer who are malnourished at diagnosis.

HIGHLIGHTS

Increased and uninterrupted access to information on nutrition through:



Tele-health intervention services



Automated reminders and alerts



Tech-based remote counselling



Interactive Voice Response System

B.

Re-commencement of deferred surgical interventions



Every day counts for a cancer patient, especially those at advanced stages. In light of the pandemic, the issue was more obvious. Given the circumstances, we supported 865 paediatric cancer treatments. Our support was also focused more on

bolstering cancer institutions such as the Tata Memorial Centre, The Cachar Cancer Hospital Society, Sri Shankara Cancer Foundation and Cancare Trust and providing opportunities to people who cannot access treatment.

By supporting The Cachar Cancer Hospital, we were able to build capacity for cancer-care services for patients in North-Eastern parts of India. We supported the hospital with a Mammography machine that has enabled it to resume diagnosis and treatment of breast cancer and other disorders and further facilitate biopsy planning for patients.

Of the total number of children born with congenital heart disease in India, about one-fifth are likely to have a serious defect, requiring an intervention in the first year

of life. Therefore, restoring these surgeries was crucial and through our support to partners such as the Aishwarya Trust, Genesis Foundation, Narayana Health, we were able to support 279 surgeries.

Similarly, cataract and non-cataract eye surgeries were restored by our partners with our support. Through Medical Research Foundation i.e. Sankara Nethralaya we were able to support 2,250 surgeries across Chennai and Kolkata. 100% patients had no post-operative complications. Cataract surgeries in rural Mastichak, Bihar by Yugrishi Shriram Sharma Acharya Charitable Trust i.e. Akhand Jyoti, could treat 10,000 underprivileged patients. Similarly, through Dr. Shroff's Charity Eye Hospital was able to support 500 surgeries wherein 100% patients have good visual acuity following surgeries.

HIGHLIGHTS

- 865** Paediatric cancer treatments
- 289** Paediatric Surgeries
- 12,750** Eye Surgeries

Bolstered cancer institutions through infrastructure support



C.

Addressing vaccine hesitancy through incentivization and mass-awareness



Through our partners such as Dr. MLD Trust, CII Foundation, Narayana Health, Samaritan Help Mission, Surya Hospitals and Jaslok Hospital we were able to provide 1,69,342 vaccinations to marginalised populations in Maharashtra, Delhi and West Bengal, including at Mumbai's largest and longest running vaccination centre in Dharavi.

On the other hand, partners such as Yuva Unstoppable, KHPT and Samarthanam Trust used incentives to address vaccination hesitancy among rural populations in the cities of Ahmedabad (Gujarat), Udaipur (Rajasthan) and Koppal (Karnataka) that resulted in providing 3,10,250 vaccinations.



HIGHLIGHTS

Over 4,79,000 vaccinations were provided that included

- 10,000** Persons with Disabilities
- 13,000** Construction workers
- 1,41,000** Urban slum population
- 3,15,000** Rural and tribal populations

Health Spotlight

Creating resilient, long-term health infrastructure



Establishment of infrastructures capable of detecting, monitoring, and responding to health emergencies, such as COVID-19, have become more important than ever before. We therefore supported our partners in prioritising the setting up of a robust and resilient healthcare infrastructure to be better prepared and more equitable.

A total of 10 oxygen generating Pressure Swing Adsorption (PSA)

Plants were set-up through our partners to support hospitals across Delhi, Karnataka, Telangana, Bihar, Assam, Jammu & Kashmir, Andhra Pradesh and Uttar Pradesh's healthcare efforts in their response to COVID-19. The trajectory of the pandemic in several parts of the world suggested the possibility of a third wave. Therefore, it was critical for the hospitals to be prepared to meet the large demand of oxygen supply. Setting up medical-grade oxygen plants using PSA technology had emerged as a potential solution to address any future surge in the demand for oxygen supply in hospitals. Currently, hospitals are using it to address the need for oxygen for patients in respiratory distress.

We supported select Government and charitable hospitals in high burden states of Maharashtra, Gujarat, Tamil Nadu and Karnataka with a total of 80 Intensive Care Unit ventilators to boost COVID-19 treatment. In the long run, the availability of these ventilators will also augment the hospital's capacity to treat adult and paediatric patients having respiratory distress conditions.

2 pre-fabricated extension hospitals of 100 beds in Kakching (Manipur) and 50 beds in Chennai (Tamil Nadu) were provided. The 50-bedded extension hospital in Chennai met the need of additional beds for COVID-19 treatment during the third wave of the pandemic, as well as it is now established as a dedicated



infectious disease department attached to the main hospital. Having a separate infectious disease department within the hospital campus will prevent spread of communicable diseases to other patients and hospital staff.

250 portable cold storage units for vaccine were provided to 17 districts in Assam and 13 districts in Manipur. The hand-held refrigeration device helped to make sure the temperature is maintained for any last-mile transport of vaccines. Moreover, it facilitated effective

implementation of the routine immunisation programme that takes place through the primary health centres of Government of India. The device has an inbuilt technology to directly monitor the temperature and location of the vaccine from the start of the day till the time the unused vaccines are deposited back at the ice-lined refrigerator. This information will be useful in preventing vaccine waste and result in savings.

The state of Manipur and Nagaland witnessed a steep spike in infections and deaths from COVID-19 during the second wave. In the absence of reputed private or charitable hospitals, patients from surrounding villages were brought to the District Hospitals. Transportation of critical COVID-19 patient for life saving tertiary care remained a challenge in the context of difficult terrain and unavailability of adequate number of ambulances. Providing 3 life support ambulances with oxygen & built-in equipment to District Hospitals in Churachandpur and Tamenglong (Manipur) and Dimapur (Nagaland) addressed the need of transporting critically ill COVID-19 patients in a timely manner.



"Normally it used to take about 7 hours for patients to move down from Tamenglong to Imphal where better medical facilities are available. Now, with your donation of a brand new ambulance, the travel time would be reduced to about 5 or less than 6 hours. Further, for movement within the district headquarters for various Covid duties and also to transfer patients/ to pick up and drop patients from remote Health Care Centres such as PHCs, PHSCs and Tribal Health Centres this vehicle will be of immense blessing to us."

Mr. Armstrong Pame, I.A.S
Deputy Commissioner / District Magistrate
Tamenglong District, Manipur

HIGHLIGHTS

- 10**
Oxygen generating PSA Plants
- 80**
Intensive Care Unit ventilators
- 2**
Pre-fabricated extension hospitals
- 250**
Portable cold storage units for vaccine
- 3**
Life support ambulances

Education



Photo Credit: Doosra Dashak

Our vision is to ensure inclusive, equitable and quality education and promote lifelong learning opportunities for all.



Early Childhood Education



Foundational Learning



Secondary Schooling



Higher Education

Key Partners



Direct beneficiaries impacted through 32 partners.



1,20,000
Students



80,800
Educators

Education

Pace Forward >>

Pivot and Nudge



With children out of school for approximately two years, the loss of learning has been significant. When we combine this with the already existing learning gaps in children, we have a countrywide cumulative learning deficit staring us down. In this scenario, a shift in thought and approach was indispensable. It was important to spindle from the usual and find innovative ways of reaching out to children to ensure continuity of education.



We commend our partner organisations' ability to pivot their strategies in the wake of COVID-19 and develop fresh nudges in the face of constantly shifting circumstances and uncertainties around school reopening. These included:



Engaging parents in preschoolers' learning through remote-education resources



Taking classrooms to the communities to address learning loss



Adopting tech-based, hybrid teaching modalities



Launching a need-based scholarship programme

"A pivot is a change in strategy, without a change in vision!"

A.

Engaging parents in preschoolers' learning through remote-education resources



Vipla Foundation (Save the Children India) formed Whatsapp groups for parents under each Balwadi teacher and held online meetings with them. They were taught how to use the parent-teacher Whatsapp groups to communicate with the children on a daily basis. Parents were also shown how the Balwadi teacher tracks and marks each student's attendance using an app.

QUEST, on the other hand, relied on their 'Anganwadi Mazya Ghari' WhatsApp interface, where Anganwadi Sevikas shared instructional videos with parents who owned smartphones and provided worksheets to others through home visits. They organised Palak Sabhas for parents to show them how to do simple activities at home with their preschool children. To ensure maximum attendance, they would also make home visits. QUEST also created the Palavee App to track the progress of preschool children.

Pratham assisted the Punjab government in launching the 'Corona Naal Karni Ladai Hai, Ghar Ton Karni Padai Hai' campaign in April 2020 with the goal of assisting children to learn at home via remote learning messages. They also organised Raabta meetings, which were telephonic meetings between parents and teachers to discuss children's learning and well-being at home.



HIGHLIGHTS



Parents on WhatsApp groups



Teachers on home visits



Online/Offline Training to support learning



Check-ins on phone



Apps to track student progress

B.

Taking classrooms to the communities to address learning loss



When schools were closed, Educate Girls began community-based learning camps called 'Camp Vidya' for both boys and girls. Furthermore, these camps helped in engaging critical at-risk girls aged 7 to 14 who may otherwise not return to school.

Language and Learning Foundation began Mohalla classes for children living in the same village as the school. Local volunteers, such as parents and youth from the community, taught in these classes. They also distributed 'Khel-Khel Mein' workbooks to all grade II and III students in these Mohalla classes.

This allowed students to practice reading, writing, and some basic numeracy concepts like number identification and counting.

Eklavya Foundation chose to return to the neighbourhood schooling approach and established Mohalla Learning Activity Centres (MLACs) to help primary school children with their learning. With a focus on foundational literacy and numeracy, these MLACs served as spaces for children to "learn by doing", "learn from the environment," and "learn from each other."

HIGHLIGHTS



Camp Vidya, Mohalla Classes, Mohalla Learning Activity Centres and more



Addressing learning loss and learning gaps in foundational literacy and numeracy

C.

Adopting tech-based, hybrid teaching modalities



Muktangan relied on web conferencing platforms like Zoom and Teams when the schools had just reopened and only some students were coming to school. The teachers taught these students in the classroom while other students who were still at their homes or villages joined online conference call and witnessed the classroom live. These students joining in remotely were also supported with a buddy teacher who would clarify their doubts after the class got over to ensure complete understanding. Now as a practice, the teachers are also creating thematic and concept-based videos to supplement learning in their classroom.

Akanksha Foundation adopted the Reading A-Z Plus (RAZ Plus)

- an app-based solution to improve reading fluency among students of Grade-III to IX through differentiated English language support. Teachers are using RAZ Plus as a supplementary learning aid in their classes by mapping it to the state board curriculum and learning material.

Purkal Youth Development Society supported the students with mobile devices and teachers with laptops which enabled them to take online classes, hybrid classes, create a store of student records and utilize digital teaching and learning material with ease. They also equipped their library with tablets that host various online learning apps which help students from grades VI to XII to bridge their individual learning gaps.

HIGHLIGHTS



700+ devices provided for 1000+ students and teachers



Specialised educational apps for supplementary learning



Concept-based videos



Live web-conferencing of classes

Education Spotlight



Launching a need-based scholarship programme



In response to the COVID-19 crisis scenario, Foundation assisted in the design and development of HDFC's scholarship program - HDFC Badhte Kadām to provide financial assistance to students to help them continue and complete their education, particularly those whose families were impacted by the pandemic, putting the students' education at risk. Their crisis ranged from the death of a family member earning a living, a critical illness to loss of livelihood. The design of the scholarship was kept flexible to best respond to the dire circumstances, thereby allowing students to cover the costs of school/college fees, exam fees, hostel rent, a digital device, travel, books and learning

materials, and coaching classes, among other things. Through the initiative, we could provide scholarships ranging from INR 15,000 to INR 1,00,000 to students studying in Grades IX - XII and undergraduate students pursuing regular or professional courses.

Over 40,000 applications were received from different parts of India, of which over 4,900 students were shortlisted and 2,606 students were awarded the scholarship.

2,606 students received the scholarship

- 40,000** applications received
- 25** States and **5** UTs Covered
- 368** Districts Covered
- 85%** students' family income is less than **INR 1 lakh** per annum
- 58** students with disabilities
- 1053** students have lost a parent
- 43** students have lost both parents



"My father kept ignoring his kidney-related issues for many years due to lack of finances. When things got worse in 2021, he was taken to a hospital where he was put on an immediate dialysis, but sadly, he passed away before they could even begin the procedure. This painful incident stirred in me a passion to become a doctor. I felt a compelling need to serve those people who are unable to afford expensive treatments. Hence, in order to self-prepare for the NEET exam, I began watching free coaching videos on YouTube. On one such day, I came across an informative video on the scholarship programme and applied for it. I have used the scholarship aid to pay for my NEET coaching and travel expenses, and look forward to gaining admission in a good medical college."

Lhingneiting Haokip
Location: Manipur
NEET Coaching

>> Scholarship Amount: INR 40,000



"My world came to a standstill in February 2020 when I lost my father to COVID-19. To this day, I still cannot recollect the details of how my mother, two elder sisters, and I went through that day; everything remains a blur. Despite this unfortunate situation, I obtained 93.4% marks in my Class 10 board exam. That's when I realised that strong willpower can help us create lasting positive changes in our lives. Hence, when I saw my mother struggling to sustain the household with the last remaining family savings, I began looking for scholarships online and finally applied for HDFC Ltd's Badhte Kadām Scholarship 2021-22. This promptness helped me to get selected as a scholarship beneficiary!"

Aashish
Location: Haryana
Grade XII

>> Scholarship Amount: INR 20,000

Persons With Disabilities



Our vision is to improve the quality of life from a social and economic lens for Persons with Disabilities (PwDs) with a focus on children and youth.



Special Education



Healthcare & Rehabilitation



Job-Linked Skilling



Ecosystem Interventions

Direct beneficiaries impacted through 14 partners.



10,400
Children with Disabilities (CwDs)



1,000
Adults with disabilities



13,200
Educators & Caregivers

Key Partners



Persons With Disabilities (PwDs)

Pace Forward



Beating the Odds



For the majority of us, it has been difficult to adjust to a world that transformed suddenly over the past two years, but for Persons with Disabilities (PwDs), it meant that a world that was previously built to exclude them became much more daunting. Schools and centres were physically unable to continue operations due to the devastating second wave of COVID-19. For children with special needs (CWSNs) who were forced to move to online methods of interaction,

there had been a significant physical regression as a result of the interruption in the required therapies; this caused a loss in learning as well. For families of CWSNs, extra tasks included taking up the roles of a therapist, a counsellor, and a full-time care-taker, all of which was emotionally taxing.



Despite the increased vulnerabilities and challenges that PwDs have faced over the last two years where existing barriers and difficulties were compounded, our partners and interventions have found innovative ways to build back better from the crisis and continue to support PwDs to strive for a better quality of life. Key efforts that put inclusion, advocacy and accessibility at the centre included:



Resumption of physical therapies to combat further regression



Use of mass communication to highlight struggles and needs of PwDs



Advocacy and eco-system interventions for inclusion



Performance of para-athletes changed perceptions

“Extreme achievers see opportunity in an adversity”

A.

Resumption of physical therapies to combat further regression



A string of therapies like occupational, speech, behavioral, sensory integration, counselling etc. are an integral part of functional living and learning for PwDs. When all forms of communication and services moved online due to the pandemic, these therapies had to be given online too by our partners. However, with considerable limitations of online modalities and the emotional toll that parents experienced after taking on additional responsibilities to assist therapists, it became necessary for our partners to resume physical therapies for

at least the high-risk cases. The Association of People with Disability that works with CWSNs, seeing the regression that children were seeing due to missed therapy sessions, started need-based therapy in the campus even before schools were allowed to reopen. Likewise, in order to prevent further developmental losses, another partner, Latika Roy Memorial Foundation, where we support the Early Intervention Centre for children aged 0 to 6, began to deliver therapies in person.

HIGHLIGHTS



Need-based therapy in school campus



In-person therapies at Early Intervention Centres for 0-6 years

B.

Use of mass communication to highlight struggles and needs of PwDs

Recognizing the need to bring children back to school, Jai Vakeel Foundation leveraged the media to raise awareness around the need to open schools for CWSNs. "No One Left Behind" was a powerful social media campaign that was effectively used to drive home the point. Finally, after 754 days of being shut, special schools in Maharashtra were allowed to open on 2nd March, 2022.

Ummeed Child Development Centre resorted to another popular medium of mass-communication - newspaper advertorials - to create awareness around the issues of developmental disabilities in children. Their crisp messaging through newspapers on World Autism Day reached



over 16 lakh readers and resulted in an increased number of families reaching out to seek help and support. This was possible because clearly articulated information reached a mass audience. The organization also worked with a leading psychologist to create multiple videos and collaterals to deal with the mental health needs of caregivers and families of PwDs. It focused on the theme of 'Life in the Pandemic' and dealt with topics that also included 'grief' and 'bereavement.'

✦ **HIGHLIGHTS**

Mass-awareness through traditional and social media around the need to open schools

Advertorials informing about developmental delays in children

Videos and collaterals for mental health needs

C.

Advocacy and eco-system interventions for inclusion



We continued to support organizations and programmes that helped in developing an enabling ecosystem for PwDs, whether it was through research-focused on influencing policy, creation of public goods or just bringing focus to the cause.

A research study was undertaken by our partner Vidhi Centre for Legal Policy to identify key policy gaps impacting inclusivity in town planning for PwDs' accessibility in the state of Karnataka. Their report titled 'Beyond Reasonable Accommodation' examines the intersection of the Rights of Persons



With Disabilities Act (RPWD Act) and the Karnataka Town and Country Planning Act. Some of the key finds of the study are:

- Need to encourage inclusive and participative planning with PwDs represented in Bengaluru Development Authority (BDA) and Bruhat Bengaluru Mahanagara Palike (BBMP)
- Revisions needed in accessibility standards to include information and communication technology, invisible disabilities and sensitization
- Public procurement policies need to include accessibility norms
- Implementation of accessibility norms in built environment through accessibility inspections by PwDs
- Ensure accessibility standards in mobility and transportation
- Steps to be taken for implementation of Universal Design
- Read detailed report here: <https://www.htparekhfoundation.com/assets/images/beyond-reasonable-accommodation-full-report.pdf>

Our partnership with Sol's Assessment and Rehabilitation Centre that began as a pilot in the year 2020, saw the establishment of a Project Management Unit within Tamil Nadu state's Education Department for inclusive education at the state level. Right from designing an inclusive curriculum to equipping teachers with tools for better screening and identification using Sol's Arc's Red Flag application, the project has fostered conversations of inclusion and an enabling environment in mainstream schools.

Nayi Disha Resource Centre is one of a kind online resource platform for families of children with intellectual disabilities. We partnered with Nayi Disha for the development of a multi-channel helpline available on phone, WhatsApp, Facebook and email for families of CWSN. This helpline has been an enabler for families looking to find service providers, for right diagnosis, mental health support etc. Based on the queries received, Nayi Disha has created relevant content and created parent communities to build an ecosystem of support.

✦ **HIGHLIGHTS**

A research study to identify key policy gaps impacting inclusivity in town planning for PwDs

Establishment of a Project Management Unit within Education Department for inclusive education at the state level

Development of a multi-channel helpline available on phone, WhatsApp, Facebook and email for families of CWSN

PwD Spotlight



Performance of para-athletes changed perceptions



Krishna Nagar
Gold - Badminton



Devendra Jhajharia
Silver - Athletics



Mariyappan Thangavelu
Silver - Athletics



Nishad Kumar
Silver - Athletics



Praveen Kumar
Silver - Athletics



Singhraj Adhana
Silver - Shooting



Yogesh Kathuniya
Silver - Athletics



Singhraj Adhana
Bronze - Shooting



Harvinder Singh
Bronze - Archery

The Foundation started supporting Olympic Gold Quest's Para-Athletes Programme (launched in 2019) to identify, train and promote competition-ready para-athletes on a global platform. Out of the 18 para-athletes that we supported, 15 qualified for the Tokyo Paralympics, and 8 of them won 9 medals in total. Their performance and achievements also put India on the Paralympic map.

In a project evaluation that was conducted, it was reported that:

- Technical and tactical skills had improved significantly for most para-athletes after receiving support.
- Despite the training limitations thrown by the pandemic, 70% para-athletes were able to maintain their dietary needs with the nutritional supplements that they received
- 100% para-athletes received training equipment to continue 'practice at home'.
- 100% para-athletes believe that their success has changed the perception of the community towards differently abled as a whole & helped spread awareness.
- Since the Tokyo Paralympics, mainstream media has extensively covered para-athletes and PwDs.
- The widespread media mentions and coverage of the achievements of the entire Indian para athletes' contingent brought to the fore the potential of PwDs and what they can achieve given the right platform and support
- Increased awareness and acceptance have translated into brand endorsements, partnerships, and government jobs that have provided financial security to para-athletes.
- 6 para-athletes now have professional representation for potential endorsements or partnerships with brands



Krishna Nagar, who won an Olympic Gold Medal in Para-badminton, was invited to HDFC Head Office in Mumbai for a meet-and-greet with Senior Management.

HT Parekh FOUNDATION An Initiative by **HDFC** WITH YOU, RIGHT THROUGH

Team HDFC salutes you!

We are proud to champion a group of **16 exceptional para athletes** supported through our **Corporate Social Responsibility initiatives.**

Tokyo Paralympics 2020

- 9 Medals
- 8 Para athletes
- 5 States

Krishna Nagar Men's Singles Badminton (Gold)	Devendra Jhajharia Men's Javelin Throw (Silver)
Mariyappan Thangavelu Men's High Jump (Silver)	Yogesh Kathuniya Men's Discus Throw (Silver)
Nishad Kumar Men's High Jump (Silver)	Singhraj Adhana Mixed 50m Pistol (Silver) Men's 10m Air Pistol (Bronze)
Praveen Kumar Men's High Jump (Silver)	Harvinder Singh Men's Individual Recurve Open Archery (Bronze)

HDFC Limited and HT Parekh Foundation acknowledges the invaluable support directly provided to the para athletes by the Government of India - Sports Authority of India and Paralympic Committee of India

compared to just 1 para-athlete earlier.

- 3 para-athletes have job offers from state governments and Sports Authority of India.
- Devendra Jhajharia has become the first para-athlete to be honored with the Padma Bhushan.

"There are effects of medals across the spectrum, especially in terms of para-athletes. The participation in para-badminton nationals has shot up, there has been a big push after last year's performance. A lot of women with disabilities have started seeing para-sports as an opportunity."

OGQ Program Team Member

"Most people do not know about para-sports but people get to know when someone from the community participates in tournaments. A lot has changed, first after 2016 and then even more after 2020 because of the medals India got. People now follow para-sports. As my match day was coming near, people started recognizing me. My community members celebrated on the day of my match like it was a festival. The attention given to para sports in news has also increased."

OGQ supported Para-shooter

HIGHLIGHTS

- 15** Para-athletes qualified for Tokyo Paralympics
- 9** Medals in total, including 1 gold

Their success has changed people's perception towards PwDs resulting in

- Increased media coverage
- Increased endorsements, partnerships and government job offers

Environment

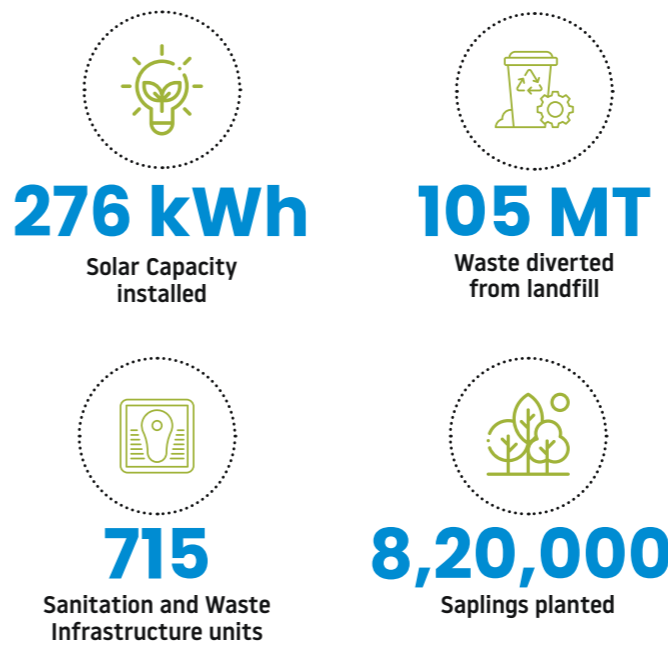


Photo Credit: Balipara Foundation

Our vision is to build circular cities by scientifically managing waste, implementing ecological restoration projects and installing solar energy solutions with the larger goal of protecting ecosystems.



Outcomes achieved through 12 partners



Key Partners



Environment

Pace Forward >>

Turning the Corner



While the virus took a toll on human health, nature thrived due to a decrease in anthropogenic activities during lockdowns. Visible signs of clearer skies and rivers, offered evidence of our linear, extractive relationship with nature. But other things changed too. During the pandemic, the nature of waste altered to include new, non-recyclable waste streams from personal protective equipment, masks etc. Additionally, there was a sharp increase in the amount

of packaging waste as a result of increased online shopping. Existing healthcare systems were strained under the additional burden of the pandemic. There was a need for alternative energy solutions that would help improve access and efficiency of healthcare services.



Our partner organisations' innate determination helped them get past the difficulties brought about by the pandemic and reimagine a healthy road to recovery that included vulnerable populations as well as the planet. They did just what was the call of the hour i.e. to relook at the challenges from a new lens which covered not just the environment but also health, education and livelihoods. Key activities included:



Mass-education on waste management due to new streams of waste



Two-pronged outreach strategy to cover COVID-19 relief work and access to sanitation



Unemployment addressed through interventions linked to environment and livelihoods



Improved delivery of rural healthcare services through access to solar energy powered solutions

“The only way to turn the corner is to try new things!”

A.

Mass-education on waste management due to new streams of waste

In India, as elsewhere, COVID-19 created a surge in the demand and use of single-use plastic products – most notably, in the biomedical, pharmaceutical, and food and delivery businesses. As a result, the amount of waste produced from these industries skyrocketed. Our partners saw this as an opportune moment to create mass-awareness about waste-management.

In Dharamsala, Waste Warriors Society took up this opportunity to reinforce the critical need and benefits of solid waste management processes towards building a circular city. With full support from the Urban Local Body, active citizens and stakeholders, they built capacities of waste workers, increased segregation efficiency and managed a material recovery facility leading to a city-wide transformation in the form of a leap in the nationwide city-based Swachh Survekshan rankings from 624 to 134 in the year 2021. They were acknowledged as frontline workers and were able to mobilise the community towards segregation at source, resulting in tonnes of dry waste being diverted from the landfill.

In Mumbai, RUR Greenlife together with Eknect Knowledge Foundation shone the spotlight on processing waste at source, as a holistic, pilot project, demonstrating the potential for a mega city to combat additional pressures in the fight against the pandemic. Beneficiaries including educational institutions, residential societies and NGOs were able to substantially reduce the burden on the Municipal Corporation.

Recognising the need for



innovative solutions to tackle waste streams from packaging, textile and construction and bring in the concept of circularity, Eknect Knowledge Foundation conducted a competitive mentoring programme for waste entrepreneurs in these sectors. Technical inputs and business advice were provided in addition to a reward to entrepreneurs with the most innovative products to recycle and reuse these waste streams



HIGHLIGHTS



Building capacities of waste workers



Mobilising communities for segregation at source



Competitive mentoring programme for waste entrepreneurs to recycle and resuse waste streams



105 MT
Waste diverted across our projects

Swachh Survekshan ranking of Dharamsala city jumped from 624 to 134 in the year 2021

B.

Two-pronged outreach strategy to cover COVID-19 relief work and access to sanitation

Gujarat Mahila Housing SEWA Trust was an organisation that worked round the clock in urban slum communities, offering COVID-19 relief support. Their approach of putting the most affected people at the heart of their work meant that they were able to seamlessly continue to create access to safe sanitation while intimately understanding fundamental needs from sanitation, water, electricity, waste to heat stress from climate change. As a result, despite the challenges,

the organization succeeded in building 185 household toilets as well as conducted a needs-assessment of 18 slums which will feed into a larger plan to make Jodhpur a safe, inclusive and resilient city.

Similar efforts in other geographies by our partners like Shelter Associates, Gramalaya Trust, Sulabh International and others, resulted in the construction of 530 sanitation units.



HIGHLIGHTS



715

Sanitation and Waste Infrastructure units created across all projects



An implicit trust that developed with communities during COVID-19 relief work offered an opportunity to seamlessly carry out sanitation efforts.



C.

Unemployment addressed through interventions linked to environment and livelihoods



In Assam, under a project for reforestation as a livelihood opportunity for local indigenous communities, our partner Balipara Frontier Tract and Foundation found youth returning to villages after losing their jobs in the cities. With no savings and no income, they were relieved and grateful to find work which taught them new skills and provided different means of income. Many chose to stay back as they understood the value of restoring forest landscapes around their villages.

Similarly, in Maharashtra our support for water interventions

in drought prone villages through Paani Foundation found participation from a sizable number of farmers in the training activities conducted about climate change and water scarcity. Solutions were focused on increasing yields for generating additional incomes through water-saving, precision agricultural practices.

HIGHLIGHTS



Reforestation as a livelihood opportunity for local indigenous communities



Solutions for generating additional incomes through water-saving, precision agricultural practices

Environment Spotlight



Improved delivery of rural healthcare services through access to solar energy powered solutions



Healthcare systems in the country were strained during the pandemic. We looked closely at the intersection of environment and health and found the potential to greatly improve efficiency and outcomes in the delivery of health services especially those offered through the public health care system. The need for energy is critical when it comes to storing vaccines; using medical equipment such as baby warmers, suction apparatus and lighting especially during deliveries; powering diagnostic services and accessing basic lighting and communication for regular operations. Water is a

critical element in the provision of a number of services including for deliveries, pre-heating of equipment, basic washing and cleaning purposes. Decentralized renewable energy solutions combined with energy efficient appliances have the potential to transform healthcare service delivery.

We supported our partner SELCO Foundation to install solar powered water pumps and water heaters in a total of 161 Primary Health Centres (PHCs) & Community Health Centre (CHCs) across 4 districts in Karnataka and 1 in Odisha.

The outcomes and impact of this programme are being seen across 3 different levels:

- (a) End-user (patient) and health facility level,
 - (b) Process level and
 - (c) Societal and environmental level.
- On a monthly basis, over 3,98,550 individual beneficiaries were able to access quality healthcare services across the 161 health facilities
 - Health staff of more than 5,300 individuals across all facilities now work in comfort and are better equipped for health services
 - We installed a capacity of 175 kWh with carbon emission reduction of 5,525.4 Tonnes

With the move from offline to online education, there was an urgent need to be connected digitally which required uninterrupted power supply. In areas with frequent outages, loss of power meant losing out on learning. We recognised the potential to double our impact through solar electrification of rural residential schools through our partner Gujarat Mahila Housing SEWA Trust so that the children here have an equal access to uninterrupted education, especially during the pandemic.



“Masarkal is one of the remote areas of Raichur, Karnataka. Both Primary Health Center and Sub Centers are located in rural areas. Frequent power cuts are very much common and it is a hindrance for providing better service to the patients especially attending delivery cases and emergency cases at night. I appreciate the SELCO Foundation for this initiative and their contribution for better service. Nowadays the number of delivery cases have significantly improved from 2 to 3 cases to 15-17 cases per month. It also has reduced the burden of electricity consumption in the hospital. The solar water pump and water heater will be very useful for the maternity care. The patients have to stay back in the hospital as inpatient at least 48 to 72 hours post-delivery. But they were not staying back due to lack of facilities. But nowadays we have observed that they agree to stay back in the hospital, post-delivery at least for 24-48 hours. We will depute one person responsible from the hospital to maintain these solar systems; who has attended maintenance training recently.”

Dr. Shamshuddin, MBBS
Administrative Medical Officer,
Primary Health Center, Masarkal



HIGHLIGHTS

276 kWh
Solar Capacity installed across our projects

Solar powered water pumps and water heaters in PHCs and CHCs

Solar electrification of rural schools/institutions

Special Projects



Apart from programmatic interventions in our core sectors, we have supported partners to build new infrastructure or strengthen existing ones, so that quality services can be made available to a large number of people accessing such infrastructure.

A.

Antim Sanskar Seva: Worli Public Crematorium Redevelopment



We supported the redevelopment and upgradation of Mumbai's biggest crematorium in Worli - Mata Ramabai Ambedkar Shamshan Bhumi. Our partner, Hiralal Parekh Parivar Charity Trust had signed an MoU with Municipal Corporation of Greater Mumbai for a project called Antim Prasthan that aimed to transform the crematorium into a peaceful place for bereaved families to perform the last rites of the departed with dignity. Services are offered free of cost, making it accessible to all sections of society.

The facility that spans 9-acres includes energy-efficient building practices like retaining green cover and open spaces, solar electrification and rainwater harvesting. In keeping with the general environmental & low carbon redevelopment objectives, new sanitation facilities and waste composting have been added. The spaces for the pyres (both electric & wood fired) have been thoughtfully designed so that the bereaved family members and friends of the departed person can grieve privately.

B.

The Edible Pavilion at the CSMVS Museum



We support natural heritage restoration and conservation projects of the Chhatrapati Shivaji Maharaj Vastu Sangrahalaya (Museum) in Mumbai under its Green Museum Initiatives. As part of these, we supported the 'Edible Pavilion' project, an installation designed by artist Nuru Karim that aims to engage and educate visitors with books and experiential activities to promote concepts such as urban farming and sustainability towards a greener future. This outdoor space would focus not only on reading and literacy but also emphasise environment and sustainability, sensitizing both children and young adults.

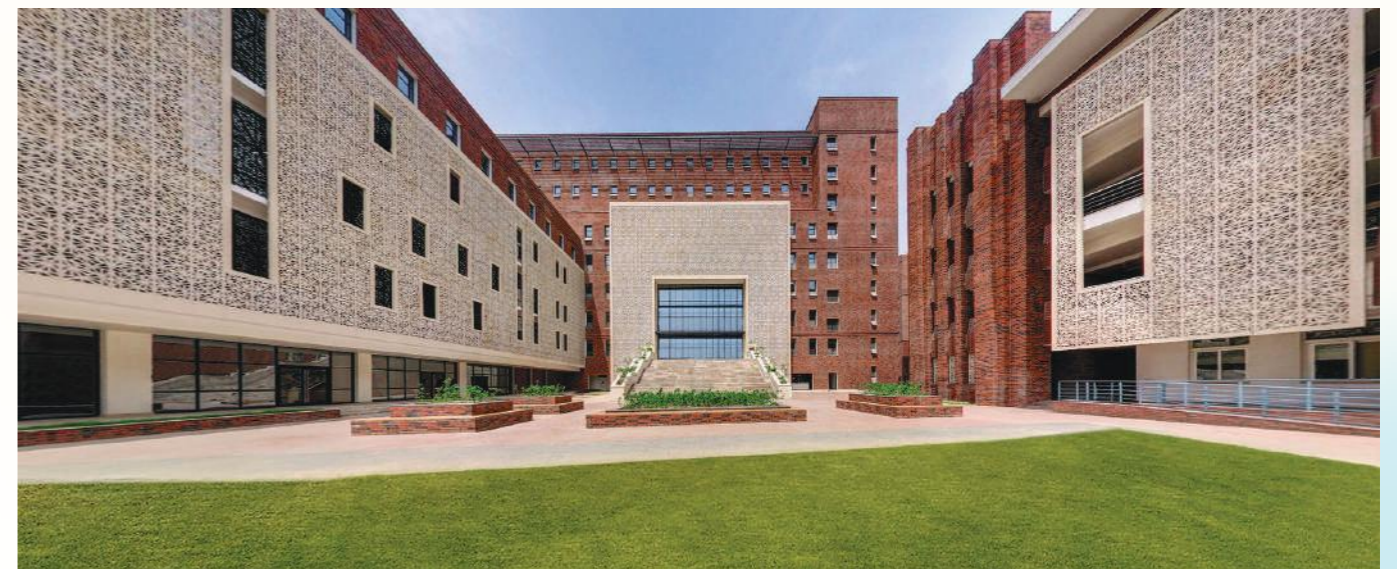
The installation, set up on the front lawn of the Museum, would include regular activities such as story-telling, pottery, gardening, theatre, puppet shows and more. The Edible Pavilion is fabricated from renewable resources such as wood, that can be grown and harvested several times, and aims to have a net zero carbon foot print. After the exhibition period, the installation will be dismantled, the wood will be upcycled for use in the museum and all the books and plants will be donated to children.

C.

The Library and Archives of Contemporary India at the Ashoka University



Our support to the Ashoka University has been towards the development of the HDFC Library and the Ashoka Archives of Contemporary India. The completed HDFC Library at the University that is spread across two floors can accommodate 516 readers and has a holding capacity of 1.2 lakh documents. It has a reading area of about 23,000 sq. ft. with a variety of seating options. There are dedicated spaces for digital curation and research support, multimedia reference services, research carrels & conference / discussion rooms. For a liberal arts University a state-of-the-art library is the seat of research, collaboration and innovation.



Ashoka Archives of Contemporary India was set up in 2017 with a vision to archive and preserve primary source material for the study of modern and contemporary history of India with major thrust on policy, economy and society. The basic aim was to create a major centre for historical and social science research in the country. The Ashoka Archives for Contemporary India is the only non-government archives being set up in India.

Impact Assessments



Photo Credit: Educate Girls

To gain an independent view on the impact generated by our grant support and get insights into the transformational changes brought about at the beneficiary level, this year we evaluated **7 projects** covering the work of **28 partners**. Independent assessments were conducted by **4 third-party agencies**.

Deloitte.



The principles of *relevance, efficiency, effectiveness, impact* and *sustainability* from the Development Assistance Committee (DAC) of Organization for Economic Cooperation and Development (OECD) were incorporated into the evaluation studies conducted.

Data from primary and secondary sources were gathered using a mixed-methods approach. Through surveys, interviews, focus groups, and site visits for the programme, both quantitative data and qualitative contributions were obtained. Effects on the beneficiaries' life over the short to medium term were measured.

Link to read detailed reports: <https://www.hdfc.com/about-us#corporate-social-responsibility>

Key Findings: Education

1.

Blended Learning in Model Schools



Continuity of learning was achieved for 4,448 students during the pandemic in the academic year 2020-21. Schools pivoted the learning model to include digital solutions, adopt innovations in teaching materials and dissemination and Socio-emotional support.

- 100% students retained.
- 100% children provided with Socio-emotional support.
- Learning outcomes achieved in 6 key areas of reading, comprehension, grammar, spoken skills, concept building and problem solving.

2.

Community-based Education Programs



Since schools in remote and tribal areas lacked the technology to function in an online mode, 2,179 community camps called Camp Vidya were organized for 31,123 students across 1,844 villages in the districts of Barwani and Khandwa, Madhya Pradesh. Even during the pandemic, student learning outcomes improved by 44% for Hindi and 31% for Maths.

Key Findings: Healthcare

3.

Nutrition for Children at Urban Construction Sites



8,719 children of construction workers were provided nutrition at 32 construction sites and in 2 migrant dominant urban slums in Delhi, Bengaluru and Pune between 2018 to 2021.

All the children remained in a safe environment at the construction sites and were given three meals a day as per a well-designed program framework. 5,690 parents were counselled on nutrition and healthcare.

28% children showed improvement in their nutritional status over a period of 2 months (Weight by age, as per WHO standards).

4.

Nutrition to Children Undergoing Cancer Treatment



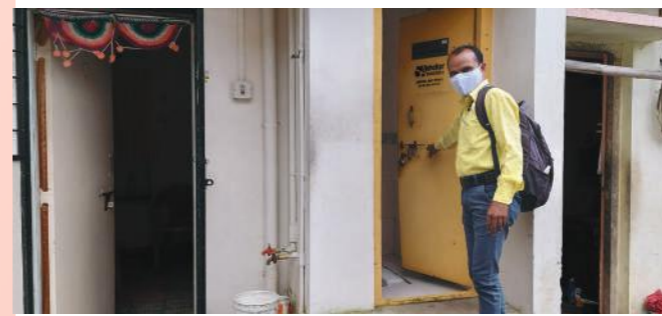
1,046 children with cancer supported with sustained nutrition in the form of hot meals, fortified supplements and food ration baskets, which enabled 100% to withstand and complete their treatment.

96% children & their caregivers had access to an experienced nutritionist on every visit to 3 cancer hospitals in Assam and West Bengal.

Key Findings: Urban Sanitation

5.

Household Toilets in Urban Slums



1,450 individual household toilets were constructed in 43 slums of Kolhapur and Pimpri-Chinchwad, Maharashtra during 2019-2021 resulting in access to safe and private sanitation facilities.

Health and hygiene outcomes were achieved, 57% of the sample surveyed cited improvement in family health and reduced incidence of waterborne diseases. Women reported reduction in prevalence of UTI, an improvement in evening dietary practices, water intake and menstrual hygiene.

6.

Key Findings: Supporting Persons with Disabilities



We supported 18 para-athletes for Tokyo Paralympics 2020 across 4 Paralympic sports – archery, badminton, shooting, and athletics, of which 15 qualified and 8 para-athletes won 9 medals in total.

90% believe they received critical training

support by access to professional trainers and a nutritious diet. A significant improvement in technical and tactical skills was reported. During the pandemic, nutritional supplements and training equipment were provided at their homes.

All the para-athletes believe that their success has changed the perception of the community towards differently abled as a whole & helped spread awareness.

Key Findings: COVID-19 Support

7.



Our relief efforts during the second wave were effective as a result of swift identification and mapping of vulnerable groups, local procurement and customization of food to regional preferences and maintaining quality control and hygiene standards. We provided 150,000+ meals to 15,000 healthcare workers at 40+ hospitals and Covid-19 centres. 22,800 families were given ration kits and 13,000 children whose families were affected were aided.

We supported the government's Covid-19 vaccination program by spreading awareness, arranging ease of access and a seamless process and were able to vaccinate 4,79,600 individuals in 8 states including at Mumbai's largest and longest running vaccination centre in Dharavi.

Team



Deepa Walawalkar



Navin Shetty



Indhu Kotiyan



Meenu Thomas



Ujjwal Banerjee



Pooja Mishra Shetty



Vishal Gharat



Satyavati Kotian



Sonal Alvares



Vrajesh Modi



Sweety Thomas



Tanvi Naik



Ninad Salunkhe

Board



Deepak S. Parekh
Chairman



Keki M. Mistry
Director



Renu Sud Karnad
Director



V. Srinivasa Rangan
Director



“As we approach the end of a tumultuous 2 years of the pandemic, I sit in deep contemplation on the many experiences that my team and myself had to adapt to, learn from and move forward with. Adding to this, the Foundation crossed its 7-year journey in October 2021, post which I started to experience the ‘7-year itch’. As in relationships and everything that you endeavour to do in life, change and adaptation is inevitable. We are now at inflection point...we have miles to go and much to achieve through the next decade of our growth.

As we *Pace Forward* towards making investments in new ideas, building strong social sector leaders amongst our partners and moving towards deep and impactful programmes in areas of established need, we must do so by following the epic mantra that CSR should be approached with Logic, Intellect & Compassion in equal measure.

I thank the Management of HDFC and my Team at the Foundation for their unstinting support and dedication. I also thank all our partners for their tremendous courage and hard work on ground during the last 2 years”.



Ziaa Lalkaka
Chief Executive Officer



About HDFC Limited

HDFC Limited is India's leading mortgage lender. It has assisted more than 9.5 million families in acquiring their homes over the last 45 years. It has emerged as a financial conglomerate with the Group's presence in banking, asset management, insurance (life & general), real estate venture capital and education finance.

About H T Parekh Foundation

The H T Parekh Foundation is the philanthropic arm of HDFC Limited. The Foundation was established in October 2012 to commemorate its Founder, Shri H T Parekh's significant contribution toward the development sector in India. The Foundation works across rural and urban India and partners with organisations across the focus areas of Education, Healthcare, Environment and supporting Persons with Disabilities.

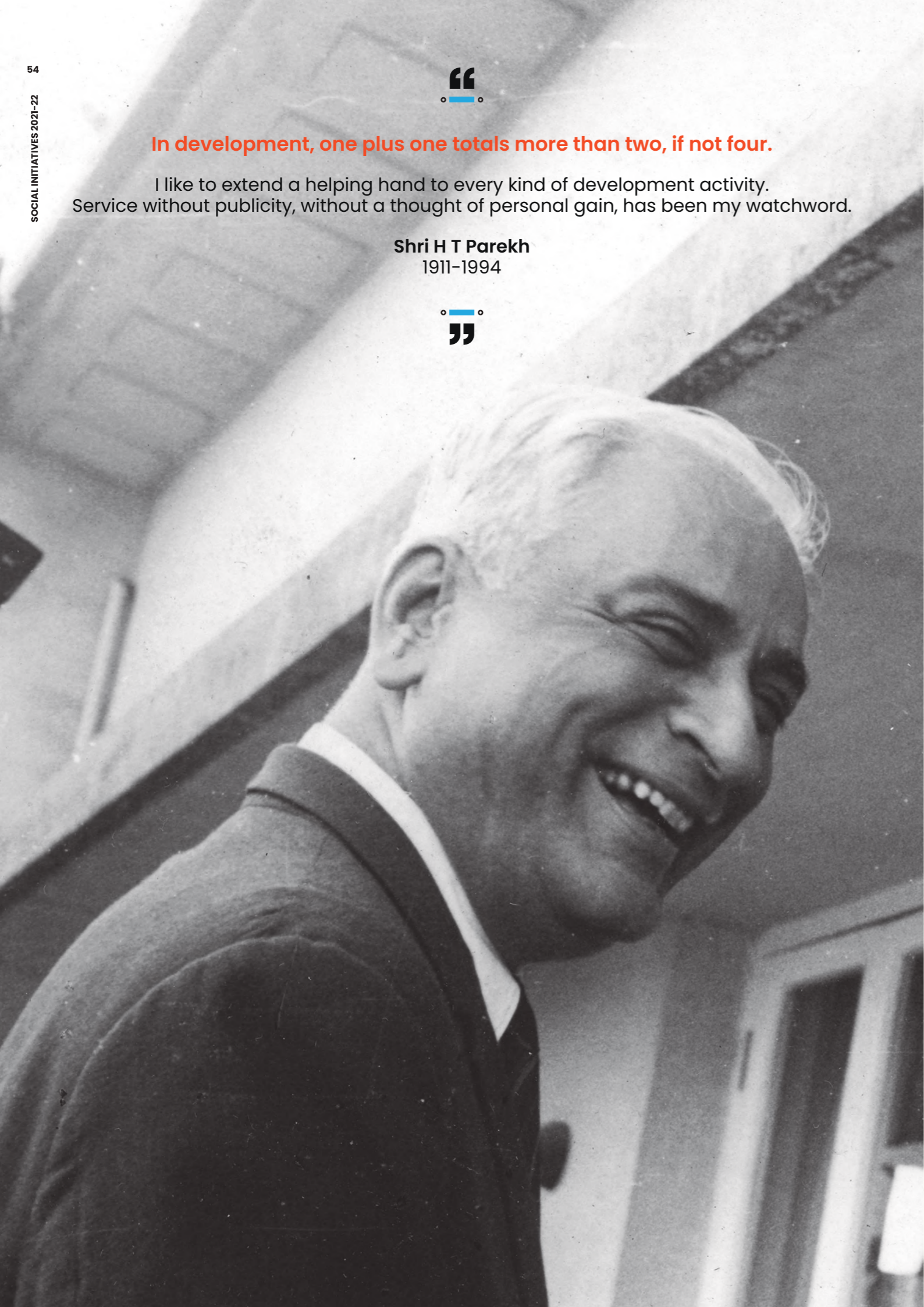




In development, one plus one totals more than two, if not four.

I like to extend a helping hand to every kind of development activity. Service without publicity, without a thought of personal gain, has been my watchword.


Shri H T Parekh
1911-1994



HT Parekh
FOUNDATION

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HDFC
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