



PARIVARTAN

A step towards sustainable progress

CSR Report
2024-25



A DECADE OF
IMPACT

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About This Report

This is the first edition of the HDFC Bank Parivartan CSR Report, which has been introduced to mark ten years of Parivartan, the Bank’s CSR programme.

The report documents Parivartan’s journey over the past decade, highlighting key milestones and the impact across our focus areas. It is intended as both a record of progress and a reference for what lies ahead.

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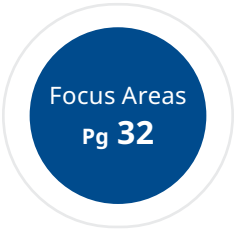
“We feel that our growth is inseparable from the progress of the communities around us and the sustainability of the environment.”
Sashidhar Jagdishan

“What began as a commitment to give back to the communities we serve, has today evolved into a comprehensive programme of considerable scale.”
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9,545

BRANCHES

50%

BRANCHES LOCATED IN
SEMI-URBAN AND RURAL AREAS



HDFC Bank is one of India's leading private banks.

The Housing Development Finance Corporation Limited or HDFC Ltd was among the first financial institutions in India to receive an "in principle" approval from the Reserve Bank of India (RBI) to set up a bank in the private sector. This was done as part of RBI's policy for liberalisation of the Indian banking industry in 1994.

HDFC Bank was incorporated in August 1994 in the name of HDFC Bank Limited, with its registered office in Mumbai, India. The bank commenced operations as a Scheduled Commercial Bank in January 1995.

On April 4, 2022 the merger of India's largest Housing Finance Company, HDFC Limited and the largest private sector bank in India, HDFC Bank, was announced. Over the last 45 years, HDFC Ltd has developed one of the best product offerings, making it a leader in the housing finance business. HDFC Bank enables seamless delivery of home loans as a part of its wide product suite catering to urban, semi urban and rural India.

Post merger, HDFC Bank is a professionally managed organisation, overseen by an experienced Board of Directors and does not have an identified promoter. The merger also marks the transformation of HDFC Bank into a financial services conglomerate, offering a full suite of financial services, from banking to insurance, and mutual funds through its subsidiaries.

As of September 30, 2025, the Bank's distribution network was at 9,545 branches and 21,417 ATMs across 4,156 cities / towns, compared to 8,851 branches and 21,163 ATMs across 4,081 cities/towns as of June 30, 2024. Of these branches, 51% are located in semi-urban and rural areas.

The Bank's international operations comprises four branches in Hong Kong, Bahrain, Dubai and an IFSC Banking Unit (IBU) in Gujarat International Finance Tech City. It has five representative offices in Kenya, Abu Dhabi, Dubai, London and Singapore. The Singapore and London offices were representative offices of erstwhile HDFC Limited and became representative offices of the Bank post the merger. These are for providing loans-related services for availing housing loans in India and for the purchase of properties in India.

About Us

HDFC BANK PARIVARTAN

10.56 crore

CUMULATIVE LIVES IMPACTED
(AS OF MARCH 2025)



At HDFC Bank, our commitment to inclusive growth and sustainable development is embedded deeply within our corporate ethos. Guided by a Board-level CSR & ESG Committee, our CSR efforts are anchored in a strategic vision that ensures that we contribute meaningfully to the communities we serve.

Our CSR Policy, formulated and regularly reviewed by the Committee, defines the principles and parameters for identifying, implementing, and monitoring initiatives. This policy serves as a compass for our action plans, setting a clear direction for projects that are relevant, scalable, and impactful. The Committee formulates and recommends the annual action plan in line with the Bank's CSR Policy. Oversight is exercised at every level: the Board monitors implementation, the Committee ensures transparency and strategic alignment, and a dedicated CSR department drives implementation on the ground. Our CSR strategy provides a framework for systematic planning, execution, and evaluation.

Every project begins with a careful understanding of the context. We undertake rigorous need assessments that include field visits, community consultations, secondary research, and alignment with government development plans. This ensures that our interventions are not only relevant but also grounded in the realities of the communities we aim to support. These assessments help us prioritise areas of high need, design tailored interventions and identify local opportunities that can drive sustainable change.

Projects are executed either directly or through empanelled implementation partners, selected via a robust due diligence process that assesses their CSR eligibility and domain experience. Proposals from implementation partners are scrutinised for alignment with community needs, the Bank's CSR vision, and the potential for impact, scalability, and sustainability.

At HDFC Bank Parivartan, we believe in learning from the ground. That is why impact assessment is integral to our approach. In FY 2024-25, we conducted impact assessments for 78 projects with budgets of ₹1 crore or more. These evaluations followed internationally accepted methodologies, including the Organisation for Economic Co-operation and Development (OECD) – Development Assistance Committee (DAC) criteria, to assess relevance, coherence, effectiveness, efficiency, impact, and sustainability.

Findings from these assessments inform our actions. Recommendations are used to enhance project design, improve accessibility, and strengthen long-term outcomes. Select learnings and impact stories are shared in the sections ahead.

A strong reporting and audit framework ensures transparency at every stage of our CSR lifecycle. Project progress is monitored through regular field visits, partner reviews, and digital dashboards. Internal evaluations are conducted across the board, while select large-scale projects undergo independent external assessments. Annual internal audits further assess the adequacy of internal controls and regulatory compliance.

Our reporting mechanisms include disclosures in the Annual CSR Report, the Directors' Report within the Bank's Integrated Annual Report, and filings on the Ministry of Corporate Affairs website.

About Us

₹1,068.03 crore
TOTAL CSR SPEND
IN FY 2024-25

10,430
VILLAGES COVERED UNDER
RURAL DEVELOPMENT
CUMULATIVELY
AS OF MARCH 2025

14.92 lakh
HOUSEHOLDS COVERED UNDER HRDP
CUMULATIVELY AS OF MARCH 2025

**Presence in
28 States and
8 Union Territories**

A DECADE OF PROGRESS

As we celebrate a decade of HDFC Bank Parivartan, we are filled with pride in the journey we have undertaken and we deeply honour the spirit of those who turned possibility into progress. Over the past ten years, our commitment to driving positive change has remained steadfast, and our partnerships have been the cornerstone of our success. In FY 2024-25, HDFC Bank emerged as one of the top spenders in Corporate Social Responsibility (CSR) in India.

Our journey has been marked by numerous milestones, each reflecting our core belief in the power of collaboration. These efforts are not just about financial contributions but about creating sustainable and inclusive growth that benefits all sections of society.

As a bank with a presence across India, we strive to ensure that our interventions reach remote and underserved areas. Our dedication to inclusive development is reflected in our efforts to support communities in interior tribal regions, border villages, aspirational districts and blocks, as well as challenging terrains such as hilly areas, deserts, and forests.

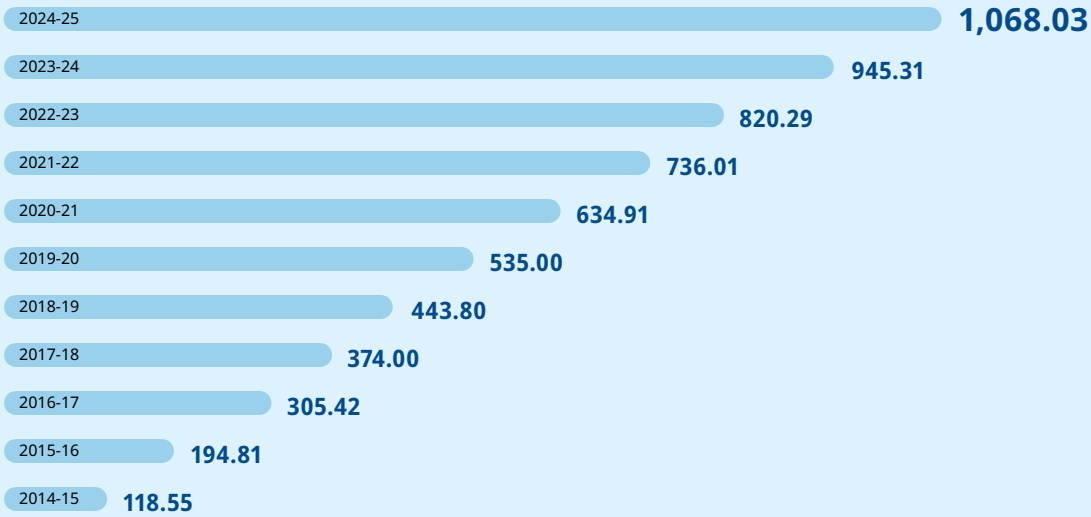
Our initiatives are designed to address the unique needs of these communities, ensuring that they have access to essential services and opportunities for growth.

Parivartan @10

CSR SPEND

₹1,068.03 crore

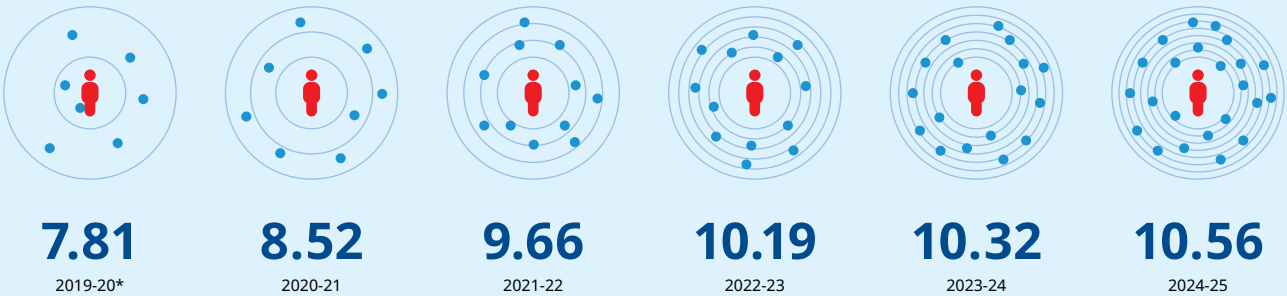
(₹ in Cr)



CUMULATIVE LIVES IMPACTED AS OF MARCH 2025

10.56 crore

(No. in Cr)

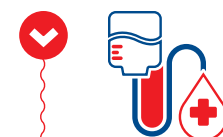


*Data for 2019-20 indicate the cumulative number of lives impacted since 2014-15

Milestones

KEY DEVELOPMENTS OVER THE YEARS

Introduced in 2014 as the Bank's CSR initiative, Parivartan today is a comprehensive CSR programme for inclusive growth and sustainable development, covering every state and Union Territory of the country. From conducting blood donation drives to financial literacy campaigns, every milestone reflects our sustained commitment to community development across India.



2013

HDFC Bank set a Guinness World Record for the largest single-day blood donation drive, collecting over **61,000** units across **709** locations in India

2014

- HDFC Bank introduced '**Parivartan**' as its **CSR brand**, focusing on rural development, education, healthcare, financial literacy, skill training and livelihood enhancement and environmental sustainability
- The Bank published its inaugural Sustainability Report, outlining its commitment to responsible banking practices



2016

- Launched the 'Dhanchayat' initiative, a financial literacy **programme on wheels**, educating rural communities about banking and financial services through **mobile vans** and interactive sessions
- Initiated the **Zero Investment Innovations for Education Initiatives (ZIIIEI)** programme to encourage grassroots-level innovations by teachers in government schools, aiming to improve the quality of education without additional investments
- Started providing grants to incubators and accelerators to support social impact start-ups, fostering innovation and entrepreneurship through **Parivartan StartUp Grants Programme**

2015

- HDFC Bank incorporated '**Sustainability**' as its fifth core value, alongside **Customer Focus, Operational Excellence, Product Leadership, and People**
- HDFC Bank Parivartan's scholarship programme was brought under the CSR umbrella. **Education Crisis Scholarship Scheme (ECSS)** supports students from economically weaker sections to continue their **education**.
- The Bank contributed to the **Swachh Bharat Abhiyan** by constructing sanitation facilities in schools and communities across various locations in the country

2017

The village of Umpathaw in the Ri-Bhoi district of Meghalaya became the 750th village covered under the Holistic Rural Development Programme (HRDP), which focuses on integrated rural development through infrastructure, livelihood, and community development

2018

The Bank was honoured by the Ministry of Corporate Affairs at the first National CSR Awards for contributions to National Priority schemes in **Agriculture and Rural Development**

2020

- On its 25th anniversary, HDFC Bank set a goal to establish **2,500 SMART classrooms** across India and **plant 25 million trees by 2025**
- Forayed into public health by supporting communities during the COVID-19 pandemic, providing healthcare facilities, promoting hygiene practices, and establishing **over 20 oxygen plants**



VIGIL AUNTY

2022

- Launched a national awareness campaign, Vigil Aunty, to educate the public on cyber fraud and promote safe digital banking practices



2024

- Introduced a new focus area focusing on **Natural Resource Management**, emphasising sustainable practices in water conservation, afforestation, and biodiversity
- Introduced **Parivartan Excellence Awards** to recognise outstanding contributions by Parivartan's partners and stakeholders in CSR initiatives

2023

- Launched the **Small Grants Programme** to support grassroots NGOs working in areas aligned with the Bank's CSR focus
- CSR Team transitioned from a centralised to a regional structure, empowering state-level teams to plan and implement context-specific CSR strategies for better grassroots impact

Aligning with Global Goals STEPS TOWARDS INCLUSIVE GROWTH

Parivartan's six focus areas are linked to 10 out of the 17 United Nations Sustainable Development Goals (UN SDGs). We are committed to comprehensively and sustainably designing our programmes in a way that enables us to play a small part in realising our shared goal of a better world.

HDFC Bank Parivartan advances the UN SDGs by tackling poverty, education, healthcare, and environmental sustainability through integrated solutions that uplift communities and restore nature across 28 states and 8 Union Territories.



Parivartan supports farmers by enhancing agricultural productivity, improving market linkages and promoting community-led enterprises, resulting in improved incomes, reduced poverty levels and economic stability. Through financial literacy programmes, it ensures people – especially those in underserved regions – can understand, access financial services, and take informed financial decisions.



Parivartan empowers farmers through training in modern and sustainable agriculture while investing in better water management systems, check dams, farm ponds and irrigation systems. Seed & grain banks, village nurseries, and kitchen gardens built through the initiative helps small-scale food producers boost their yields and earnings. By building strong value chains and market access, Parivartan helps secure fair prices, strengthen rural economies, and enhance rural livelihoods.



By organising health camps and providing medical equipment and health infrastructure, the Bank is helping vulnerable communities protect themselves from communicable and non-communicable diseases. The Bank has set a Guinness World Record in organising the largest blood donation drive in the world.



To promote inclusive and equitable quality education, Parivartan supports remedial learning, teacher training, scholarships, and safe school infrastructure. By integrating sports like hockey and football, the initiative ensures access to requisite training and equipment to nurture sporting talent while promoting the physical and emotional well-being of children.

Aligning with Global Goals

Parivartan supports women-led businesses and entrepreneurship programmes, ensuring that women have access to credit, resources, and market opportunities. Parivartan has formed and revived SHGs to empower women through community institutions, enabling them to achieve better livelihood opportunities.



Parivartan promotes skill development and technical education, especially for women and youth. Support for small enterprises like dairy and poultry farming drives inclusive regional growth. The initiative also focuses on skilling youth in futuristic areas, including green jobs, information technology, business process management, data analytics, and necessary skills for the banking and financial sector.



By building rainwater harvesting structures, wells, community tanks and hand pumps, the initiative helps reduce child mortality rates by preventing waterborne diseases. Through the construction of sanitation units across India, Parivartan has advanced equitable sanitation access and dignity – especially for women – while helping eliminate open defecation.

Parivartan supports afforestation, water conservation and carbon footprint reduction through renewable energy projects. By integrating climate friendly practices into its programmes, Parivartan builds community resilience and safeguards natural resources for future generations.



To promote sustainable energy solutions, Parivartan is providing solar streetlights, biomass stoves, community biogas plants and home solar lights to ensure remote communities have reliable electricity and businesses, and schools and healthcare centres can function more effectively.



Parivartan strengthens ecosystems through reforestation and sustainable land use, helping conserve biodiversity, restore natural habitats, and maintain long-term ecological balance for healthier, more resilient environments.

Awards and Accolades FY 2024-25

RECOGNITION OF OUR CSR CONTRIBUTIONS



Won the **Odisha CSR & Sustainability Excellence Awards 2024** from ASSOCHAM in the 'Community Impact and Tribal Excellence' category for the HRDP projects in Puri and Rayagada.

Honoured with the **CSR Journal Excellence Awards 2024** by the CSR Journal in the 'Education & Skill Training' category for our Skill Development Programme for Persons with Disability at Chennai and Kochi.



Received the **Doing Good for Bharat Awards 2024** by CSRBOX, at the 11th edition of the India CSR & ESG Summit in the 'Doing Good through Business for Women and Inclusion' category for our STREE project, which has impacted over half a million women across six states.



Honoured with the **ISC-FICCI Sanitation Award** by India Sanitation Coalition in the 'Best Corporate Initiative in Sanitation (CSR): Small & Large' category for the Rural & Urban Landscape Free of Dry & Plastic Waste project at Bastar.

Won the **Odisha CSR & Sustainability Excellence Awards 2024** from ASSOCHAM in the 'Community Impact and Tribal Excellence' category.



Message from Chairperson - CSR & ESG Committee

TOGETHER, FOR A RESILIENT INDIA



CSR & ESG COMMITTEE

Dr. (Mrs.) Sunita Maheshwari
Independent Director and Chairperson,
CSR & ESG Committee

Dr. Harsh Kumar Bhanwala
Independent Director



Mr. Santhosh Keshavan
Independent Director



Mrs. Renu Karnad
Non-Executive
Director



Mr. Kaizad Bharucha
Deputy Managing
Director



Real progress is possible when corporates, institutions, and communities come together with a shared purpose, aligned to the nation's priorities. Through Parivartan, we at HDFC Bank feel blessed to be able to play a small but meaningful role in this collective effort towards a more prosperous and resilient India.

Dr. (Mrs.) Sunita Maheshwari





LEADERSHIP SPEAK



Message from the MD & CEO

COMMITTED TO HOLISTIC GROWTH



Dear Stakeholders,

At HDFC Bank, we hold that the measure of success lies not only in financial achievements but equally, in the enduring impact we leave on society. We feel that our growth is inseparable from the progress of the communities around us and the sustainability of the environment.

Parivartan, our CSR programme, was born out of that belief. In a decade it has grown into an initiative that has impacted the lives of more than 10 crore people across all states and Union Territories in the country.

Through Parivartan we have focused on working in six important areas: Rural Development, Promotion of Education, Skill Development & Livelihood Enhancement, Healthcare & Hygiene, Financial Literacy & Inclusion and Natural Resource Management. Our efforts are aligned with 10 of the 17 UN Sustainable Development Goals, addressing issues like reducing poverty and inequality, improving access to education and healthcare, and working towards environmental sustainability.

The Bank is today one of the largest corporate spenders on CSR in India but gratification for the HDFC Bank family comes from the impact the programmes have on lives. I am proud to present to you our first standalone CSR Report.

I take this opportunity to thank everyone who has been a part of this journey - our partners, colleagues, and most importantly, the communities we work with. They inspire us to continue working on programmes that contribute to a better and sustainable future.

Warm regards,

Sashidhar Jagdishan

Managing Director & Chief Executive Officer,
HDFC Bank Limited

Message from the Deputy Managing Director

EMPOWERING COMMUNITIES, ENABLING PROGRESS



Dear Stakeholders,

India's pioneering Companies Act, 2013, introduced the framework for Corporate Social Responsibility (CSR) in the country, which came into effect in 2014.

This marked the birth of HDFC Bank Parivartan, the Bank's CSR programme, which existed as a set of informal projects prior to that. Having completed ten years of Parivartan, we look back at the journey with satisfaction on many milestones achieved and a realisation of many more to come.

What began as a commitment to give back to the communities we serve, has today evolved into a comprehensive programme of considerable scale, touching the lives of over 10.56 crore Indians. In Financial Year 2024-25, the Bank spent INR 1,068 crore on CSR initiatives. Leveraging the Bank's extensive footprint, Parivartan has reached communities across all 28 States and 8 Union Territories, including some of the most underserved areas.

In a country as vast and diverse as India, developmental needs are many. We identified six key focus areas where we believe our efforts can create lasting impact. These focus areas are deeply interconnected and progress in one often depends on progress made in the others. By adopting a holistic approach we have been able to shift from programmatic interventions to a rhythm that can contribute to creating scalable impact. It has been our constant endeavour to create long-term, impact-driven, and sustainable solutions.

At the heart of Parivartan lies Rural Development, with nearly 70% of our initiatives reaching over 10,000 villages and impacting close to 15 lakh households. Today more than 7 lakh individuals have been trained under Skill Training and Livelihood Enhancement programmes and over 10,700 self-help groups supported; 2,600 SMART schools established; more than 14,500 water conservation structures created; 69,000 solar lights installed; our annual blood donation drive, one of the largest in the country, has contributed over 27 lakh units to date – these are just some of the outcomes.

As we look ahead, our focus will be on harnessing data, technology, and partnerships to deepen this impact, while remaining aligned with national priorities and global sustainability goals.

The impact by Parivartan programmes has been possible because of the NGOs, government bodies, innovators, and above all, the communities who are co-creators in this journey. To each of them, I extend my gratitude. The Bank's employees are proud ambassadors of HDFC Bank Parivartan, with several contributing by volunteering in various social initiatives.

We remain committed to creating value that goes beyond business – touching lives and sustaining progress.

Warm regards,

Kaizad Bharucha

Deputy Managing Director,
HDFC Bank Limited



OUR IMPACT SO FAR



OUR THEORY OF CHANGE

At HDFC Bank Parivartan, our Theory of Change is rooted in the belief that holistic and sustainable development is only possible when communities are both economically and socially empowered, and the natural environment they depend on is conserved.



OUR VISION
To have economically and socially empowered communities within a sustainable ecosystem



OUR MISSION
To work in communities to create economic opportunities, enhance social status, and conserve natural resources

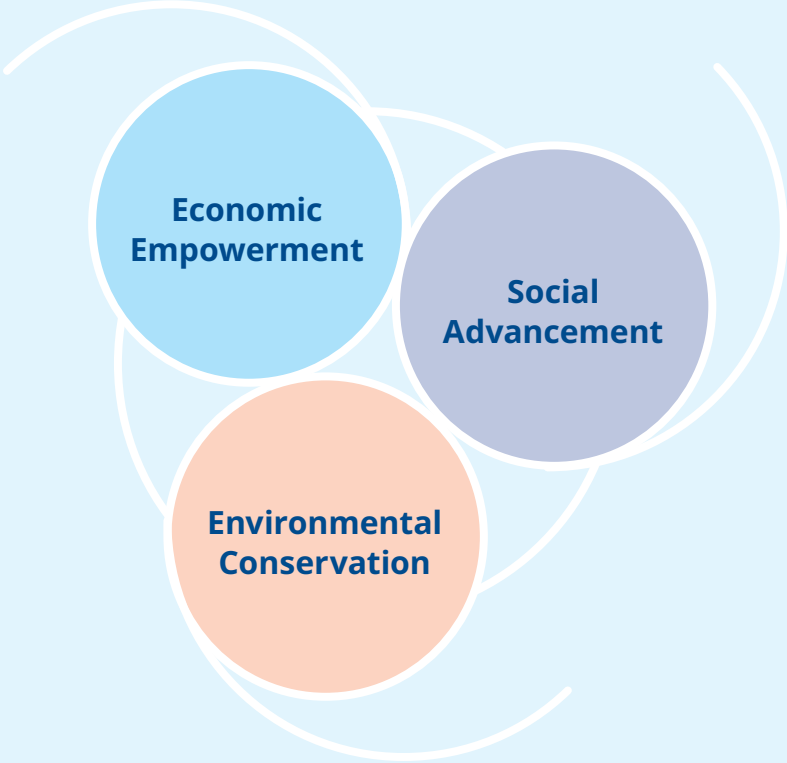
INTERCONNECTED DOMAINS OF THEORY OF CHANGE

Our Theory of Change works across three interconnected domains: economic, social, and environmental, anchored in community engagement and contextual understanding.

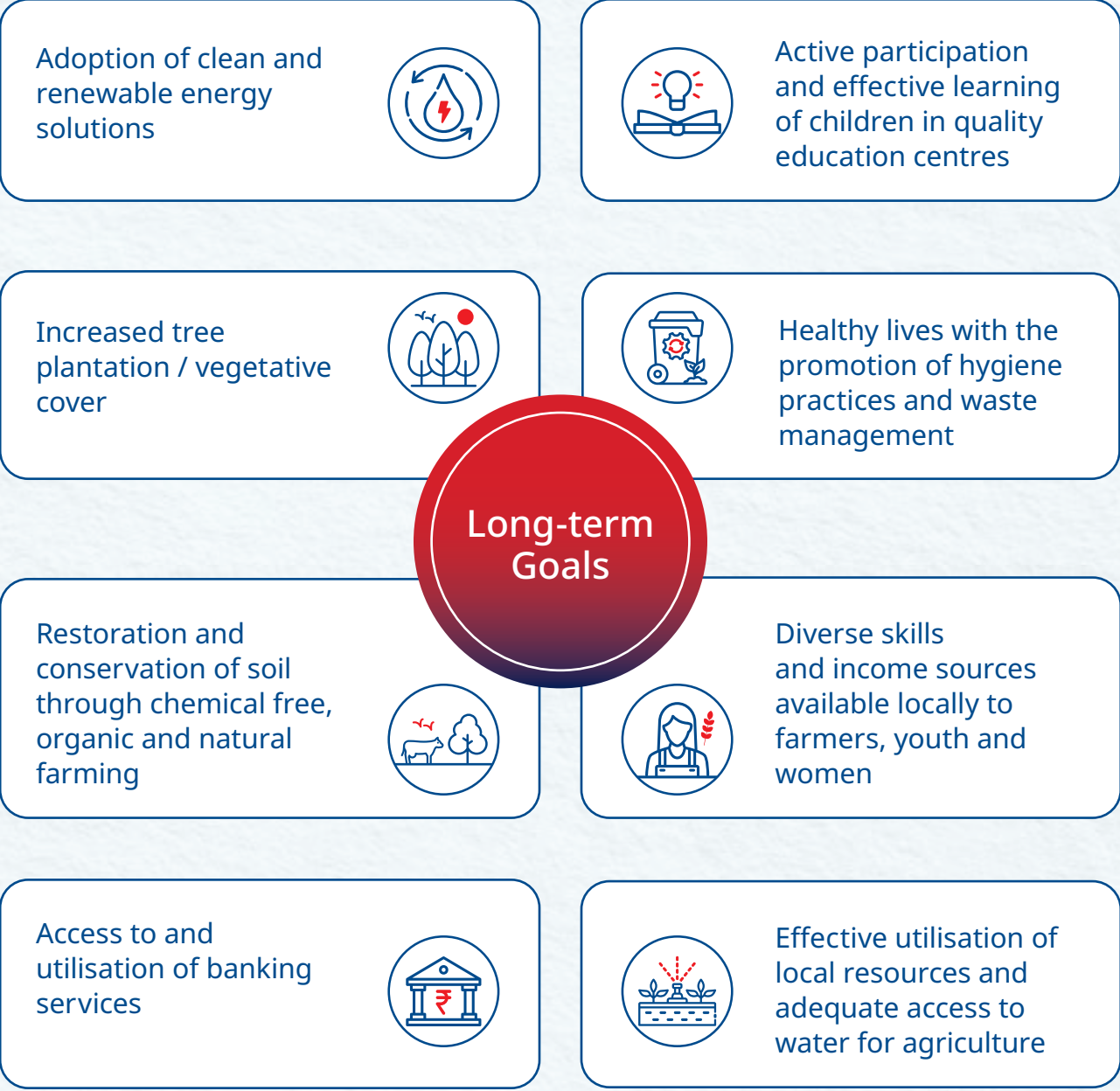
We enable diverse income-generating opportunities for farmers, youth, and women, foster entrepreneurship, and improve financial literacy and inclusion.

We support quality education, improved learning outcomes, stronger early childhood infrastructure, better hygiene practices, and equitable access to healthcare.

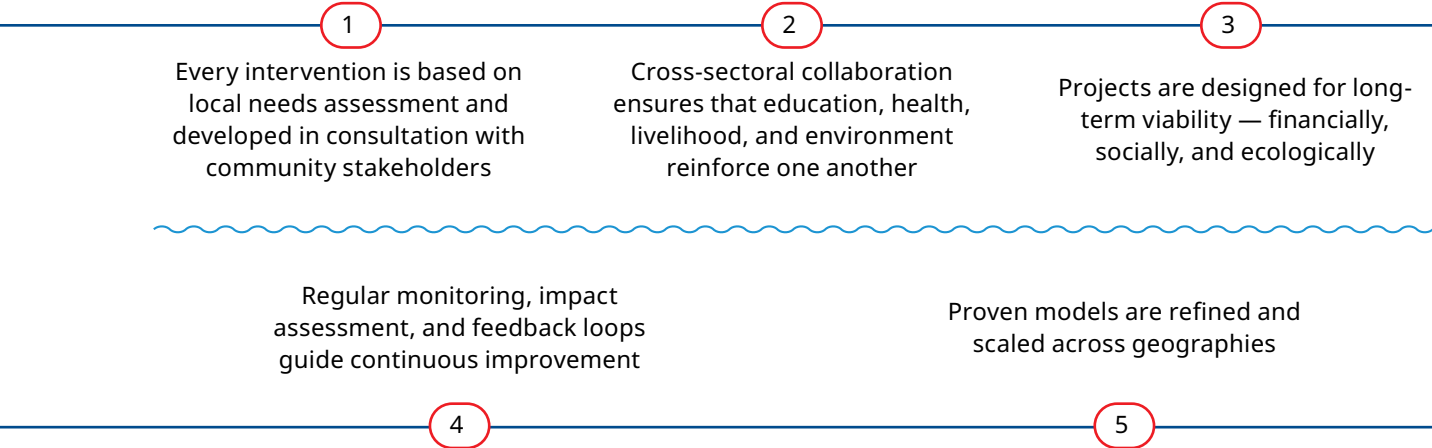
We promote the sustainable use and restoration of natural resources through soil and water conservation, organic and chemical-free farming, tree plantation, and the adoption of renewable energy.



Blueprint of Action



Guiding Principles



CSR Programmes



Promotion of basket enterprise using banana bark in Tamil Nadu



Making teaching and learning a more interactive process using Teaching-Learning Materials (TLMs)

HRDP: Under HDFC Bank Parivartan, our CSR efforts encompass a comprehensive approach to rural development. A flagship programme under this initiative is the ‘Holistic Rural Development Programme’ (HRDP). The programme aims to create sustainable, socio-economically and ecologically resilient communities integrating multiple aspects, including rural development, education, skill development, financial inclusion, health & hygiene, and natural resource management.

FDP: A Focused Development Programme (FDP) is a targeted initiative that concentrates resources on a specific development sector within a particular area to achieve a concentrated and deeper impact. An FDP includes a detailed needs assessment and then implements long-term, sustainable solutions in partnership with local communities and NGOs, such as fostering sustainable agriculture, improving education through smart schools, or enhancing water security in a defined region, and other such focused initiatives.

Key Focus Areas

FROM SUPPORT TO SELF-RELIANCE

HDFC Bank Parivartan aims at mainstreaming economically and socially challenged groups by ushering growth, development and empowerment. Committed to developing sustainable ecosystems, it identifies and supports programmes that develop and advance communities.

Our Six Key Focus Areas

Rural Development

Promotion of Education

Skill Training and Livelihood Enhancement

Healthcare and Hygiene

Financial Literacy and Inclusion

Natural Resource Management

Purpose

HDFC Bank Parivartan believes that inclusive development is possible only if our villages benefit from India’s growing economic prosperity and it is this belief that drives its Holistic Rural Development Programme (HRDP). The programme identifies and addresses the critical needs of each village through multiple interventions designed after consultation with the village community and other stakeholders.

[Read more on page 34](#)

Parivartan’s education initiatives aim to foster a more effective and inclusive learning environment. The programme focuses on upgrading school infrastructure by setting up libraries, science labs, and sports facilities. Aligned with the New Education Policy 2020, HDFC Bank supports schools through teacher training, remedial learning, scholarships, and innovative classroom practices, including infusing technology-enabled learning.

[Read more on page 54](#)

HDFC Bank Parivartan empowers underserved communities with market-relevant skills, capacity-building, and entrepreneurial support. Under the focus area, the Bank also supports upskilling in agriculture and allied sectors, while strengthening village communities through integrated efforts in health and sanitation.

[Read more on page 66](#)

Under its Healthcare & Hygiene initiatives, HDFC Bank Parivartan actively advances the goals of the Swachh Bharat Abhiyan through a combination of infrastructure support and behaviour change campaigns. From constructing toilets in schools and communities to conducting health and nutrition awareness camps and providing medical equipment to government hospitals, the Bank promotes long term well-being. Sanitation projects at schools focus on gender-segregated facilities, clean water access, and hygiene education.

[Read more on page 86](#)

Financial Literacy and Inclusion initiatives are designed to equip communities with the knowledge and tools to make informed financial decisions and access organised financial services. Through digital campaigns, workshops and awareness camps, the Bank reaches diverse groups, promoting digital banking, savings, and responsible credit use. The Bank also nurtures SHGs to foster collective financial empowerment at the grassroots.

[Read more on page 98](#)

In response to rising climate vulnerabilities, HDFC Bank Parivartan has introduced Natural Resource Management as a new focus area under Parivartan. The initiative supports water conservation, afforestation, soil health improvement, and solar-powered systems to build climate resilience in rural communities. Closely integrated with Rural Development programmes, these efforts aim to safeguard livelihoods, strengthen food and water security, and empower farmers, women, and vulnerable households.

[Read more on page 104](#)



RURAL DEVELOPMENT

Rural India is not merely home to the majority of our population but also the engine of our food systems, the keeper of traditional knowledge, and the foundation of our informal economy.

While communities here grapple with challenges such as water scarcity, soil stress, limited livelihoods, and gaps in healthcare, education, and environmental management, they hold the key to India's growth. As the backbone of the country's food security, natural resource management, and cultural knowledge systems, rural areas directly shape the nation's progress. Strengthening their capacity to overcome the challenges they face would improve local well-being and contribute to sustainable agriculture, inclusive economic growth, and environmental stewardship — key drivers of India's future resilience.

Women, who shoulder a significant share of agricultural and caregiving responsibilities, are central to this story. Their knowledge of farming, nutrition, and household resource management is critical to community health and intergenerational learning. By ensuring that women have access to resources, recognition, and decision-making spaces, rural transformation can be both faster and more inclusive.

Through its Holistic Rural Development Programme (HRDP), HDFC Bank Parivartan addresses these interlinked issues with an integrated approach — combining efforts in natural resource management, skill-building, health, sanitation, and education. The programme strengthens rural systems as a whole, supporting communities across geographies — to build resilience, access opportunity, and lead their own progress.

PAN-INDIA IMPACT*

14.92 lakh+

HOUSEHOLDS IMPACTED

14,285

BIOGAS STOVES DEPLOYED

10,430

VILLAGES COVERED

*Cumulative figure as of March 2025

Rural Development

HOLISTIC RURAL DEVELOPMENT PROGRAMME (HRDP)

There’s a village in Visakhapatnam where women now feel safe to attend their evening SHG meetings, their paths lit by newly installed solar lights. A hillside in Himachal Pradesh, that once lay dormant in winter frost, now nurtures vegetables through the cold months. And in Jamapur, Uttar Pradesh, a patch of land that saw one crop, now yields three a year.

Across the country, small but significant shifts are taking place, restoring land and improving livelihoods. These changes are enabling communities to shape their own future.

At HDFC Bank Parivartan, we have learnt that rural transformation is most sustainable when driven by the communities themselves, drawing sustenance from their strength, knowledge, and will.



Farmer in Chhattisgarh using improved farming techniques



Training of women farmers on using farm equipment

Why HRDP Matters

Indian villages are systems of agriculture, tradition and livelihoods. In many of these systems, challenges overlap — erratic rain patterns shrink harvests, which reduce income, leading to forced migration, disrupted education, poor living conditions, and weakened health.

These are not isolated issues but part of a cycle that limits progress across generations. Addressing them requires a holistic, long-term approach rather than a one-size-fits-all solution. The Holistic Rural

Development Programme (HRDP) was designed to meet this need. It brings together natural resource management, livelihood development, women’s participation, and community-led infrastructure in an integrated manner.

At HDFC Bank Parivartan, we see development as strengthening the connection between people, land, and local systems, while supporting communities to shape and lead their own growth.



How HRDP Works

HRDP is rooted in the principle that progress is most sustainable when it is community-driven and adapted to local realities. Government schemes and community institutions provide important foundations, and HRDP complements these efforts, especially in remote and climate-vulnerable regions, by working with local partners and government bodies to deepen impact.

All initiatives are need-based and considered according to specific community and regional requirements. What works in coastal Tamil Nadu may not work in the hills of Meghalaya. What’s relevant for a tribal village may not suit a semi-urban cluster. HRDP is designed to respond to local ecological, social and economic conditions.

- In arid regions, our focus is on water conservation, drought-resistant crops, and solar irrigation
- In forest areas, we support non-timber forest produce and agro-forestry models
- In flood-prone regions, we promote raised-bed cultivation and livestock diversification

With livelihood at the heart of its strategy, HRDP adopts a multi-faceted approach to drive holistic economic activation.

Key Aspects of HRDP



Social Mobilisation

We engage the whole community — farmers, SHG women, youth, elders, and local institutions. These conversations form the foundation of Village Development Plans, which reflect not what we want to deliver, but what the village wants to change.



Building Sustainable Livelihoods

We support the creation of farm-based livelihood models — from organic farming and seed banks to goat-rearing, poultry, fisheries, biogas, and kitchen gardens.

These models are not just for generating a steady income; they are linked to markets, government schemes, and community institutions that can sustain them.



Capacity Building

Through trainings, community members not just gain technical know-how, they build confidence, gain a sense of purpose and agency. Farmers learn to test soil, use water efficiently, and adapt to climate realities. SHGs learn record-keeping, banking processes, and enterprise planning. Youth are trained in digital tools and solar maintenance.

Communities are empowered to manage their own assets, long after a project ends.



Connecting People to Their Entitlements

Through HRDP, we help communities understand and access welfare schemes, agricultural benefits, MGNREGA entitlements, and forest rights.

In many blocks, we have seen community members independently represent their needs at the panchayat or block level, enabling them to actively participate in shaping their own future.

STORIES
FROM THE
FIELD

North India • Uttarakhand, Himachal Pradesh



Empowerment with Every Churn



In the mountainous villages of Uttarakhand, farming faces challenges given the rugged terrain, erratic weather, and frequent disasters, including avalanches and floods. In Reni Chaklata, Joshimath block, Chamoli, the 2021 Tapovan avalanche swept away fields, produce, and livestock, pushing families like that of smallholder farmer Bichna Devi into crisis. Having long depended on vegetable farming, she found herself without an income. Relief came through the Butter Value Chain model of Himmotthan Society,

with HDFC Bank Parivartan supporting the Focused Development Project (FDP). The initiative, implemented by the Kalpganga Krishak Utpadak Swayatt Sehkarita FPO, helped women like her turn butter from Badri cow milk into a sustainable income source. The collected ghee is processed at Painsi and marketed as premium Himalayan A2 Badri Cow Ghee.

With training, equipment support, and market linkages, Bichna Devi not only began supplying her own butter but also became a village-level collector. Within a year, she had supplied 75 kg of butter and earned nearly ₹31,400, with added commissions. For her, this journey restored dignity as well as income, transforming her into a confident entrepreneur and role model for her community.

Amel village in Nainital faced a different crisis. A flood in 2020 destroyed irrigation systems, leaving farmers dependent on erratic rainfall. In 2023, the S M Sehgal Foundation, with support from HDFC Bank Parivartan, introduced a Solar Power Lift Irrigation (SPLI) system. Though initially hesitant about the initiative, villagers soon rallied together. A Water User Group was formed to oversee

the initiative that led to the construction of a 15,000-litre RCC tank. Drip lines were laid, nurseries prepared, and collective farming was embraced, helping revive agriculture as a viable income source for the community. Today, 60 farming families cultivate 20 acres of land with renewed confidence.

15,000 litre

CAPACITY OF RCC TANK
CONSTRUCTED IN AMEL,
UTTARAKHAND



STORIES FROM THE FIELD

Northeast India • Assam, Mizoram, Sikkim, Meghalaya



Eco-homestays Fuel Sustainable Tourism and Livelihoods



In the lush foothills of Assam’s Udalguri district, four villages — Bhairabkunda, Angrajuli, Kochubill, and Bharbpur — traditionally relied on subsistence farming, handicraft, and seasonal tourism that gave them limited income opportunities. Today, they are tapping into the region’s cultural and ecological wealth to build a more sustainable future.

The development of eco-homestays through a Focused Development Programme (FDP) supported by HDFC Bank Parivartan, and implemented by FXB India Suraksha (FXBIS), has created new livelihood pathways while conserving the local ecology and heritage. The homestays offer immersive village experiences for travellers. As many as 350 families are expected to gain from this initiative as each unit eventually generates ₹4 lakh annually.

Surrounding these homestays, communities are building complementary infrastructure to enhance the tourism experience and deepen

engagement. Together with trekking and camping trails, cycling routes, a revitalised picnic spot is under development. New additions include a Waste-to-Wonder Learning Centre, Cultural Heritage Centre, and a rural huts market — all offering opportunities for women entrepreneurs and artisans to thrive.

The programme also focuses on youth involvement in sustainable agriculture through integrated farming models — combining goat rearing, piggery, poultry, and dragon fruit cultivation. With a projected ROI of over 94% in three years, the initiative is a strong economic case for community-led rural tourism.

350 FAMILIES EXPECTED TO GAIN FROM THE ECO-HOMESTAYS



Mr. Satya Prakash
Chief Executive Officer, FXB India Suraksha

Partner Speak



FXBIS believes in empowering communities to thrive with dignity — where livelihoods, education, health, and the environment reinforce each other. Our collaboration with HDFC Bank Parivartan has brought us closer to this vision by turning grassroots needs into lasting solutions that strengthen resilience across Northeast India. In this endeavour, we could bring change in the lives of over 50,000 individuals impacting over 90 villages of Assam and Meghalaya.”





STORIES FROM THE FIELD

Northeast India • Assam, Mizoram, Sikkim, Meghalaya



Bright Spaces, Brighter Futures

In rural Sikkim, early education faced hurdles due to anganwadis having poor sanitation facilities and lacking adequate infrastructure, and child-friendly spaces. This left parents hesitant to send their children to school. Through the HRDP-SIMANA project, six anganwadis were transformed with safe flooring, improved kitchens and toilets, secure fencing, and colourful murals that doubled as playful learning aids. The results were striking: attendance rose, parents felt reassured, and communities took pride in these revitalised centres.

Varied Pathways to Progress

In Umsning, Ri-Bhoi district of Meghalaya, the women of the Nongtluh Handloom Weavers Cooperative kept Eri silk weaving alive but struggled with few looms and limited reach. Through HDFC Bank Parivartan's HRDP, a new weaving unit, modern looms, and design training gave them the boost they needed. Today, they earn more, create innovative products, and weave a stronger future for their families.

With Baniojoplang Multipurpose Cooperative Society in Meghalaya, HDFC Bank Parivartan helped 20 women turn their passion for baking into a sustainable enterprise by setting up a modern bakery unit and providing training in branding, business planning, and marketing. With steady mentorship and better resources, they now earn up to ₹20,000 a month — rising together with pride, purpose, and enterprise.

Weaving New Hopes in Dhansripur

In Assam's Dhansripur, through an HRDP project, HDFC Bank Parivartan has set up an Eri Common Facility Centre, empowering over 200 women through the Anjali Weavers Development Trust. Trained by North Eastern Development Finance Corporation Ltd (NEDFi) in Eri silkworm rearing, yarn production, and natural dyeing, they now meet growing demand with orders from Neshilp and are planning to hold exhibitions across the state.



Embracing the Path to a Greener Tomorrow

In Phadamchen, a remote village along Sikkim's Silk Route, HDFC Bank Parivartan's HRDP-SIMANA initiative has helped turn the tide on mounting waste. With support from Citizens Foundation, the community now runs a Zero Waste Processing Unit managed by trained local 'Swachhta Sahayogis'. By promoting segregation, recycling, and awareness among youth, the project has created livelihoods, instilled responsibility, and won formal recognition from the Government of Sikkim.





STORIES
FROM THE
FIELD

Western India • Maharashtra



Digging Deep for Resilience

The arid stretches of Maharashtra's Marathwada region — covering districts like Osmanabad and Latur — face challenges such as erratic rainfall, depleted groundwater, and the resulting stress on farming-based livelihoods. Incomes from traditional activities such as goat-rearing, dairy, and millet cultivation have also been dwindling given the lack of market access and enterprise opportunities.

Against this backdrop, HDFC Bank Parivartan has been working with communities to address the twin issues of water security and livelihood resilience. In Osmanabad's Wadgaon Lakh village, where 264 households depend on farming across 1,300 hectares, groundwater depletion had led to open wells drying up by April, forcing fields to remain fallow. A nala deepening initiative was thus taken up to enhance water storage and groundwater recharge. Desilted earth was used to build side bunds. The results have been promising — water-holding capacity has increased by 4,666 kilolitres, and 37 wells

rejuvenated. Today, 62 acres of farmland have protective irrigation, enabling farmers to sustain crops even in peak summer.

A similar story unfolded in Latur's Udgir block, where villages such as Arasanal, Satala, Lohara, and others had seen their check dams and percolation tanks silt up over the years, reducing groundwater recharge. With HRDP support, communities came together to desilt and revive 18 water bodies, alongside farm bunding across 230 hectares in four villages. The intervention restored over 107 TCM of storage capacity, benefitting more than 200 farmers and bringing parched farmlands back into production.

Together, these initiatives are helping transform the dryland economy of Marathwada, addressing immediate needs of communities while laying the foundation for strengthening allied livelihoods — from goat-rearing and dairy to millet revival and small enterprises.

107 TCM

STORAGE CAPACITY OF
LOCAL WATER BODIES
RESTORED IN LATUR



Clearing the Flow

In Shindi Bd village, Satara district, Maharashtra, three long-neglected percolation tanks were revived under HDFC Bank Parivartan's HRDP. By removing decades of silt, 67 TCM of additional water storage was created, recharging wells for 145 farmers. Nutrient-rich silt restored 11.7 hectares of farmland, benefited 39 farmers. This community-led effort has turned a parched village into one that nurtures both crops and hope.



STORIES
FROM THE
FIELD

East India • Odisha



A Golden Harvest in Kabirajpur



In the quiet village of Kabirajpur in Odisha, watermelon cultivation had always remained challenging. Farmers relied on traditional methods — direct seed sowing — and heavily used chemical fertilisers to improve the yield, which remained little but cost a lot. Those who dared to take up watermelon farming, did so on small plots, often with disappointing results.

To address the challenges, Prayatn Sanstha, supported by HDFC Bank Parivartan, came forward to revitalise and transform watermelon cultivation in the village. As a first step, 40 farmers, willing to adopt improved farming practices, were identified. Through soil testing and water assessments, ideal plots were identified. Farmers involved in the project were given hands-on training on watermelon farming, taught how to raise a

nursery, undertake transplanting, spacing, and use certified seeds. Farmers were dissuaded from the use of chemical fertilisers, and encouraged to replace them with organic and less expensive manure and biopesticides like Amritjal Kitnasak and Sanjibani.

The impact was extraordinary. On 20 acres, the 40 farmers harvested 5,052 quintals of watermelon, generating ₹37.79 lakh in revenue and a profit of ₹1.43 lakh per acre, which was significantly higher than before. Apart from enhanced yield, the initiative boosted the confidence of the farmers, introducing them to sustainable farming practices. Kabirajpur has become a vibrant example of how sustainable, knowledge-driven agriculture can uplift rural livelihoods.

~₹1.43 lakh/acre

PROFIT GENERATED FOR FARMERS BY THE PROJECT

South India • Kerala and Tamil Nadu



Women Reshape Local Economies

Kerala's hilly districts of Wayanad and Idukki — home to black pepper, cardamom, turmeric, and ginger — have historically powered India's global spice trade. But in recent years, tribal and marginal farmers here have been facing erratic rainfall, soil degradation and falling yields, which have been complicated by their lack of access to quality planting material. The 2018 floods exposed the region's acute ecological and economic vulnerability.

To restore and future-proof this vital agro-ecosystem, HDFC Bank Parivartan's HRDP, implemented by the M S Swaminathan Research Foundation (MSSRF), introduced community-based, women-led nurseries focused on spice and horticultural crops.

Apart from filling the gap in planting material supply, the aim was also to promote rural entrepreneurship and strengthen local value chains.

The Natural Agriculture Nursery in Kunnathady, Idukki, is a powerful example of the positive impact on the ground. Inspired by the ICAR-recognised Adhen Agro Nursery in Wayanad, eight women established the unit with training, infrastructure, and market linkages. Within a year, it became a key node in the local supply chain — offering quality saplings of pepper, turmeric, ginger, cardamom, and vegetables. Members now earn an average of ₹4,000 per week, transforming their roles from vulnerable cultivators to confident agri-entrepreneurs.

**~₹4,000**

AVERAGE EARNINGS OF SHG MEMBERS PER WEEK



South India • Kerala and Tamil Nadu



STORIES FROM THE FIELD



Dr. Soumya Swaminathan
Chair, M S Swaminathan
Research Foundation

Partner Speak



The collaboration with HDFC Bank Parivartan, initiated after the 2018 floods, has evolved from disaster response to a comprehensive platform for sustainable development. Through this partnership, we’ve innovatively leveraged science to create livelihood opportunities and empower the community across 94 villages, demonstrating the power of a long-term, strategic approach.

By linking science with social change, we’ve directly impacted over 50,000 households and fostered sustainable development by creating more than 100 small enterprises.

This partnership embodies our mission to harness science and technology for sustainable and socially equitable rural development.”



Farming Forward

In the dry belt of Krishnagiri, Tamil Nadu, small and marginal farmers have to deal with sloped terrain, erratic rainfall, and labour shortages. Through HDFC Bank Parivartan’s HRDP, a Custom Hiring Centre (CHC) now provides access to modern implements like threshers and weeders, reducing drudgery, cutting costs, and improving productivity. Beyond easing farm work, the CHC is generating income, nurturing agri-entrepreneurs, and helping local youth reimagine farming as a profession of progress.



Lighting up the Edge

In Krishnagiri, Tamil Nadu, farmers living on the forest’s edge often lost up to 70% of their crops to incursions by elephants and wild boars — enduring sleepless nights in makeshift Kudils or tents to guard their fields. HDFC Bank Parivartan’s HRDP, implemented by MYRADA, changed this with solar-powered fencing that now protects 101 acres for 50 farmers across 10 villages. The safe, eco-friendly solution has reclaimed farmland, reduced fear, and enabled a confident shift from the cultivation of rainfed ragi to high-value vegetables and groundnuts, securing both livelihoods and resilience.



Reviving Barren Lands

In Pernayakkanur, Tamil Nadu, one acre of Bhoomiraj’s farmland lay idle due to poor soil and no irrigation. With support from the HDFC Bank Parivartan-ASSIST project, the land was revived through levelling, ploughing, and smart cropping with groundnut, onion, and black gram. Bhoomiraj now earns an extra ₹45,000-70,000 a year, proving how sustainable land management can turn wasteland into a source of livelihood and hope.





STORIES FROM THE FIELD

Central India • Madhya Pradesh and Chhattisgarh



A Feather in the Cap



For years, Ramesh Singh of Keriakhedi, Madhya Pradesh, relied on seasonal farm income that barely covered the basic needs for his six-member family, leaving little scope for savings or growth.

That changed when Suvidha, under HDFC Bank Parivartan's HRDP, introduced him to small-scale poultry. With 90 chicks, starter feed, and guidance, Ramesh built a secure coop and devoted himself to learning about

poultry farming — crafting balanced feed, managing bird health, and designing the enclosure with help from the Suvidha team. Monthly visits from the Suvidha team helped him address issues and minimise mortality.

Six months later, Ramesh's backyard was humming with life. He now owns a sustainable flock — 14 hens, 3 roosters, and 20 healthy chicks — and expects to earn over ₹40,000 annually, double his earlier income.

Adding Colour to the Lives of Little Ones

In Kuper village, Chhattisgarh, the Gaitapara anganwadi infrastructure was deteriorating, resulting in poor attendance. HDFC Bank Parivartan and Watershed Organisation Trust (WOTR) revived it through BaLa Painting, transforming walls with vibrant, culturally rooted murals. Local artists and community members joined hands, turning the centre into a joyful, interactive space. Within three months, attendance rose by nearly 40%, teachers noted sharper focus, and parents felt proud to send their children. What was once neglected is now a lively hub of early learning.



Growing Change

In Raigarh, Chhattisgarh, a group of women from Bhagora village came together to form an SHG – Prakriti Sakhi Samiti – and ventured into mushroom farming with support from HDFC Bank Parivartan and PRADAN (Professional Assistance for Development Action). After early challenges with paddy straw and button mushrooms, they found success with oyster mushrooms, better suited to the soil conditions. By 2023, they had cultivated 300 beds, earning ₹50,000, creating jobs, and inspiring others in their community.

Looking Ahead

HRDP is an evolving model — it grows organically, according to the needs and aspirations of every community we partner with. In the coming year, we will continue to customise interventions that are relevant and responsive to each community. Alongside this, we will explore the effective use of technology to enhance delivery, improve outcomes, and scale our impact.



PROMOTION OF EDUCATION

School books, uniform, timetable, roll call — these may mark the start of formal education, but they don't always guarantee learning. Some children arrive at school carrying invisible burdens: unfamiliar languages, financial stress, or a lack of support at home. Others are eager to study, but face barriers of gender, or distance, or other inequities. Classrooms may lack essential resources. Teachers may need better support. And students often require more than just enrolment to succeed.

At HDFC Bank Parivartan, we believe that education is not just about going to school — it's about learning well, staying the course, and having the confidence to dream. That's why our education efforts focus not only on access, but also on quality and retention.

We work with schools, communities, and educators to strengthen the learning ecosystem — upgrading classrooms and toilets, training teachers, introducing digital and remedial tools, and offering scholarships to vulnerable children, especially girls. Because when a child learns meaningfully, it changes more than just their future — it changes the future of an entire generation.

PAN-INDIA IMPACT*

6.5 lakh+

STUDENTS IMPACTED THROUGH
TECH-ENABLED EDUCATION

2,646

SMART SCHOOLS
SET UP

930+

COMMUNITY LIBRARIES BUILT

29,000

SCHOLARSHIPS
PROVIDED ACROSS INDIA

*Cumulative Figure as of March 2025

Promotion of Education

BRIDGING THE LEARNING GAP

Across India, thousands of children sit in classrooms every day — yet not all are learning at the level they should be. Many are first-generation learners, eager but unsupported. Some are naturally gifted but are encumbered by their family’s financial condition. And many attend schools with dedicated teachers, but without the tools to make learning truly engaging and meaningful.

India has achieved near-universal school enrolment. But ensuring that children actually learn — and continue learning — is the real challenge. Millions of children still struggle with reading fluency, numeracy, and grade-level comprehension. For many, poverty or geography widens the gap between enrolment and achievement.

Also, beyond the typical markers of formal schooling, such as textbooks, examinations, report cards, true education works in deeper ways — through the confidence a child gains when they grasp a new concept, in the encouragement that keeps them coming back to school, in the support that helps them overcome a tough home environment. The real work of education lies in bridging the gap between potential and opportunity.

At HDFC Bank Parivartan, we see education as a quiet but powerful equaliser. A child’s right to learn meaningfully — regardless of where they are born, what their family earns, or the barriers they face — is central to building a more equitable society. But in many places, the tools, support systems, and structures required to make this possible are still catching up.

We work in those places — not to replace existing systems, but to enable them.

At HDFC Bank Parivartan, our education efforts are focused on three goals till FY 2025-26:

- Converting 3,500 traditional government schools into smart schools, equipped with technology and foundational infrastructure
- To support 25,000 meritorious students with scholarships
- To cover 20 lakh students in grade-appropriate learning levels in all intervention schools

This work aligns closely with the vision of the National Education Policy 2020, which places emphasis on Foundational Literacy and Numeracy (FLN), integration of technology, and equitable access to quality education. Our interventions are designed to support state priorities, strengthen school ecosystems, and give every child — regardless of their background — a fair shot at lifelong learning.

How We Work

Smart Schools



We work with implementation partners and school authorities to transform classrooms in government and government-aided schools by:

- Installing smart boards, projectors, digital content platforms
- Training teachers to use technology as a learning aid
- Ensuring functional toilets, clean drinking water, seating, and school repair where needed
- Installing solar lights
- Creating learning corners, science lab, ICT lab and activity-based spaces that support the call of NEP 2020 for experiential learning

Focus on Learning Outcomes

Aligned with the NIPUN Bharat mission under India’s National Education Policy 2020 (NEP), we support interventions that:

- Identify gaps in foundational literacy and numeracy
- Deliver age-appropriate, activity-based learning materials
- Train teachers to adopt child-centric, interactive pedagogies

Scholarships for Deserving Students

Parivartan’s Education Crisis Scholarship Support (ECSS) programme provides direct financial assistance to students who have performed well academically but are at risk of dropping out due to financial distress.

We support students from primary school to higher education, with transparent selection, renewal based on performance, and in many cases, linkage to mentoring support.



STORIES
FROM THE
FIELD

States • Assam, Odisha, Punjab, Tamil Nadu and Telangana



A Safety Net for Students in Crisis

HDFC Bank Parivartan's Education Crisis Support Scholarship (ECSS) offers timely financial aid to students facing sudden disruptions — such as bereavement, illness, or natural disasters — that threaten their education. Implemented with Buddy4Study,

the programme supports students from Class 1 to postgraduation, covering fees, books, and other essentials. In FY 2024-25, over 7,400 scholarships were awarded across the country, with a focus on rural and underserved communities.



Prerna PR
Scholarship Amount : ₹75,000
Current Education : M.Pharm
Career Aspiration : Quality Assurance Officer
Location : Parbhani, Maharashtra

From the Field to the Lab

Prerna was born in Parbhani, Maharashtra, and belonged to a farming family where hard work and resilience are a part of daily life. Her father was the sole breadwinner, and the family income was insufficient to meet all needs. Despite financial uncertainties, one conviction remained constant at home — that education could open new doors.

From a young age, Prerna was drawn to science, especially the world of pharmaceuticals. She dreamed of contributing to research and development, of being part of a field that could improve people's lives. Though her parents were supportive of her aspirations, they found it difficult to fund her education. If she managed

to complete her B.Pharm degree, it was only because her grandmother stepped in to support her tuition fees. Although she secured admission to a reputed college for her M.Pharm, the tuition costs were beyond their reach. Fortunately, she came across HDFC Bank Parivartan's ECSS Scholarship Programme 2024-25 — a timely intervention that allowed her to continue her studies without burdening her family further.

Today, Prerna is preparing to step into the pharmaceutical industry and begin her career as a Quality Assurance Officer. She is also determined to support students like herself in the future.

Lighting the Path to Learning

In India's diverse education landscape, ensuring that every child builds strong foundations in literacy and numeracy is the first step towards securing the fundamental right to education. To support this, HDFC Bank Parivartan has partnered with the Central Square Foundation (CSF) and governments in five states — Assam, Odisha, Punjab, Tamil Nadu, and Telangana — to strengthen state-led Foundational Literacy and Numeracy (FLN) missions.

The programme focuses on four enablers: structured pedagogy, timely teaching-learning materials, teacher training, and

outcome monitoring. From multilingual Teaching-Learning Materials (TLMs) and new textbooks to digital dashboards and community-driven initiatives, these states are embedding learning-focused reforms at scale.

Reaching thousands of schools and teachers, the initiative is improving classroom readiness and shifting education culture from inputs to outcomes. Most importantly, children are beginning to read with confidence, supported by empowered teachers.





STORIES
FROM THE
FIELD

States • Assam, Odisha, Punjab, Tamil Nadu and Telangana



**ASSAM:
Enabling Foundational
Learning in Seven Languages**

In Assam, delivering quality foundational education across diverse languages required an inclusive solution. Central Square Foundation (CSF) and SCERT Assam co-created a Teaching Learning Material (TLM) package for early-grade literacy and numeracy, comprising 146 resources — teacher guides, planners, workbooks, reading books, and numeracy kits. Developed in seven mediums of instruction, the materials ensured children could learn in linguistically and culturally relevant ways. By equipping teachers with classroom-ready tools and students with engaging resources, the multilingual package has strengthened foundational practices and improved learning experiences across the state.

**TAMIL NADU:
Reimagining Teachers' Professional Development**

Partnering with the state, Central Square Foundation (CSF) introduced a modular, digital Continuous Professional Development (CPD) model that replaced one-size-fits-all formats with self-paced, action-oriented learning. Teachers now engage in small peer groups that encourage reflection and problem-solving, guided by a four-part process: diagnosing gaps, targeted training, peer collaboration, and tracking outcomes. The approach has made professional development more dynamic, contextual, and directly connected to classroom practice — elevating teaching quality across the state.



State • Maharashtra



Bringing about a STEM Revolution

In Pune's government and low-income schools, a project is transforming the way young minds engage with science and mathematics. The Jigyasa Max — Touch Plus Tech STEM Programme — a result of the collaboration among HDFC Bank Parivartan, the Women's Organisation for Socio-Cultural Awareness (WOSCA), Life-Lab, and Bharat Cares — is reimagining STEM learning in schools that often lack basic resources. The initiative has introduced state-of-the-art STEM laboratories in eight hub schools and supports 40 feeder schools across Pune — creating vibrant spaces for experiential learning. Over 10,000 students were introduced to hands-on, play-based learning, supported by the Life-App, a gamified digital tool that brings science to life both in classrooms and homes. Activities like the 'Har Ghar Balloon Car' have also made science a shared family experience.

The programme has trained 105 teachers in experiential methods, sparking greater confidence and creativity in classrooms. Students have emerged as peer leaders, and teachers have become champions of the innovative Hub and Spoke model.

With ripple effects reaching over 42,000 community members, the initiative is enhancing curiosity and digital fluency while building a sustainable, mentorship-driven model that makes it possible to initiate high-quality STEM education in underserved areas.

40

**FEEDER SCHOOLS ACROSS PUNE
SUPPORTED BY THE 8 HUB
SCHOOLS WHERE STEM LABS
HAVE BEEN SET UP**





States • Gujarat, West Bengal



STORIES
FROM THE
FIELD



Nurturing Changemakers: Teach For India Fellowship

HDFC Bank Parivartan's partnership with Teach to Lead is helping change the face of government classrooms through the Teach For India Fellowship (TFI), a two-year, full-time, paid leadership development programme that places India's brightest young graduates and professionals in low-income schools to teach and lead. These Fellows do much more than teach — they build bridges between homes and schools, spark aspirations, and model the values of empathy, equity, and excellence. Under the

Fellows, the classrooms become spaces where strong teacher-student bonds and rigorous academics come together seamlessly.

Beyond the classroom, the partnership has spurred meaningful community engagement and volunteer involvement. HDFC Bank employees have participated in school visits, storytelling sessions, and career talks, creating deeper bonds with students and offering exposure beyond their everyday worlds.

The programme is also designed for long-term, systemic impact. Around 60% of TFI Fellows continue working in the education and development sector post-Fellowship, many taking up leadership roles within schools, non-profits, or policy. TFI's alumni and strong local networks further ensure that the ripple effect of the Fellowship endure.

In 2024 and 2025, the programme supported 36 Fellows across Ahmedabad and Kolkata, directly reaching over 1,200 students in under-resourced schools.

36

**TFI FELLOWS ACROSS
AHMEDABAD AND KOLKATA
SUPPORTED IN 2024-25,
REACHING 1,200+ STUDENTS IN
UNDER-RESOURCED SCHOOLS**

Partner Speak



Shaheen Mistri
CEO, Teach For India

HDFC Bank Parivartan is one of Teach For India's strongest partners for our Fellowship programme. Through Parivartan, they have supported more than 330 Fellows, each teaching classrooms of ~35 students. In recent years, HDFC Bank has pioneered impact in two of our sites, Kolkata and Ahmedabad. This has significantly contributed to building a movement of leaders towards educational equity in the country to shift students' life outcomes both within and beyond our classrooms. We are very grateful to HDFC Bank for their unwavering support through our journey!

TEACHFORINDIA



STORIES
FROM THE
FIELD

States • Across India, including Bihar and UP



Harnessing EdTech to Build Stronger Learning Foundations

For millions of students across India, the pandemic disrupted more than just school — it widened the learning gap. Classrooms shut down, textbooks gathered dust, and access to quality education became even more unequal.

To address this, HDFC Bank Parivartan partnered with Khan Academy India on a four-year EdTech initiative that delivers free, high-quality mathematics content to students and teachers nationwide. Interactive and curriculum-aligned, the resources are available in English, Hindi and Hinglish.

The programme has already reached over 1.9 lakh students and 8,000 teachers across 2,000 Jawahar Navodaya Vidyalayas and government schools in Uttar Pradesh. In Bihar, where digital access is limited, it is helping teachers adapt digital pedagogy

for classrooms, giving students a second chance at learning. The initiative empowers rather than replaces teachers. With user-friendly dashboards and training, teachers can personalise lessons and track students’ progress more effectively.

The Government of Uttar Pradesh has committed to scaling up the programme to reach 5 lakh students across 65,000 schools in the coming years.

1.9 lakh
STUDENTS TO BENEFIT
ACROSS 2,000 SCHOOLS IN UP
THROUGH THIS INITIATIVE



Smart Classroom inauguration in Tamil Nadu

Looking Ahead

In the coming years, we aim to strengthen digital education and pedagogy to improve learning outcomes. By integrating technology into classrooms and enhancing teaching methods, we hope to create more engaging, inclusive, and effective learning environments.

As part of this vision, HDFC Bank will continue its commitment to nation-building through the Parivartan Shala initiative. This model school programme seeks to transform government schools into vibrant centres of learning by addressing critical gaps in both physical and digital infrastructure. Through phased implementation, we will introduce smart classrooms, STEM and ICT labs, libraries, and inclusive facilities for children with special needs.

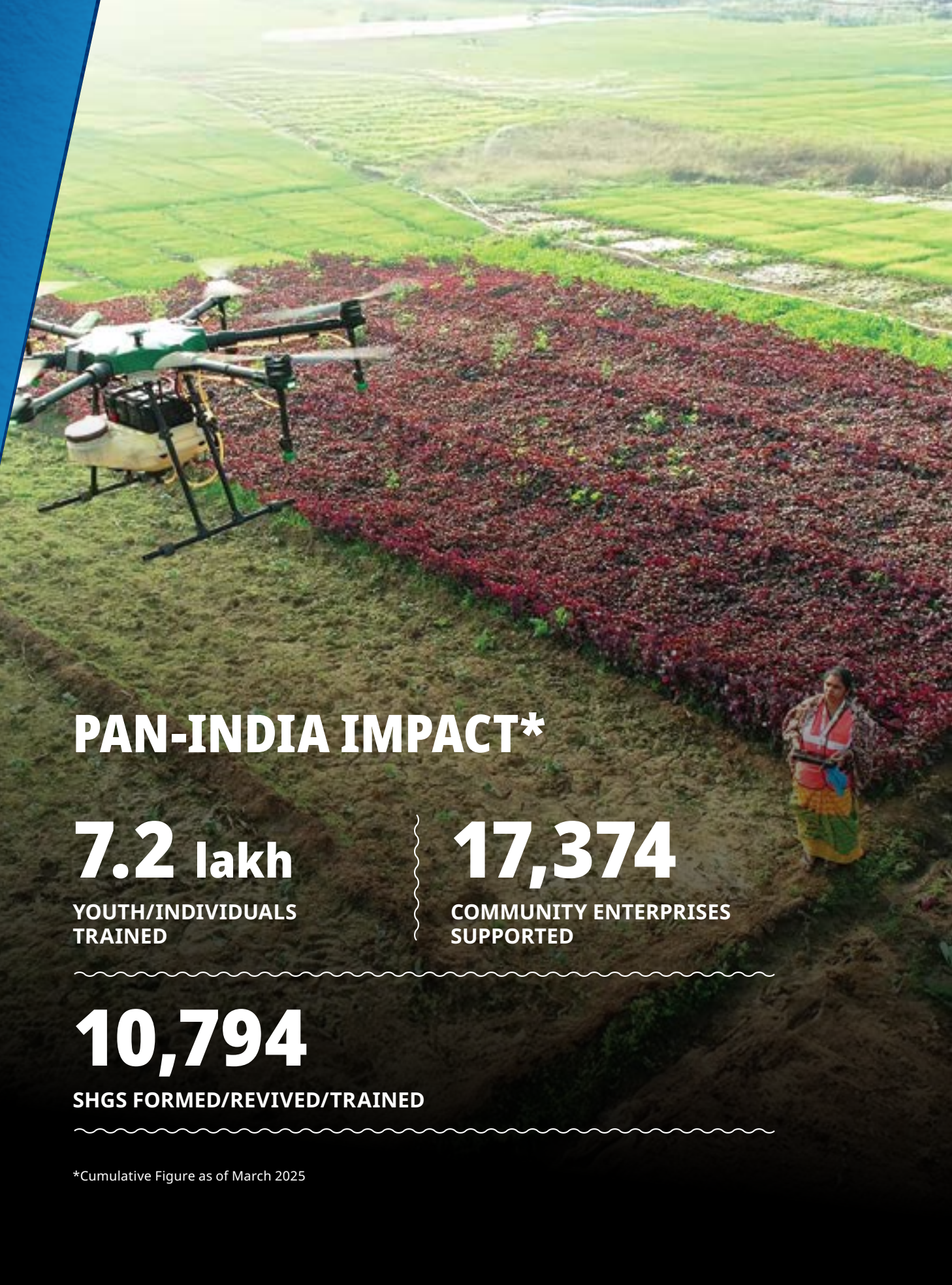


SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

India's size and diversity mean that while talent is abundant, access to opportunity can sometimes be uneven. Young people often lack the skills or direction to find steady work. Women, particularly in rural areas, face barriers that limit their participation in the economy, and whole communities often remain on the margins of growth.

Our approach to livelihoods is shaped by the realities where incomes are uncertain, resources limited, and formal opportunities out of reach. Instead of bringing in outside solutions, we work alongside communities to strengthen what already exists: local knowledge, social networks, and the drive to move forward.

From training in emerging sectors like electric mobility to supporting rural women in building enterprises, each programme is designed to expand choice and improve prospects. The focus is not only on income but also on building confidence and the dignity of skilled work. When individuals gain the ability to learn, adapt, and contribute, it creates benefits that extend to families and strengthen communities.



PAN-INDIA IMPACT*

7.2 lakh

YOUTH/INDIVIDUALS
TRAINED

17,374

COMMUNITY ENTERPRISES
SUPPORTED

10,794

SHGS FORMED/REVIVED/TRAINED

*Cumulative Figure as of March 2025

Skill Training and Livelihood Enhancement

FROM POSSIBILITY TO PROGRESS

Across India, the nature of work is taking new shape: formal and informal, farm and off-farm, traditional and technology-driven. At the centre of this change are individuals who are ready to progress, provided they have access to the right opportunities.

Pathways to livelihood improvement take many forms. From a sewing machine that enables income generation, to a small plot of land used more productively, or a short training programme that equips a youth with employable skills. The impact is seen when these efforts translate into stability - when a person earns enough to plan for the future, when a self-help group evolves into a community enterprise, or when a farmer adopts improved

practices to increase returns. Through Parivartan, HDFC Bank works with communities to strengthen such pathways. We do this by supporting skill development, encouraging better farming practices, enabling small enterprises, and building the capacities of community institutions. The aim is not to impose solutions, but to create an environment where people can build sustainable livelihoods and plan for tomorrow.

At HDFC Bank Parivartan, our work in skilling and livelihood enhancement revolves around four goals:

- Improving the annual income of 5 lakh low-income farmers (earning under ₹60,000 per year) through sustainable practices, collectivisation, and market linkages
- Providing 2 lakh individuals with skill development opportunities for employment or entrepreneurship
- Strengthening 20,000+ community institutions — from SHGs to FPOs, Water User Groups, and Village Development Committees
- Activating 25,000 community-led enterprises, with approximately half being women-led



How We Work

There is no blanket approach when it comes to livelihoods. For some, the pathway is a formal job; for others, it's a small business or a farm-based activity. Our skilling strategy supports both.

Formal Skilling for Employment

Through partnerships with certified training centres — including partners affiliated with the National Skill Development Corporation — we support young people in acquiring market-relevant, industry-aligned skills. These courses are aimed at immediate employability and placement.

Trainings include those for:

- Electrician and solar technician
- Healthcare assistance
- Retail and hospitality
- Welding, plumbing, logistics
- Banking, insurance, and digital financial services
- EV maintenance and repair
- IT-ITES, data and AI skills

Each course includes soft skills, digital literacy, financial literacy, industry exposure, and placement support.

Skilling for Self-Employment and Enterprise

In rural and semi-urban areas — especially for women, tribal communities, and older workers — we focus on skills that lead to income within the village or household setting.

Training areas include:

- Tailoring, embroidery, and handloom work
- Food processing and home-based packaging
- Poultry, goat-rearing, and dairy management
- Mushroom farming and organic kitchen gardens
- Incense and agarbatti-making
- Mobile repair and basic digital services

These skilling efforts are always tied to enterprise development — supported through toolkits, group formation, mentoring, and linkages to schemes or working capital.

Making Institutions Work

Behind every successful livelihood initiative is a structure that makes it work— a community group, a producer organisation, a committee that governs resources.

We aim to actively strengthen and support the following institutions, such as:

- Self-Help Groups (SHGs)
- Farmer Producer Organisations (FPOs)
- Water User Groups (WUGs)
- Village Development Committees (VDCs)
- Sanitation and local market committees

Support includes:

- Group governance and bookkeeping
- Access to government schemes and credit
- Exposure visits and peer learning
- Digital capacity building and MIS
- Leadership and enterprise planning, especially for women-led groups

Where these institutions thrive, decision-making becomes local, income becomes collective, and gains become more equitable.



STORIES
FROM THE
FIELD

States • **Uttar Pradesh**



Skilling for Self-reliance: the NOIDA Centre

In 2021, building on the success of our skilling initiative in Lucknow, we set up a Skill Development Centre in NOIDA in partnership with Ambuja Foundation. Our aim was to equip youth from over 80 villages with the skills they need for employment or self-employment.

We began by conducting a needs assessment and introduced four industry-relevant courses: RACW (Refrigeration, AC & Washing Machine Technician), General Duty Assistant, Assistant Electrician, and Customer Relationship Management (CRM). The RACW course, in particular, stood out for its impact. In just 90 days, trainees learn to repair ACs, refrigerators, geysers, and washing machines — skills that are always in demand.

Our support goes beyond training. From mobilisation and counselling to placements and ongoing mentorship, we stay with our trainees every step of the way. So far, we have trained 1,213 youth — 735 have been placed in jobs, 159 are self-employed, and 373 of them are women.

Many inspiring journeys have emerged from the centre. Aditya, from Ghaziabad, had to drop out of college due to financial pressures. After completing the RACW course, he went on to secure a job at an LG Service Centre, earning ₹12,000 a month and helping support his family.

Priya, a young woman from Dadri, completed the CRM course and now works as a customer executive at a retail outlet. It is her first formal job, and she proudly contributes to her household income while continuing her studies.



1,200+
YOUTH TRAINED, 370+ OF
WHOM ARE WOMEN



Mrs. Pearl Tiwari
CEO, Ambuja Foundation

Partner Speak



In 2017, we began our journey as an implementing partner for HDFC Bank Parivartan in just two locations. Eight years on, our footprint together spans 12 states with 22 active projects. While each community we serve is distinct, they share a common story of transformation, from enhanced livelihoods to empowered families. With innovations such as smart classrooms, organic and climate-smart farming, access to advanced agricultural machinery and setting up of 12 skilling centres, we have touched the lives of thousands. Our commitment remains steadfast — to extend our reach to the last mile and create impact that lasts for generations.”



Smooth Take-off

Born with a locomotor disability in Bhadohi, Uttar Pradesh, Dhanawantari Bindal had to face bullying, financial hardship, and repeated job rejections. Through HDFC Bank Parivartan's partnership with Sarthak Educational Trust, he received skill training that led to a job with IndiGo Airlines. His income more than doubled, rising from ₹1.2 lakh to ₹3.48 lakh annually, lifting his family out of hardship. Today, as a promoted Cabin Appearance Executive and a proud father, Dhanawantari's journey reflects resilience, dignity, and true transformation.



States • **Uttar Pradesh**



STORIES
FROM THE
FIELD

Creating Pathways to Equity

In India, nearly 74% of Persons with Disabilities (PwDs) remain outside the workforce — not for lack of will, but due to barriers that begin early and endure. At HDFC Bank Parivartan, we believe true inclusion means breaking these barriers and enabling equity, dignity, and independence. Over the years, we have supported over 80,000 PwDs through skill-building, employability training, and confidence restoration. Vishal's journey is one such story of hope and perseverance.

Born with a locomotor disability, Vishal grew up in Varanasi, determined to prove himself. Though he earned a commerce degree from BHU, bias kept doors closed. After his father's passing, his mother's quiet strength became his anchor.

His breakthrough came through Parivartan partner Sarthak Educational Trust. "They didn't see my disability — they saw my talent," says Vishal. The training he received helped him build confidence, polish his skills, and prepare for interviews.

Today, he leads three branches at a stock market firm and earns over ₹55,000. "I brought sweets and a saree for my mother. She was so happy... she couldn't stop crying. This saree is now her heritage to be passed on to my coming generations."

Vishal's next goal is to start a business that employs others with disabilities. "I've seen how much difference opportunities can make, and I want to create those chances for others."



athletes and para-athletes across diverse disciplines. With OGQ, we are enabling high-performance training through initiatives like Project Leap, Para Project Leap, 10x Shooting Academy, and the Virender Akhada programme. Athletes receive professional coaching, mental and physical conditioning, nutritional and medical support, world-class equipment, and exposure to competitions. Since 2019, 839 athletes and 74 para-athletes have benefitted — their achievements speaking volumes.

Four of India's seven Olympic medallists and 10 of 19 Paralympic medallists at Tokyo 2020 came from this cohort. More recently, Project Leap shooters claimed half of India's medals, including nine golds, at the ISSF Junior World Championship 2024.

With GoSports, we launched Unstoppable: Karke Dikhaungi (UKD) in 2022 to support talented female athletes, many from rural and underserved communities. Covering six disciplines, the programme has already supported 38 athletes, who together have won 204 medals — including 36 on the international stage. Standout performers include Aishwarya Mishra, Asian Games silver medallist, and Tanisha Crasto, one of India's youngest Olympians at Paris 2024.

As India sets its sights on Los Angeles 2028 and beyond, we are proud to stand behind these athletes — powering their unstoppable journeys to bring glory to the nation.

Across India

Inspiring Unstoppable Dreams

Sport has the power to break barriers, transform lives, and promote inclusivity in a way few avenues can. It gives young women the courage to claim spaces long denied to them and empowers para-athletes to defy stereotypes.

At HDFC Bank Parivartan, we are committed to nurturing India's sporting talent, ensuring that dreams are not held back by circumstances. Our partnerships with the Foundation for Promotion of Sports and Games and GoSports Foundation provide holistic support to



One of India's youngest Olympians at Paris 2024.



States • **Jammu and Kashmir**



STORIES
FROM THE
FIELD

Livelihood Initiatives



The Colour of Hope is Purple

In the remote valleys of Kupwara and Budgam in Kashmir, 100 farmers have embraced lavender cultivation with the support of HDFC Bank Parivartan and ISAP India Foundation, bringing 100 acres of uncultivated land to life with a crop known for both its beauty and economic promise. Despite its suitability to temperate climates like that of Kashmir, lavender farming faces challenges. There is limited awareness, lack of proper distillation infrastructure and market access that often deter widespread adoption.

To address these barriers, the project provided two distillation units, ensuring that farmers can extract essential oils locally — a key step in turning raw lavender into a commercially viable product. In their first season alone, farmers collectively earned ₹50,000 — a modest but hopeful start in their lavender journey. The initiative aims to go beyond cultivation and provide the growers market linkages, positioning Kashmir as a hub for high-quality lavender products.

States • **Assam, Chhattisgarh, Jharkhand, Punjab, Odisha and West Bengal**



Drone Didis

Under HDFC Bank Parivartan's Project STREE (Social and Transformative Rural Economic Empowerment), rural women are being trained in alignment with the Government of India's Namo Drone Didi Yojana to become certified drone pilots. Across six states – Assam, Chhattisgarh, Jharkhand, Punjab, Odisha, and West Bengal – these 'Drone Didis' are emerging at the forefront of a new, tech-led agricultural revolution, helping farmers increase yield and reduce manual labour and costs.

In partnership with grassroots organisations, Farmer Producer Organisations (FPOs), and key industry players like Indian Farmers Fertiliser Cooperative Limited (IFFCO) and Brahmaputra Valley Fertilizer Corporation Limited (BVFCL), 36 women have been equipped with high-tech agri-drones, fully supported with licensing, maintenance, and enterprise guidance.

With convergence funding from the Ministry of Rural Development and a strong ecosystem of technical partners, the Drone Didis are not only enhancing productivity in the fields but also redefining the role of women in India's agri-tech landscape.

Hemlata's Flight to Glory

Hemlata Manhar, a homemaker from Janjgir-Champa, Chhattisgarh, is now a President's Award winner and drone pilot — a transformation made possible under the STREE programme. Trained by IFFCO, she now leads the Semra Women Farmer Producer Company (FPC), guiding 627 women farmers towards tech-enabled, sustainable farming. With over ₹1 lakh earned by spraying 600+ acres, Hemlata is proof of how women can drive innovation and inspire change in rural India.

36

WOMEN TRAINED AND
EQUIPPED WITH HIGH-
TECH DRONES





SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

States • **Jammu and Kashmir, West Bengal, Madhya Pradesh**

STORIES FROM THE FIELD



Reviving Kashmir's Legacy Crops

In Kashmir's Pulwama and Anantnag districts, HDFC Bank Parivartan is helping farmers reclaim the value of their traditional crops — saffron and walnuts — through modernisation, scientific training, and market access.

Saffron, once the pride of Pulwama, had seen declining yields and limited demand. Through the initiative, farmers adopted scientific techniques and vermicomposting, improving soil health and nearly doubling their yields. This shift to sustainable practices was matched by global market linkages, enabling farmers to sell their saffron internationally and command better prices.

In parallel, walnut farmers in Anantnag benefitted from automated processing units for hulling, grading, and packaging. The result: higher daily productivity, improved product quality, and elimination of middlemen. Farmers now access direct markets and enjoy increased income and efficiency. By integrating technology with traditional farming, HDFC Bank Parivartan is helping farmers to strengthen a legacy which is part of their cultural pride.

Breaking the Cycle of Hunger

In Kamalpur village of West Bengal's South 24 Parganas district, Sampa Baleshwar faced persistent financial hardship. With her husband's meagre earnings of ₹4,500 a month as an agricultural labourer, every expense — from food and her son's education to her mother-in-law's medicines — was a struggle.

Determined to change her reality, Sampa joined hands with four homemakers to form the 'Kamalpur Pragati Mahila Swanirbhar Gosthi', a self-help group. Supported by HDFC Bank's Parivartan, they launched a poultry business in October 2023. The women received hands-on training in poultry management, hygiene, and marketing — with technical guidance from experts and consistent support from the Parivartan team.

They have sold over 2,000 chickens across 10 batches, earning ₹23,300 in profit. Sampa, now an adept poultry manager and SHG secretary, inspires many in her village. The women plan to expand further and have enrolled with a local Farmer Producer Company to scale their venture.

"I never thought of becoming an entrepreneur. I only came forward to break the poverty cycle we were enduring. But now I cannot think without it. Nor do my fellow team-mates. I am earning for my family. I am so happy now." – **Sampa Baleshwar**



Taking Tradition to New Markets for Chanderi's Weavers

In Pranpur, near Chanderi in Madhya Pradesh, the looms have sung for generations — but for the 1,500-2,000 women weavers, artistry rarely meant opportunity. Most earned just ₹600-700 per saree, working on rented looms with little market access or recognition.

In 2023, HDFC Bank Parivartan, in partnership with Abhyuday Sansthan, set out to change this. A survey of 500 weavers identified key needs — design upskilling, quality control, and direct market linkages.

Training in natural dyeing and innovation followed, along with a dedicated

handloom unit for 20 of the most disadvantaged women, equipped with looms, yarn, and mentorship from master weavers.

The transformation has been significant. Monthly incomes have risen to ₹8,000-12,000, with women shifting from daily wage labour to running their own micro-enterprises. As Farhad Bano says, *"After joining the Parivartan Chanderi Handloom Unit, we now own our loom and sell directly in the market. We earn ₹8,000-10,000 monthly, and for the first time, I feel truly independent."*



States • **Tamil Nadu**



STORIES
FROM THE
FIELD



Breathing New Life into Sericulture

In Chinnarandoddi, a village in Tamil Nadu's Krishnagiri district, farmers faced stagnating yields and falling incomes from sericulture, a vocation they traditionally followed. The HDFC Bank Parivartan-MYRADA Sericulture project revived hope by strengthening every link in the silk value chain.

Through a cluster-based approach, fallow land was brought under mulberry cultivation, drip irrigation enabled high-yield G4 and V1 varieties, and farmers were trained in composting, bio-fertilisers, and cost-efficient rearing houses. Modern Chandrika and Netrika mountages replaced bamboo structures, improving hygiene and cocoon survival rates.

For Sundaramma, switching from bamboo to Chandrika trays reduced losses and improved productivity. First-generation farmer Chandrashekar, earlier limited to rearing 40-50 silkworm eggs on the ground, expanded to 120 with wooden racks installed under the programme — tripling capacity and boosting income. By addressing gaps across production, processing, and marketing, the Sericulture project is restoring incomes and confidence, helping farmers carry forward a time-honoured tradition.



म्युरादा
BUILDING POOR PEOPLE'S INSTITUTIONS

Partner Speak



Over the past eight years, through our partnership with HDFC Bank Parivartan's Holistic Rural Development Programme, we have reached nearly 35,000 small, marginal, and landless families. Our interventions in Natural Resources Management, Education, Health, Livelihoods, Women's Empowerment, and Institutional Capacity Building have brought measurable positive change and further strengthened community-led systems to sustain these impacts for the long term."

Mr. Arvind G Risbud,
IAS (Rtd.), Executive Director,
MYRADA, Bengaluru





SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

States • Madhya Pradesh, Jammu and Kashmir, Assam



STORIES
FROM THE
FIELD

Oranges Sweeten Farmers' Lives

In Guradiya Narsingh village of Madhya Pradesh's Mandsaur district, citrus farmers were losing hope as traditional practices left orchards weak, pest-ridden, and unproductive.

To revive cultivation, HDFC Bank Parivartan, with BAIF Livelihoods, introduced a citrus-based Wadi model built on scientific practices — structured orchard design, improved planting material, and training in soil health, pest management, and irrigation. Intercropping with vegetables and spices added supplementary income, improved soil, and reduced pest pressure.

The impact has been striking. Against a target of 1,200, a total of 1,352 Wadis were established. Average income per acre reached ₹54,000 by the third year, more than double initial projections. Farmers who once abandoned orchards are now reinvesting in them, and neighbouring villages are following suit — with new Wadis even being created under MGNREGA.

1,350+
WADIS CREATED



Dr. Bharat Kakade,
President and Managing
Trustee, BAIF Development
Research Foundation



Partner Speak



The partnership between BAIF and HDFC Bank Parivartan has cumulatively transformed the lives of 4,24,592 families from 15,040 villages in 97 districts of 12 states through livelihood enhancement, additional income generation, asset creation, enterprise development, increased enrolment of girls in schools and improved access to water and sanitation. With presence in 11 aspirational districts, this collaboration has demonstrated a unique holistic development approach for upliftment in the backward regions of our country. We appreciate the support of HDFC Bank Parivartan towards the cause of human and environmental well-being.



Strengthening the Milk Value Chain in Ladakh

In Ladakh's harsh, high-altitude terrain, short growing seasons limit farming, making dairy a vital source of income and food security. In Gya Meru village, HDFC Bank Parivartan, in partnership with PHIA Foundation, helped establish a structured supply chain to deliver fresh milk to the Ladakh UT Dairy Cooperative Federation, Leh. With support from the project partners, women of the village formed 'Lalungma Dairy', supplying 629 litres worth ₹35,000 to Leh's cooperative within a few months of the launch of Project Himalaya. Today, 32 farmers earn steadily and plan to expand into paneer, ghee, and cheese.

Threading in Change

In the sunlit villages of Darrang and Kamrup in Assam, women wove exquisite patterns at their looms, balancing tradition with the demands of family life. But through HDFC Bank Parivartan's project, in partnership with FXB India Suraksha, they now have access to training, tools, and the market to sell their goods. They are earning independently, sending children to school, and shaping their own futures. Their collective brand, 'Mahura Weaves', recently opened a showroom in Guwahati.



SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

States • Bihar, Jammu and Kashmir, Ladakh



STORIES
FROM THE
FIELD



Constraint Turns to Confidence

In Vaishali, Bihar, rural women had limited livelihood options. Through HDFC Bank Parivartan and BAIF's poultry initiative, 15 women received support in constructing poultry shelters, Sonali chicks, and training in poultry care and asset management — creating a sustainable income model, now poised to expand to 70 households.

When the Road Leads to the Loom

In the remote Changthang cluster in Ladakh, Jigmet Chuskit struggled with financial instability, harsh labour at the Border Road Organisation, and little time for family. With support from HDFC Bank Parivartan and Himmotthan Society, she trained in pashmina weaving, rose to become a Master Trainer, and now earns more than before while leading her SHG to empower nine other women. Trained in weaving Snambu (traditional Ladakhi cloth), she is able to further boost her earnings. Her journey reflects how traditional skills can restore dignity, income, and hope in remote communities.



Talapatra Chitra from Odisha

Empowering Artisans, Preserving Heritage

Through HDFC Bank Parivartan, artisans across India receive quality inputs, design support, skills training, and market access.

- Pattachitra & Talapatra Chitra (Odisha, West Bengal) – traditional scroll and palm-leaf art
- Dhokra Art (West Bengal, Chhattisgarh) – lost-wax metal casting technique
- Natural Fibre Crafts – weaving with sitalpati, sabai, sikki, water hyacinth, screw pine, banana fibre, and bamboo in West Bengal, Assam, Maharashtra, Tamil Nadu, Kerala
- Maheshwari Sarees (Madhya Pradesh) – 200 weavers supported under Gaon Originals
- Apparel (Assam) – Mahura Weaves producing handloom garments in cotton, eri, muga silk
- Kani Shawls (Kashmir) – producer organisation of eight villages
- Carpets & Rugs (Kashmir) – Sehar Carpet Producers Co. with 300+ weavers
- Home Décor (Punjab, Assam) – Dhurries, Phulkari, and handloom products
- Woven Furniture (Punjab) – Virasat E Malwa women artisans using traditional weft-warp techniques

These initiatives preserve heritage crafts, empower over 5,000 women, promote sustainability, and connect rural artisans to national and global markets.

STORIES
FROM THE
FIELD

States • Bihar, Jammu and Kashmir, Ladakh

Looking Ahead

In the coming years, we aim to strengthen skill development and livelihood opportunities by promoting trade and vocational training in key growth sectors. Through the expansion of Parivartan Skill Academies, we will equip individuals with market-relevant skills that enhance employability and entrepreneurship. Our efforts will also focus on building enterprise ecosystems through cluster-level interventions, enabling micro-entrepreneurs to thrive. We are committed to supporting women-led value chains in sectors such as dairy, textiles, and food processing, while also facilitating access to local markets and digital sales channels to help micro-enterprises grow sustainably.

Parivartan StartUp Grants

HDFC Bank introduced the Parivartan StartUp Grants in 2017 to foster social innovation and entrepreneurship in India. Aligned with the United Nations Sustainable Development Goals (SDGs) and the bank's CSR policy, the programme aids social startups through Incubation Centres (ICs). These ICs offer crucial financial, technical, and mentorship support to early-stage ventures, contributing to sustainable economic growth and community well-being. Grant funding plays a vital role in addressing challenges like limited risk capital and fragmented funding sources, while also aligning with HDFC Bank's CSR and Environmental, Social, and Governance (ESG) goals, promoting positive social and environmental outcomes. India's social impact landscape is expanding rapidly and this programme has contributed by operating large scale multi-stakeholder programmes.

- 120+ incubator partners engaged nationwide including incubation centres associated with IIT's, IIM's, IISC and reputed academic institutions
- 500+ startups supported across diverse sectors of social innovation

The grants have enabled startups to design and scale impactful solutions in areas such as climate innovation, agriculture, education, waste management, affordable healthcare, skill development, sustainable rural economy, economic growth of SMEs, gender diversity & inclusion, and technologies for better governance.



Precision Trencher by Autocracy Machinery Pvt. Ltd.

FY 2024-25 (8th edition)

In FY 2024-25 the Parivartan StartUp Grants deployed ₹20 crore, funded 20 incubators, and backed 87 ventures. This edition focused on building depth in AI for Social Good, Climate Innovation & Resilience, Financial Inclusion, Education & Livelihood Enhancement, and Sustainable Agriculture.

The programme also made measurable gains in reach and diversity: nearly 40% of supported startups are from Tier II/III locations, and about 40% of portfolio startups are founded or co-founded by women — reflecting Parivartan StartUp Grants' emphasis on inclusive, locally rooted innovation.

500+

NUMBER OF STARTUPS
SUPPORTED TO DATE

Startup spotlights

Bintix Waste Research Pvt Ltd — A waste-tech venture that integrates QR/barcode tagging, decentralised collection networks and data intelligence to improve dry-waste recovery and recycling economics. By creating traceability and actionable data, Bintix supports better diversion from landfill and scalable circular solutions at neighbourhood and city levels.



Waste Management Awareness Session by Bintix Waste Research

Autocracy Machinery Pvt Ltd — Designs and manufactures affordable productivity machinery for construction and agriculture (for example trenchers and water-body cleaners). Their equipment lowers capital and labour barriers, accelerates project delivery, and generates local employment — enhancing the viability of rural infrastructure and land-management projects.

Agroprosperity Tech Solutions Pvt Ltd (KiVi) — A phygital agri-fintech and last-mile franchise model that connects smallholder farmers to timely credit, advisory services and market linkages. By blending digital platforms with on-ground touchpoints, Agroprosperity helps raise farmer incomes and transition households toward more resilient, market-oriented livelihoods.

Together, these outcomes and ventures illustrate Parivartan StartUp Grants' pragmatic systems approach: seeding diverse, locally rooted solutions, strengthening incubator ecosystems, and fortifying the incubator-to-investor pathway so promising social innovations can scale, sustain and deepen their impact.

With the Parivartan StartUp Grants, HDFC Bank is building a robust pipeline of social innovations, strengthening partnerships that amplify impact, and helping entrepreneurs gain the visibility needed to attract future investment. It is a sustained commitment to solutions that meet today's needs while shaping a more inclusive, resilient and sustainable India.



Timely credit provided to smallholder farmers by Agroprosperity Tech Solutions Pvt Ltd



HEALTHCARE AND HYGIENE

In many rural and densely-populated urban areas, access to clean drinking water, sanitation, and basic healthcare remains a challenge. Often a fever may go untreated for days or residents might have to walk miles to access clean drinking water. These factors directly influence health, productivity, and overall quality of life.

At HDFC Bank Parivartan, we consider health and hygiene central to community well-being. Our role is to strengthen existing systems by working with local partners, communities, and public institutions. Our initiatives range from operating mobile medical units in underserved regions to setting up water purification systems that ensure safe and reliable access to healthcare and clean water. We support government hospitals and primary health centres with critical equipment and help persons with disabilities regain mobility and independence through assistive devices and rehabilitation support.

We also encourage collective participation in sanitation and waste management. Several villages now run community-led systems for segregation, recycling, and safe disposal that improve everyday living conditions.

PAN-INDIA IMPACT*

24,390

HOUSEHOLD TOILETS CONSTRUCTED

27 lakh+

UNITS OF BLOOD DONATED

950

VILLAGES SUPPORTED WITH
CLEAN DRINKING WATER

551

VILLAGES AND URBAN LOCAL BODIES SUPPORTED
WITH WASTE MANAGEMENT SYSTEMS

*Cumulative figure as of March 2025

Healthcare and Hygiene

BRINGING CARE TO THE DOORSTEP

It was just after 9 am when the van pulled into the basti. Within minutes, residents began arriving – elderly women with walking sticks, young mothers with toddlers, a few teenage boys curious to get their vision checked.

The Parivartan on Wheels Medical Care Unit had arrived.

There was a quiet efficiency in the way things proceeded. Blood pressure – checked. Sugar levels – tested. The doctor patiently explained the dosage in local dialect. A nurse checked the weight of a pregnant woman; a young boy treated for an infection while a small crowd milled around a poster on nutrition.

By noon, more than 40 people had been looked at by the medical team. For most of them, this was the only consultation they had received in weeks – sometimes months.



Residents availing health services in the Medical Care Unit vehicle

Medicare on-the-go

To reach medical care to the last mile population, we operate Medical Care Units (MCUs). The vans are staffed with qualified doctors and paramedics and deliver:

- Basic OPD consultations and medicines
- Screenings for common conditions (BP, diabetes, anaemia, etc.)
- Referrals to public health facilities where needed
- Health awareness sessions on hygiene, nutrition, menstrual health, and NCDs

The MCUs operate on fixed schedules, covering interior villages, tribal belts, and urban slums, and often coordinate with ASHAs and ANMs to improve follow-up and continuity.

In partnership with Ramky Foundation, we have introduced MCUs across Karnataka, Tamil Nadu. Designed to reach communities with limited access to primary services, the initiative brings consistent, quality healthcare to people's doorsteps.

In Yelahanka (Karnataka), Chennai (Tamil Nadu), the units deliver care through OPD camps, specialised consultations, and health awareness sessions — ensuring that preventive and curative services reach those who need them most.

467

OPD CAMPS CONDUCTED

10,923

PEOPLE SERVED

20

AWARENESS CAMPS CONDUCTED

2,091

INDIVIDUALS SENSITISED

Our Goals for FY 2025-26

Solid Waste Management

- Implement sustainable solid waste management systems in 1,000 villages
- Establish Material Recovery Facilities (MRFs) in select urban local bodies

Access to Clean Drinking Water

- Enable 1,000 villages to access safe, treated drinking water through decentralised systems

Apart from working towards our goals, we also extend our support to the public health infrastructure by donating critical equipment to government hospitals and Primary Health Centres (PHCs) based on local needs.

We support Persons with Disabilities by providing prosthetic limbs, assistive aids, and rehabilitation support in several underserved areas.



Community members receiving medical care at the health camp

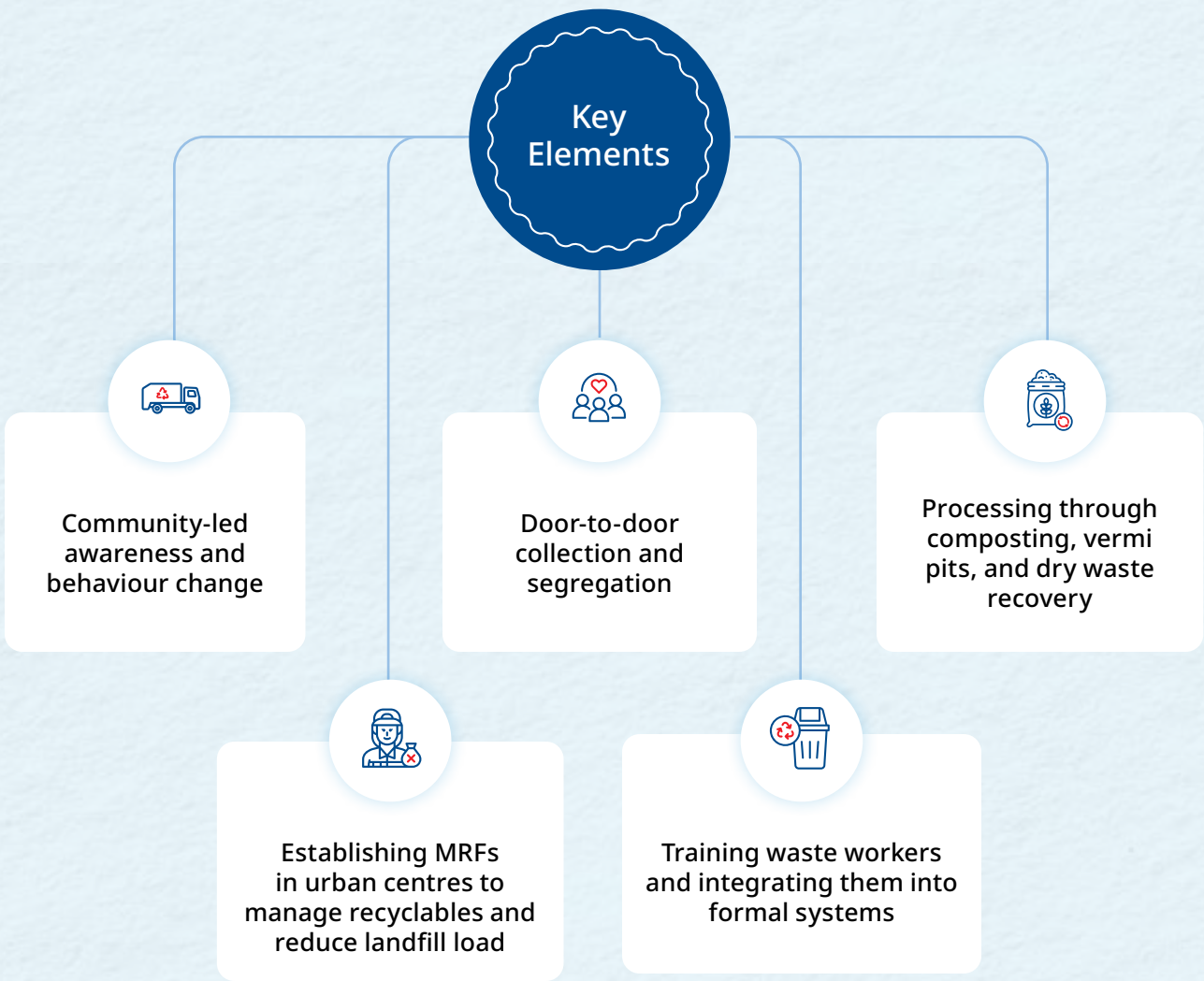
Healthcare and Hygiene

How We Work

Solid Waste Management

Solid waste management remains one of the most pressing and complex public health challenges in rural and semi-urban India. Its impact is felt daily – be it in open dumping of waste, unchecked burning, or the absence of basic waste segregation.

Our goal is to move communities toward decentralised, sustainable waste management systems that not only result in cleanliness but are also locally governed and understood. We work closely with Gram Panchayats, SHGs, and sanitation committees to ensure these systems become part of daily governance.



Drinking Water

Clean drinking water can reduce disease burden dramatically in areas deprived of it. But in many villages, communities still depend on unsafe sources — open wells, untreated borewells, or seasonal tanks — for potable water supplies.

Water Interventions

Parivartan works to provide sustainable drinking water access to villages through a combination of:

- Mini water purification plants (UV, RO, or multi-stage filtration based on source analysis)
- Community water tanks and tap connections
- Water User Groups (WUGs) trained to manage and maintain systems
- Testing and monitoring systems for ongoing quality control

In many geographies, we work to strengthen or revive existing water infrastructure — respecting local context and government frameworks.

Supporting Public Health Institutions

India's public health system is vast but often under-resourced. Rather than building parallel systems, we choose to strengthen what already exists.

We support government hospitals, primary health centres, and community health centres with:

- Beds, diagnostic machines, oxygen support equipment
- Ambulances and cold chain infrastructure
- Maternal and childcare equipment, especially in aspirational districts
- Digital tools for record-keeping and service delivery



Strengthening healthcare infrastructure through equipment support in Rajasthan

All equipment support is demand-driven, based on field assessments and discussions with local health authorities.

In some districts, our contributions have helped restart dormant services — such as lab testing or emergency care — simply by filling small but crucial infrastructure gaps.

Supporting Persons with Disabilities

For persons with disabilities, access to mobility aids or prosthetics can dramatically change everyday life — from being dependent to becoming mobile, from being excluded to participating fully.

We work with expert partners to:

- Organise screening and measurement camps
- Provide prosthetic limbs, orthotic support, hearing aids, and walking aids
- Offer follow-up support and physiotherapy where possible

We ensure that camps are well-publicised, inclusive, and respectful — and we work closely with local administration to include people from remote areas.

18,000+

ARTIFICIAL LIMBS AND CALLIPERS PROVIDED



States • Himachal Pradesh, Telangana, Jharkhand, Bihar and Chhattisgarh



STORIES
FROM THE
FIELD

Changing Habits, Building Systems

In the Himalayan towns of Dharamshala and Bir, HDFC Bank Parivartan and Waste Warriors are leading a three-year journey to change how communities think about waste. This effort goes beyond clean-ups — it is building systems and shifting mindsets for lasting impact.

Over the past year, waste segregation and management have become shared responsibilities through awareness camps, Gram Sabha meetings, and campaigns like Badalte Gaanv, Badalti Soch, engaging over 18,000 people. In some villages, participation has reached 70%. Women are at the heart of this change — in Bir's Baijnath

block, home-based menstrual health workshops have encouraged open dialogue on sustainable alternatives to disposable products.

Change also needs structure. Material Recovery Facilities have been set up, safety equipment provided to workers, and door-to-door dry waste collection streamlined. Panchayats are collecting user fees and have recovered over ₹18.9 lakh for reinvestment. Already, 290 metric tons of waste have been diverted from landfills and open burning. With growing local ownership, the movement toward zero waste should only grow further across the region.



Building Cleaner Locales, Together

In partnership with the Centre for Environment Education (CEE), HDFC Bank Parivartan launched the Rural & Urban Landscape Free of Dry & Plastic Waste initiative to deliver inclusive, decentralised, and data-led waste management in underserved areas, with dignity, sustainability, and circularity at its core.

In Chhattisgarh's Bastar — where open dumping and plastic burning were common and formal systems scarce — change began with people. Working with gram panchayats, women's self-help groups (SHGs), and Safai Mitras, we set up a decentralised network of Material Recovery Facilities (MRFs), linking informal workers to structured, better-paying jobs. Many

SHG members began waste collection and segregation — some driving e-rickshaws for the first time — and now earn nearly twice as much as before.

Across 102 villages, the project spanned awareness, collection, segregation, and processing. Panchayats mapped waste hotspots, while school activities, wall murals, and community events helped raise awareness and strengthen local ownership.

MRFs have been set up in nine locations across India — in Telangana, Jharkhand, Bihar and Chhattisgarh. In FY 2024-25, over 200 MT of dry waste was diverted from landfills. SHGs now earn ₹400-₹500 per day (up from ₹250-₹300 per day), and informal Safai Mitras earned ₹12 lakh collectively. 22 bulk waste handlers and recyclers were connected — visibly improving public spaces.





States • Sikkim, Chhattisgarh



STORIES
FROM THE
FIELD

Safe Water, Secure Lives

The quiet, scenic villages of Dentam-Begha and Khechodpalri in West Sikkim faced a serious challenge — the lack of safe drinking water. Families relied on untreated streams or expensive bottled water that they could hardly afford. There was the constant risk of illnesses like cholera and diarrhoea and adding to the problem of plastic waste.

With support from HDFC Bank Parivartan, the People to People Health Foundation brought a transformative solution — Drinking Water ATMs. Installed in January 2025, these coin-operated kiosks dispense

purified water at just ₹1-₹5 per litre. Strategically placed in busy public spots, they ensure 24/7 access, use advanced filtration systems, and encourage reusable containers.

The inauguration, became a celebration of hope. “Now, clean water is not a luxury — it’s a right we can all afford,” says a local resident. Water ATMs have reduced household expenses, improved health awareness, cut down on plastic waste, and furthered community ownership since it is the people who are responsible for maintaining the kiosks.



Thriving Fields of Pondi Uproda

In Pondi Uproda village of Chhattisgarh’s Korba district, under a Focused Development Programme with Ambuja Foundation, a solar lift irrigation system now waters 38 acres, managed by a Water User Group. With training in crop diversification, 28 farmers harvest vegetables and rabi crops year-round, boosting incomes and transforming once-barren fields into thriving farmlands.



STORIES
FROM THE
FIELD

States • **Uttar Pradesh, Assam**



**Bringing Safe Water
Closer to Home**

For residents of many villages of Lucknow and Sitapur districts of Uttar Pradesh, fetching water meant long walks, unsafe sources, and daily hardship — especially for women and children. Poor infrastructure and a lack of community ownership left thousands without reliable access to safe drinking water.

To change this, the Aga Khan Foundation (AKF), with support from HDFC Bank Parivartan, launched the Rural Water Supply Scheme (RWSS), aligned with the Government of India's Jal Jeevan Mission (JJM) vision of 'Har Ghar Nal Se Jal'. The initiative reached 40 villages and 40,000 people, installing 30 new solar-powered piped water systems and reviving 10 dysfunctional ones. Each scheme included overhead tanks, solar pumps, a distribution network, and household connections, supplying water that meets BIS 10500 standards.

Sustainability was built into the model. Village Water and Sanitation Committees (VWSCs) were formed and trained to handle daily operations, finances, and maintenance. Ninety

women and girls became 'Water Warriors', testing water quality, while over 200 Gram Pradhans and VWSC members learnt planning and monitoring skills. Awareness drives reinforced water safety, conservation, and local accountability.

The impact has been transformative, with 4,389 households with functional tap connections, reducing drudgery and health risks. Farmers revived ponds and set up rainwater harvesting to strengthen water security. Solar-powered systems have cut operational costs and reduced environmental impact. Today, what was once a daily struggle has become a story of dignity, empowerment, and resilience.

4,380+
**HOUSEHOLDS HAVE
FUNCTIONAL TAP CONNECTIONS
IN THE PROJECT AREA OF
LUCKNOW AND SITAPUR
DISTRICTS**

Changing Lives with Every Drop

For decades, the women of Mohimabari in Assam's Jorhat district walked nearly two kilometres each day to fetch water — which was often contaminated with iron or arsenic. The daily task took hours, drained their energy, and carried health risks, especially in dry months when rivers ran low.

Under HDFC Bank Parivartan's HRDP, a solar-powered 'Jal Minar' now stands at the heart of the village, bringing safe, filtered water to the community. The system — with a 10,000-litre tank, iron-removal filter, and three tap stands — was made possible with land donated by local resident Makhan Sharmah.

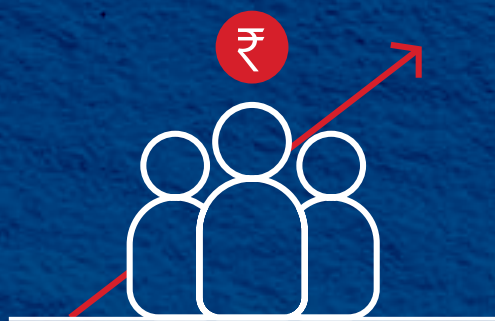
For 47-year-old Rumi Devi, the change has been life-altering. *"Our misery of fetching and carrying water from afar — and that too, contaminated — has ended," she says. The water is now a short walk away, freeing hours each day for her to devote to other work and self-care.*

More than 100 residents now enjoy reliable access to clean water, reduced health risks, and renewed dignity. For Mahimabari, every drop from the Jal Minar is a step toward a healthier, more self-reliant future.

Looking Ahead

In the past, we have contributed to strengthening the health ecosystem by upgrading Primary Health Centres, organising health camps, and providing essential medical equipment. Building on this foundation, HDFC Bank Parivartan will take a step forward in the coming years by supporting the development of Model Health Centres at the district level. These centres will be designed to offer comprehensive, accessible, and technology-enabled healthcare services, particularly in underserved rural and urban areas.

The initiative will focus on upgrading existing government health facilities to include critical care units, maternity and neonatal services, emergency and trauma care, and in-house diagnostic labs. The intervention will build long-term resilience by promoting preventive care, supporting healthcare worker training, and encouraging public-private collaboration.



FINANCIAL LITERACY AND INCLUSION

In India, millions still rely on informal financial channels — moneylenders, chit funds, community borrowing — not by choice, but because formal systems feel distant, complex, and intimidating. Without basic financial literacy, people remain excluded from the protections and opportunities of the formal economy. This leaves them vulnerable—paying steep interest, falling prey to fraud, or simply missing out on ways to grow their income and secure their future.

At Parivartan, we believe that financial literacy is not just about learning how to save or spend; it is about helping people feel in control of their money — and their future. Our efforts focus on building familiarity, dispelling fear, and creating comfort with tools that may seem unfamiliar but are deeply empowering. Whether through on-ground workshops or simple digital content, we work to make financial knowledge relatable, so more individuals can participate fully, safely, and confidently in the formal economy. Because true empowerment begins when people stop hesitating — and start deciding for themselves.



PAN-INDIA IMPACT*

23 lakh+

INDIVIDUALS MADE AWARE OF FINANCIAL FRAUDS THROUGH VIGIL AUNTY CAMPAIGN

*Cumulative Figure as of March 2025

Financial Literacy and Inclusion

FROM FINANCIAL ACCESS TO AGENCY

She had a bank account. A smartphone. Even a passbook. But not the confidence to go ahead and make a digital payment when she needed to.

Rekha, a 42-year-old SHG member in rural Jharkhand, wasn't lacking access; she lacked assurance. She didn't know how to check her balance without help. She had heard about QR code scams but wasn't sure what one looked like. She worried about pressing the wrong button, getting locked out, or worse, losing money she just couldn't afford to lose.

Like millions across India, Rekha stood at the edge of inclusion, inside the system, but unsure of how to navigate it. And she's not alone – in her own village, or even the whole country.

In recent years, India has expanded financial access at a historic scale through initiatives like Jan Dhan accounts, digital banking, UPI, and mobile finance. But access without understanding is fragile. It is like a doorway half open — inviting, yet uncertain and unsafe. It leaves people vulnerable to fraud,

misinformation, and financial exclusion of a different kind: one where the infrastructure exists, but trust doesn't.

At HDFC Bank Parivartan, we believe that true financial inclusion means more than infrastructure — it means agency. It means someone knows what a phishing message looks like. It means a mother teaching her daughter not just how to save, but how to choose where to save.

Our efforts in financial literacy and digital safety are designed to meet people where they are — whether that's in a village classroom, a college seminar, or a YouTube podcast. Through on-ground sessions, digital campaigns, and relatable content, we aim to build not just awareness, but everyday financial confidence that lasts.

How We Work

Financial Literacy Sessions

Our employee-led initiative is a volunteer movement that takes financial education into the heart of communities. HDFC Bank employees across regions conduct sessions, which are language-appropriate and highly localised, with the following groups:

- Women's self-help groups
- Government school students and college youth
- Farmers, micro-entrepreneurs, and daily wage earners
- First-time bank users and senior citizens

Topics covered in the sessions:

- Understanding savings accounts, interest, and KYC
- How to use ATMs, UPI, and net banking safely
- How to create a budget or manage irregular income
- Recognising and reporting cyber fraud
- Information about entitlements, schemes, and pensions

Opening Doors to Financial Confidence

Between August and September 2024, HDFC Bank Parivartan Financial Literacy Camps travelled to five Indian states — Telangana, Jharkhand, Punjab, Chhattisgarh, and Gujarat — bringing practical financial knowledge to over 1,300 people from low-income and marginalised communities.

The presence of 40 HDFC Bank employees as facilitators added a personal touch — answering questions patiently, sharing experiences, and building trust. In these moments, financial literacy became more than numbers and accounts — it became a pathway to dignity and independence.

In partnership with grassroots NGOs, each five-hour camp became more than just a learning session — it was a space for dialogue, discovery, and empowerment. Through interactive discussions, real-life simulations, and demonstrations of financial products, participants explored how to make their money work for them.

For many, these camps sparked a turning point. Awareness of financial products rose by 40%, and participants left with newfound confidence to manage savings, expenses, and investments.

1,300

PARTICIPANTS ATTENDED THE FINANCIAL LITERACY CAMPS ACROSS 5 STATES IN 2024



Financial Literacy Camp for women from Self Help Groups in Jharkhand



Vigil Aunty Campaign

As digital financial services become widespread, so do digital risks. UPI fraud, QR code scams, phishing links, and fake customer care numbers have become common threats, especially among first-time digital users.

Our Vigil Aunty campaign brings to life a sharp-witted, relatable character — the kind who calls out scams before they happen, talks like the next-door neighbour, and makes cyber safety feel less like a lecture and more like a life lesson you’d pick up on the streets — sharp, practical, and easy to remember.



This campaign has:

- Reached 497+ million individuals across social media platforms
- Featured across 10 regional languages, with strong traction among youth and first-time workers
- Been integrated into select employee sessions to reinforce messaging on the ground

What makes Vigil Aunty effective is not just the information she provides, but the way she delivers it – witty, sharp, and relatable. She feels familiar, non-judgmental, and humorous, which builds trust in a domain often filled with fear or confusion.

Vigil Aunty has addressed 60+ financial frauds through 130+ reels, building a strong Vigil Army follower base of 1+ million members.



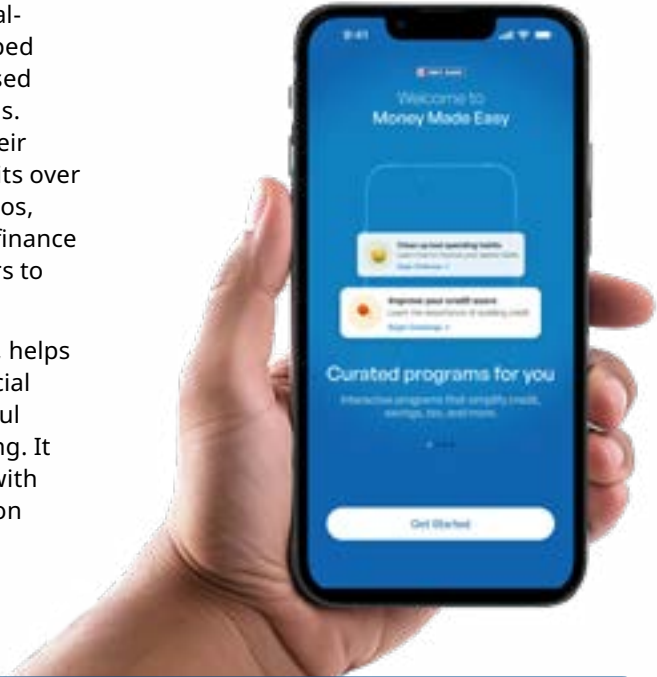
Money Made Easy

Understanding how to manage money — earning, spending, borrowing, saving, and investing — is essential not just for low-income households, but also for urban youth, early jobbers, gig workers, and small business owners.

Yet, most people are never taught these skills.

Money Made Easy is an upcoming digital-first, vernacular platform being developed as a one-stop destination for personalised financial guidance, knowledge, and tools. Designed to help individuals identify their money challenges and build better habits over time, it will feature engaging tools, videos, articles, and infographics that simplify finance for everyone — from blue-collar workers to white-collar professionals.

Financially Ever After, already launched, helps couples assess and improve their financial compatibility by encouraging meaningful conversations and smarter joint planning. It appeals to young professionals, those with variable incomes, and women focused on better money management.



Looking Ahead

In the coming years, we plan to deepen our efforts in financial literacy and fraud awareness. Through more engaging campaigns led by Vigil Aunty, we aim to increase public understanding of cyber fraud and promote safer digital practices. Financial education will be integrated into skill development programmes and Self-Help Group platforms, ensuring that individuals not only gain economic opportunities but also the knowledge to manage them effectively. To further support grassroots learning, we will develop offline toolkits for school teachers and community facilitators, enabling them to deliver financial literacy in a relatable and accessible manner.



NATURAL RESOURCE MANAGEMENT

For rural communities, natural resources are central to life and livelihoods. The land provides food, water supports both households and farming, and energy powers homes and enterprises. When these systems weaken, the effects are immediate as crop yields reduce, wages are lost, and families face uncertainty.

PAN-INDIA IMPACT*

69,240

SOLAR LIGHTS INSTALLED

14,520

WATER CONSERVATION
STRUCTURES CONSTRUCTED

*Cumulative Figure as of March 2025



Natural Resource Management

CARING FOR WHAT SUSTAINS US

Across India’s diverse landscapes — from the saline flatlands of West India to the hilly terrains of the Northeast — communities have always found ways to work with nature, not against it. Water has been stored in stepwells, fields enriched through composting, and energy harnessed from the sun in myriad ways. These range from the use of open courtyards to dry crops and household essentials to solar ‘chulhas’ – much before solar panels came into being.

Today, as climate variability increases and development needs evolve, the task before us is not to replace these traditions, but to reimagine them — supported by science, scaled by technology, and sustained by communities.

Our approach is practical, community-led, and deeply contextual. It supports farmers in bringing uncultivated land into use, helps villages conserve water through structures suited to their terrain, expands the reach of clean solar energy, encourages chemical-free farming, and restores green cover through long-term plantation efforts.

At HDFC Bank Parivartan, our efforts are focused on the following goals till FY 2025-26:

- 2 lakh acres of unirrigated land to be brought under irrigation
- 1 lakh acre of uncultivated land to be brought under cultivation
- 1,000 villages to be supported with clean and renewable energy solutions
- 25 lakh trees to be planted
- 1 lakh acre to adopt chemical-free farming practices

How We Work

Restoring Barren Land

We support the restoration of cultivable land and the adoption of chemical-free, climate-resilient agriculture by combining traditional wisdom with scientific practices.

Key interventions include:

- Trenching, stone bunding, and farm bunding to reduce erosion and improve moisture retention
- Contour bunding and land laser levelling to prepare land for sowing
- NADEP pits, vermicompost pits, and biogas plants to generate organic manure
- Support for natural farming practices and fertiliser kits (organic where possible)
- Seed banks for timely access to local, resilient seeds
- Wire fencing and wild animal repellents to protect small plots
- Access to drip and sprinkler irrigation systems to increase efficiency
- Promotion of horticulture crops through trellis systems and polyhouses for year-round production

Natural Resource Management does not end with land development. It must enable income and

ownership. That is why we embed farmer-centric livelihood support into our work:

- Farmer training in crop selection, pest management, and water budgeting
- Exposure visits to demonstration farms and agri-innovation hubs
- Promotion of community institutions: Farmer Producer Groups, SHGs, Water User Committees
- Support for the formation of village associations for land and water management
- Enabling local market linkages and convergence with government schemes

- Solar-powered lights and microgrids for energy-deprived hamlets
- Solar purification systems ensure access to drinking water in fluoride-affected zones
- Solar water pumps for off-grid irrigation to reduce diesel costs and expand cropping
- Solar dryers to preserve produce and reduce post-harvest loss
- Biogas stoves in kitchens, reducing dependence on firewood

Our clean energy efforts aim to support 1,000 villages, ensuring that renewable energy is locally relevant and reliably managed.

Clean Energy with Purpose

Solar energy is integrated into our projects not as an add-on, but as an enabler:

Solar Shiksha: Dispelling the Darkness

Central to HDFC Bank Parivartan’s solar efforts is the Solar Shiksha initiative, a programme designed to address the complex energy challenges faced by semi-urban communities. Recognising that lack of awareness, systemic barriers and myths often hinder the adoption of solar energy, Solar Shiksha provides crucial education and practical demonstrations to address common misconceptions and provides information on government schemes and subsidies. By delivering educational materials in multiple regional languages, the programme ensures accessibility and understanding across diverse communities.

To date, over 400 awareness workshops have been conducted in nine states, empowering more than 15,000 individuals. These sessions, reaching schools, hospitals, hostels, orphanages, and farmer communities, promote the adoption of a wide range of solar solutions, including solar pumps, panels, cookers, stoves, streetlights, and water heaters.



15,000

INDIVIDUALS REACHED BY SOLAR SHIKSHA THROUGH AWARENESS SESSIONS IN 9 STATES



States • Across India, including southern states such as Karnataka



STORIES FROM THE FIELD



Water Conservation for Every Landscape

Different geographies need different water conservation strategies — and our work reflects this diversity:

- Check dams, percolation tanks, and ponds in drought-prone areas
• Nala deepening and widening in flood-prone belts
• Gabion structures and contour trenches to control runoff and erosion in hilly areas
• Lift irrigation and recharge wells in central India
• Ice Stupas in Ladakh to store and release water during early sowing
• Field channels and bund strengthening to retain soil moisture in rain-fed belts

We support:

- Rainwater harvesting systems (with PVC piping) in schools, health centres, and homes
• Ferrocement tanks, overhead tanks, open wells, and borewells for storage and access
• Excavation in soil and rock to create farm ponds, percolation tanks, and check dams

- Stop dams, anicuts, and gully plugs to prevent runoff and recharge aquifers
• Well repair and handpump installation to improve water access

All water assets are built in consultation with communities and integrated into the local crop cycle — increasing area under irrigation, reducing vulnerability, and enhancing yields. Water conservation is not treated as infrastructure alone. It is supported by community water user groups, capacity building on water budgeting, and farmer awareness on judicious use.

Tree Plantation as Regeneration

Our plantation strategy includes:

- Agroforestry: Trees along bunds and community land, providing fruit, fodder, or fuel
• Native species for long-term biodiversity resilience
• Seedball and community forestry drives
• Integration with water structures for higher survival rates

Solar Interventions

HDFC Bank Parivartan has installed over 69,000 solar streetlights across 22 states. Apart from streetlights, Parivartan has been installing solar panels in government schools and hospitals to ensure uninterrupted power supply. It has also launched a range of solar initiatives that are enhancing rural life — from street safety to drinking water, farming, food processing and livelihood enhancement.

Some innovative solar projects include portable solar pumps for efficient irrigation, solar-powered piped water supply systems, solar-powered food processing units that boost local economies, and solar heaters in homestays to enhance tourism income sustainably. These projects showcase the versatility and transformative potential of solar energy in diverse applications across the country.

Bring Home the Sun



Across India's southern states, communities are reshaping their future with the power of the sun. From remote farmlands to bustling village markets, solar energy is delivering clean, reliable power that strengthens economic resilience and enhances quality of life.

In Karnataka's Raichur district, solar streetlights have transformed daily life. "Our elders and children feel secure now," says Huligudda from Mattur village. "Vendors can work longer hours. These lights have brought comfort and livelihood support — even during power outages."

In Andhra Pradesh, solar lift irrigation in Karraguda has enabled year-round farming, reducing migration. Peram Vandlapalli solar-powered bio-resource centre prepares organic inputs for nearly 1,000 acres, while Maniga's solar cart supports irrigation and post-harvest work, cutting diesel costs.

Tamil Nadu's farmers are reclaiming land and incomes with solar fencing in Krishnagiri, solar pumps in Coimbatore and the Nilgiris, and customised systems in Pillur and Masinagudi that now support high-value crops like bananas.

In Telangana, collective action is driving change: Bheemraopally's shared solar irrigation system has tripled incomes across 14 acres, while solar insect traps in Nagaram cut pesticide use by over 3,000 litres across 525 acres. Each solution is tailored locally, yet together they show how clean energy is powering a more secure, self-reliant rural India.

STORIES
FROM THE
FIELD

States • Jammu and Kashmir, Chhattisgarh

**Building a Glacier in the Village**

In Ladakh's arid Nubra Valley, where shrinking glaciers and erratic snowfall have left villages parched, four communities — Hundri, Murgi, Ayee, and Changlung — found hope in a simple yet ingenious idea: building artificial glaciers or Ice Stupas. Supported by HDFC Bank Parivartan and implemented by the Himmotthan Society, these structures harness winter's cold to store precious water for the growing season.

Construction is rooted in local ingenuity. Villagers build stone-walled pools or embankments, sometimes reinforced with gabions, to slow streams and trap water in shaded spots. Over the freezing months, the pools solidify into vast ice reserves. Come April, the gradual melt releases water just in time for sowing barley, vegetables, and fodder crops. Distribution follows the traditional

'chures' system — a turn-based method that ensures fairness and community cooperation. Each glacier is adapted to its site, and the stones come straight from Ladakh's rocky slopes, requiring no heavy machinery. Automation technology enhances the effectiveness of Ice Stupas by regulating water flow, optimising ice formation, and monitoring weather patterns in real time. This improves water management, scalability, and impact.

The results have been transformative: water cycles shortened from 15–20 days to just 10, enabling cultivation of vegetables once thought impossible here. The model's success has now spread. In 2024–25, four more ice stupas, with automation to optimise ice formation, were built in other parts of Leh and Kargil, storing over 35 million litres and benefited seven more villages.

**Mining Gold from Throwaways**

In Baniyagaon, Kondagaon district of Chhattisgarh, farmer Sudhar Netam faced a challenge familiar to many in the region—declining soil fertility and high dependence on costly chemical fertilisers.

Keen to adopt sustainable farming, he embraced vermicomposting under the HDFC Bank Parivartan's HRDP, in collaboration with Ambuja Foundation. The HRDP was implemented on the ground with the support of the Kisan Vikas Samiti. Through training on preparing and managing compost pits, Sudhar learnt to

convert agricultural waste into nutrient-rich organic manure using earthworms and the use of Vermi wash to enhance crop growth and soil health.

Today, Sudhar produces enough compost for his own fields and sells the surplus to neighbouring farmers, creating an additional income stream. Starting with just 2 kg of compost sold at ₹10/kg, Sudhar has expanded production, selling 400 kg at ₹17/kg, earning ₹6,800. Meanwhile, his yields have improved substantially, while fertiliser expenses have dropped significantly.

Looking Ahead

In the coming years, we will focus on strengthening natural resource management through sustainable and community-led solutions. We aim to expand solar-powered infrastructure in farm clusters to reduce dependency on conventional energy and improve agricultural productivity. Innovation in water supply solutions will be a key priority, especially in drought-prone regions, where we will promote advanced irrigation technologies and ensure equitable access to water to reduce drudgery, particularly for women. Our efforts will also include improving water and soil management practices to enhance long-term agricultural resilience and support climate-smart farming.

Employee Engagement and Volunteering

SMALL ACTS, MEANINGFUL IMPACT

At HDFC Bank, employees extend their time and effort beyond work to volunteer through Parivartan. Their involvement ranges from volunteering at grassroots initiatives to sharing knowledge and skills that make a difference in everyday lives.

Volunteer Impact Programme

The Volunteer Impact Programme provides employees with opportunities to contribute in ways that suit their interests and strengths. From participating in plantation drives and school improvement activities to conducting awareness sessions on health, safety, and the environment, employees engage in a variety of initiatives.

For those who prefer skill-based volunteering, activities include financial literacy workshops, mentoring youth, or recording audiobooks for

the visually impaired. Virtual platforms have also made it easier for employees to connect and contribute remotely.

Family members are often encouraged to join in, creating a culture of shared participation that goes beyond the workplace. These experiences also bring teams closer, reinforcing the value of working together towards a common purpose.

Dedicated volunteers who contribute consistently are recognised for their efforts through internal appreciation initiatives.



Financial Literacy Session led by employees in Bilaspur, Chhattisgarh

Engaging our Impact Makers

In FY 2024-25, employee volunteering continued to strengthen a culture of empathy, collaboration, and shared responsibility at the Bank. Employees contributed time and effort to activities that foster inclusion, enhance well-being, and support community development.

New activities during the year included online sessions on financial literacy, corporate culture, and management and sustainable living sessions to promote education and sustainability. We also organised mock interview sessions for marginal youth, sale exhibitions for SHG products, and International Day of Persons with Disability in collaboration with existing NGO partners.



Beach Clean Up by HDFC Bank Employees at Dadar, Mumbai

12,000+

PARTICIPATION OF EMPLOYEES IN
VOLUNTEERING ACTIVITIES

30+

LOCATIONS COVERED

EMPLOYEE ENGAGEMENT AND VOLUNTEERING

Blood Donation Drive

HDFC Bank Parivartan, in collaboration with the Bank’s Operations team, has turned the spirit of giving into a nationwide movement through its All India Annual Blood Donation Campaign. Held in December 2024 across multiple states, the initiative brought together individuals from all walks of life — students, employees, and citizens — united by a shared purpose: to save lives.

This year 3,54,177 participants registered for the cause, with over 3.39 lakh units of blood successfully collected through 5,533 camps across the country. The campaign’s reach was made possible through the support of 1,500+ blood banks, hospitals, and medical centres, and the enthusiastic participation of 1,300+ colleges, with student volunteers alone contributing an inspiring 1,03,110 blood donations.

The Bank’s own employees also joined in wholeheartedly, with 6,000+ employees coming forward to give a critical life-saving support.

3.5 lakh+
REGISTERED PARTICIPANTS
AT THE BLOOD DONATION CAMP

6,000+
EMPLOYEES DONATED BLOOD
DURING THE DRIVE



Blood Donation Camp in colleges in Mumbai

TATA Mumbai Marathon

HDFC Bank Parivartan made a notable impact at the TATA Mumbai Marathon 2025. Over 1,500 employees participated, making it the largest- ever corporate contingent at the event.

Employees came together under the inspiring motto “Get. Set. Educate”, aligning with our key focus area of promoting access to education. The marathon also featured a special contingent from our ‘Vigil Aunty’ campaign – an initiative designed to promote safe banking habits, enhance fraud awareness, and build confidence in digital banking.

1,500
EMPLOYEES PARTICIPATED
IN THE TATA MUMBAI MARATHON



Employees running for the cause of education at the Tata Mumbai Marathon

Parivartan Volunteering Month

In its second year, Parivartan Volunteering Month strengthened our commitment to inclusive and sustained community engagement. For an entire month, employees across our pan-India network dedicated themselves to structured initiatives from organising educational sessions for school children and facilitating digital literacy programmes to conducting financial awareness camps, mobilising resources for donation drives, and leading clean-up drives. The collective effort saw over 2,144 employees contributing more than 1,843 hours of service through 22+ high-impact initiatives, creating a ripple effect of positive change in the communities we serve.

1,800+ hours
OF SERVICE CONTRIBUTED
BY EMPLOYEES



Tree plantation by HDFC Bank employees

Employee Engagement and Volunteering

Other Volunteering Initiatives:

600+ EMPLOYEES

participated in various awareness sessions related to environment, climate change and waste management

300 SEED BALLS

including neem and chikoo were planted by employees

9,100+ EMPLOYEES

participated across India to raise ₹10 lakh+ through sale and exhibition of products from SHGs/NGOs to support various causes on International Women's Day

22+ EMPLOYEES

along with 100+ students from govt schools participated in Science Day celebration with a visit to Spacelabs in Himachal Pradesh. They were given hands on experience towards space mission, ISRO advancement & demonstration of robots, rockets and observed sunspots with telescope.

160+ EMPLOYEES

attended the online session on "Hour for Earth" creating awareness on climate change and took pledge on conserving energy

3,000+ EMPLOYEES

engaged during Diwali Exhibition across multiple office locations

40+ EMPLOYEES

helped impart financial literacy to 1,300+ community members through eight camps in five states

20+ EMPLOYEES

participated, volunteering 80+ hours in supporting an annual sports event for hearing and speech impaired students

25+ EMPLOYEES

including five senior employees who served on a panel of jury, participated in evaluating 13 young aspiring entrepreneurs

300+ EMPLOYEES

donated gifts and placed them under Christmas Trees installed in corporate offices under the "Joy of Giving" programme

Voices from the Heart



Himanshu Bhoi

Assistant Vice President,
Retail Branch Banking,
Mahasamand, Chhattisgarh

I recently had the privilege of conducting a knowledge-sharing session with young individuals, focusing on secure banking practices and fraud prevention. Empowering youth with financial literacy is crucial, as it equips them to make informed decisions regarding money management. HDFC Bank Parivartan is playing a pivotal role in upskilling the youth — the future of our nation.



Mandar Bedekar

Senior Vice President
Credit Cards, HDFC Bank,
Mumbai, Maharashtra

It was nice to teach such a lovely audience. Students were eager to learn and ask multiple questions, which was not expected from that age group. However, students were very curious and excited about digital banking, card transaction flow, and risk assessment. Overall, it was a great experience, and thanks for giving me a chance to share my experience with the students.



Vandana Arora

Senior Vice President
Tech and Digital, HDFC Bank, Mumbai, Maharashtra

Imparting financial literacy to young minds has always been an incredibly fulfilling experience for me, and this session was no exception. It was truly inspiring to witness their eagerness to learn, engage, and meaningfully reflect on the topics covered.

Their active participation and genuine willingness to apply the knowledge they gained during the session reaffirmed the importance of such initiatives. Empowering

these young individuals with essential financial skills not only lays the groundwork for their economic independence but also equips them to make informed decisions that can shape a more secure and confident future.

I believe that by continuing to invest in these educational opportunities, we are making a significant impact on their lives and helping to build a financially literate generation.

Powered by Partnerships

Messages from Partners



“Aga Khan Rural Support Programme (India) [AKRSP(I)] has been a partner of HDFC Bank Parivartan for almost a decade now. Most of the work done under this partnership has happened in some of the poorest regions of the country, such as tribal, flood-prone and border regions. There have been transformational improvements in the livelihoods of over 50,000 households through interventions such as irrigation development, agriculture diversification, livestock development and non-farm income generating opportunities.”

Naveen Patidar
Chief Executive Officer, Aga Khan Rural Support Programme (India)



“The challenge of climate change is one of the biggest threats of our time. It requires urgent and collective action so that the expertise of each stakeholder can be leveraged to find impactful, lasting solutions. Our partnership with HDFC Bank focuses on practical solutions to reduce stubble burning in Punjab and Haryana and improve waste management in Ladakh. The project interventions are making a significant difference on the ground. This partnership shows how collaborations can tackle environmental issues at scale, protect public health, and build a climate-resilient future for India.”

Sunil Misra
Principal Advisor, CII and Chief Executive Officer, CII Foundation



“Our partnership with HDFC Bank Parivartan has been truly transformational for PRADAN. It has empowered us to undertake pioneering work that has improved living conditions in numerous villages while simultaneously building a resilient agri-ecosystem that has enabled thousands of small and marginal women farmers to double their incomes and break free from extreme poverty.”

Saroj Kumar Mahapatra
Executive Director, Professional Assistance for Development Action (PRADAN)



“HDFC Bank Parivartan has supported SRIJAN in scaling up its livelihood programmes across 266 villages, reaching over 26,000 marginalised rural households and positively impacting 1.3 lakh lives across three states — Rajasthan, Uttar Pradesh, and Chhattisgarh. The partnership provided the flexibility to integrate and strengthen sustainable livelihood approaches, including climate-smart agriculture, crop diversification, natural resource management, value chain development, renewable energy solutions, and the promotion of market-based Farmer Producer Companies.

A unique aspect of the collaboration has been its focus on combining rural infrastructure development with livelihood-based interventions. This has enabled communities to access modern infrastructure at the village level — such as the renovation of government buildings, solar-powered drinking water systems, smart schools, and upgraded Anganwadis. Key outcomes observed through this partnership include doubling farmers’ incomes, diversifying livelihood opportunities, and ensuring equitable access to essential resources.”

Prasanna Khemariya
Chief Executive Officer, Self Reliant Initiatives through Joint Action (SRIJAN)



“A decade ago, our journey began in partnership with HDFC Bank Parivartan, starting in just two villages in Madhya Pradesh’s Mandla block. Today, that effort has grown into collaborations across five states in India. Our integrated approach is closely aligned with the HDFC Bank Parivartan’s mission, keeping scientific practices and healthy ecosystems at the core. This gives us the space to innovate with new and indigenous knowledge, scale what works, and evolve themes that drive truly holistic rural development. We look forward to continuing and growing this partnership.”

Mr. Prakash Kesar
Executive Director, Watershed Organisation Trust (WOTR)

Powered by Partnerships

Partners in FY 2024-25

- ABHYUDAY SANSTHAN
 - ACTION FOR AGRICULTURAL RENEWAL IN MAHARASHTRA
 - ACTION FOR COMMUNITY ORGANIZATION, REHABILITATION AND DEVELOPMENT
 - ACTION FOR FOOD PRODUCTION
 - AGA KHAN AGENCY FOR HABITAT INDIA
 - AGA KHAN RURAL SUPPORT PROGRAMME INDIA
 - AGASTYA INTERNATIONAL FOUNDATION
 - AIDENT SOCIAL WELFARE ORGANISATION
 - ALL INDIA INSTITUTE OF LOCAL SELF GOVERNMENT
 - AMBUJA FOUNDATION
 - APNALAYA
 - APOLLO HOSPITALS EDUCATIONAL & RESEARCH FOUNDATION
 - APPROPRIATE TECHNOLOGY INDIA
 - AROH FOUNDATION
 - ARPAN SEVA SANSTHAN
 - ASHRAY FOUNDATION
 - ASSIST
 - BAIF DEVELOPMENT RESEARCH FOUNDATION
 - BAIF INSTITUTE FOR SUSTAINABLE LIVELIHOODS AND DEVELOPMENT
 - BALIPARA TRACT AND FRONTIER FOUNDATION
 - BHARAT RURAL LIVELIHOODS FOUNDATION
 - BHARTIYA JAN UTHAN PARISHAD
 - BUDDY4STUDY INDIA FOUNDATION
 - CECOEDECON
 - CENTRE FOR ADVANCE RESEARCH AND DEVELOPMENT
 - CENTRE FOR ENVIRONMENT EDUCATION (CEE) SOCIETY AHMEDABAD
 - CENTRE FOR WORLD SOLIDARITY
 - CENTRE FOR YOUTH DEVELOPMENT AND ACTIVITIES
 - CEPT RESEARCH AND DEVELOPMENT FOUNDATION
 - CII FOUNDATION
 - CITIZENS FOUNDATION
 - COASTAL SALINITY PREVENTION CELL
 - COHESION FOUNDATION TRUST
 - COLLECTIVES FOR INTEGRATED LIVELIHOOD INITIATIVES
 - CORO INDIA
 - CSC ACADEMY
- DESHPANDE EDUCATIONAL TRUST
 - DEVELOPMENT SUPPORT CENTRE
 - DHAN FOUNDATION
 - DILASA JANVIKAS PRATISHTHAN
 - DOCTORS FOR YOU
 - DR. REDDY’S FOUNDATION
 - EDCIL VIDYANJALI FOUNDATION
 - EFRAH A SOCIETY FOR SOCIAL WELFARE
 - END POVERTY
 - FOUNDATION FOR ECOLOGICAL SECURITY
 - FOUNDATION FOR MSME CLUSTERS
 - FXB INDIA SURAKSHA
 - GORAKHPUR ENVIRONMENTAL ACTION GROUP
 - GRAM VIKAS
 - GRAMIN VIKAS TRUST
 - GRAMYA VIKASH MANCHA
 - GTT FOUNDATION
 - HAND IN HAND INCLUSIVE DEVELOPMENT AND SERVICES
 - HAND IN HAND INDIA
 - HARSHA TRUST
 - HEAD HELD HIGH FOUNDATION
 - HIMMOTTHAN SOCIETY
 - HUMANA PEOPLE TO PEOPLE INDIA
 - INDIAN CANCER SOCIETY
 - INDIAN GRAMEEN SERVICES
 - INDIAN INSTITUTE OF SCIENCE
 - INDIAN INSTITUTE OF TECHNOLOGY GUWAHATI
 - INDO GLOBAL SOCIAL SERVICE SOCIETY
 - INTERNATIONAL FOUNDATION FOR RESEARCH AND EDUCATION
 - ISAP INDIA FOUNDATION
 - KRISHI GRAM VIKAS KENDRA
 - KHERWADI SOCIAL WELFARE ASSOCIATION
 - KRUSHI VIKAS VA GRAMIN PRASHIKSHAN SANSTHA
 - LIFELINE FOUNDATION
 - LIVE LOVE LAUGH FOUNDATION
 - M S SWAMINATHAN RESEARCH FOUNDATION
 - MAHASHAKTI FOUNDATION
 - MAHATMA GANDHI SEWA ASHRAM
 - MANBHUM ANANDA ASHRAM NITYANANDA TRUST
 - MANJARI FOUNDATION

- MANTRA SOCIAL SERVICES
 - MEDHAVI FOUNDATION
 - MODERN ARCHITECT FOR RURAL INDIA
 - MOINEE FOUNDATION
 - MOUNT VALLEY DEVELOPMENT ASSOCIATION
 - MYSORE RESETTLEMENT AND DEVELOPMENT AGENCY
 - NAMAN SEWA SAMITI
 - NASSCOM FOUNDATION
 - NATIONAL AGRO FOUNDATION
 - NATIONAL INSTITUTE FOR RURAL DEVELOPMENT, EDUCATION, SOCIAL UPLIFTMENT AND HEALTH
 - NAV BHARAT JAGRITI KENDRA
 - NAVINCHANDRA MAFATLAL SADGURU WATER & DEVELOPMENT FOUNDATION
 - NEW RESOLUTION INDIA
 - NIRMAN
 - NUDGE LIFESKILLS FOUNDATION
 - ORION EDUCATIONAL SOCIETY
 - PANIIT ALUMNI REACH FOR INDIA FOUNDATION
 - PARTNERING HOPE INTO ACTION FOUNDATION
 - PEOPLE TO PEOPLE HEALTH FOUNDATION
 - PEOPLES ACTION FOR NATIONAL INTEGRATION
 - PLAN INTERNATIONAL INDIA CHAPTER
 - PRATHAM EDUCATION FOUNDATION
 - PRAYATN SANSTHA
 - PROFESSIONAL ASSISTANCE FOR DEVELOPMENT ACTION
 - PROJECT CONCERN INDIA
 - RAMKY FOUNDATION
 - ROUND TABLE INDIA TRUST
 - S M SEHGAL FOUNDATION
 - SAAHAS
 - SAMAJ PRAGATI SAHAYOG
 - SAMARTHANAM TRUST FOR THE DISABLED
 - SAMBHAV FOUNDATION
 - SAMERTH CHARITABLE TRUST
 - SAMUNNATI FOUNDATION
 - SANJEEVANI INSTITUTE FOR EMPOWERMENT & DEVELOPMENT
 - SANJEEVANI VIKAS EVAM JAN KALYAN SAMITI
 - SANSKRITI SAMVARDHAN MANDAL
 - SARTHAK EDUCATIONAL TRUST
- SCHOOL OF ULTIMATE LEADERSHIP FOUNDATION
 - SELF RELIANT INITIATIVES THROUGH JOINT ACTION
 - SEVA MANDIR
 - SEVA SAHAYOG FOUNDATION
 - SEVEN SISTERS DEVELOPMENT ASSISTANCE
 - SHREE BHAGWAN MAHAVEER VIKLANG SAHAYATA SAMITI
 - SHRI MAHAKAL EDUCATION AND CHARITABLE TRUST RAJKOT
 - SOCIAL WORK AND RESEARCH CENTRE
 - SOCIETY FOR ACTION IN COMMUNITY HEALTH
 - SOCIETY FOR THE UPLIFTMENT OF VILLAGERS & DEVELOPMENT OF HIMALAYAN AREAS
 - SOUTH INDIAN EDUCATION SOCIETY
 - SUNBIRD TRUST
 - SUPPORT (SOCIETY FOR UPLIFTMENT OF PEOPLE WITH PEOPLE’S ORGANIZATION AND RURAL TECHNOLOGY)
 - TATA STEEL FOUNDATION
 - TEACH TO LEAD
 - THE HANS FOUNDATION
 - THE PRIDE INDIA
 - TOMORROWS FOUNDATION
 - UNITED WAY OF MUMBAI
 - URMUL RURAL HEALTH RESEARCH AND DEVELOPMENT TRUST
 - VANARAI
 - VRUTTI
 - WASTE WARRIORS SOCIETY
 - WATERSHED ORGANISATION TRUST
 - WATERSHED SUPPORT SERVICES AND ACTIVITIES NETWORK
 - YOUTH FOR UNITY AND VOLUNTARY ACTION
 - YUVA MITRA

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A special note of gratitude to the participants, whether it be individuals, communities or corporates, who welcome us into their lives, share their experiences, and remind us what progress looks like when it is built together. Their whole-hearted participation remains the foundation of everything we do.

Nusrat Pathan

Head — Corporate Social Responsibility, HDFC Bank



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