



 **PARIVARTAN**

A step towards sustainable progress

# Towards A Better Tomorrow

# Andhra Pradesh

March 2025



SCAN TO VISIT OUR WEBSITE



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## Kaizad Bharucha

| Deputy Managing Director, HDFC Bank

Across the globe, corporates are stepping up their role in society—not just as economic engines, but as active drivers of inclusive growth. As one of India's leading private sector organisations, we recognise that our success is not measured by profits alone. How we give back to the communities in which we operate matters deeply to us. Through Parivartan, our CSR programme, we are focused on creating lasting solutions to fuel sustainable progress.

Rooted in a rich heritage, India's socio-economic landscape is as diverse as it is complex. Each region presents distinct challenges and opportunities, requiring locally tailored solutions and offering opportunities for innovation. We have partnered with grassroots organisations, policymakers, and local bodies, to ensure that our efforts are both, strategic and impactful.

None of this would be possible without the relentless hard work and dedication of our partners, colleagues, and the communities we serve. I extend my heartfelt appreciation to all our stakeholders for their commitment to making HDFC Bank Parivartan a powerful driver of change.



## Nusrat Pathan

| Head - Corporate Social Responsibility, HDFC Bank

Our 10-year journey has been shaped by a focus on education, healthcare & hygiene, skill development & livelihood enhancement, rural development, financial inclusion and natural resource management in all 28 States and Union Territories.

This report captures an overview of our CSR initiatives in the state of Andhra Pradesh—highlighting key interventions, stories from the ground, measurable outcomes and the collective efforts of our partners, employees and communities. As we look to the future, we remain committed to scaling up our efforts, embracing innovation and strengthening partnerships to address pressing development challenges.



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A step towards sustainable progress

HDFC Bank's CSR initiative, Parivartan, is deeply committed to making a positive impact on the environment and the community at large. We partner with NGOs to enable socio-economic development in the lives of millions of Indians through multisectoral initiatives under our 6 key focus areas.

## FOCUS AREAS



**RURAL  
DEVELOPMENT**



**PROMOTION OF  
EDUCATION**



**FINANCIAL  
LITERACY  
& INCLUSION**



**SKILL TRAINING  
& LIVELIHOOD  
ENHANCEMENT**



**HEALTHCARE  
& HYGIENE**



**NATURAL  
RESOURCE  
MANAGEMENT**

**105.6+ Million  
Lives impacted**

**Active in 28 STATES and  
8 UNION TERRITORIES pan India**

### Holistic Rural Development Programme (HRDP)

- HRDP adopts a comprehensive approach to sustainable development by integrating interventions across all 6 focus areas
- Standard cluster of villages is 15
- Duration of the project: 36-48 months, can go up to a maximum of 4 FYs

### Focused Development Programme (FDP)

- Under FDP, the bank carries out specific interventions under any one or two of the key focus areas in a targeted geographical area
- Standard cluster of villages is 25
- Duration of the project: 2-48 months, can go up to maximum of 4 FYs

## OUR VISION

HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.

----- This report highlights the impact of HDFC Bank Parivartan's initiatives across Andhra Pradesh. -----



# PARIVARTAN IN ANDHRA PRADESH

**47,350+**  
**LIVES IMPACTED**

\*Impact numbers as of March 2025

## RURAL DEVELOPMENT



**43,243+**  
FARMERS  
SUPPORTED



**1,973+**  
ACRES OF LAND BROUGHT  
UNDER IRRIGATION



**5,286+**  
ACRES OF LAND BROUGHT  
UNDER CHEMICAL-FREE  
FARMING



**1,451+**  
SCHOLARSHIPS  
PROVIDED



**~25,250+**  
STUDENTS IMPACTED  
THROUGH SMART SCHOOLS



**101+**  
SMART SCHOOLS  
DEVELOPED



## PROMOTION OF EDUCATION

## SKILL TRAINING & LIVELIHOOD ENHANCEMENT



**1,078+**  
INDIVIDUALS  
TRAINED



**399+**  
COMMUNITY ENTERPRISES  
SUPPORTED



**18+**  
VILLAGES SUPPORTED WITH WASTE  
MANAGEMENT SYTEMS



## HEALTHCARE & HYGIENE

## FINANCIAL LITERACY & INCLUSION



**7.24+ Lakh\***  
SPREAD OF FINANCIAL  
FRAUD AWARENESS  
(VIGIL AUNTY)

\*Based on the views across digital platforms



**170+**  
SOLAR LIGHTS  
INSTALLED



**13+**  
WATER CONSERVATION  
STRUCTURES BUILT



## NATURAL RESOURCE MANAGEMENT

Focussed Development Programme		Holistic Rural Development Programme	
Districts		Districts	No. of Villages
Alluri Sitarama Raju	Krishna	Prakasam	25
Anantapur	Prakasam		
Annamaya	Sri Satya Sai		
Chittoor	Srikakulam		
Guntur	Visakhapatnam		

# RURAL DEVELOPMENT

Promoting holistic rural development of communities

## IMPACT IN ANDHRA PRADESH



**43,243+**  
FARMERS  
SUPPORTED



**1,973+**  
ACRES OF LAND BROUGHT  
UNDER IRRIGATION



**50+**  
KITCHEN GARDENS  
DEVELOPED



**5,286+**  
ACRES OF LAND BROUGHT  
UNDER CHEMICAL-FREE  
FARMING

## KEY INTERVENTIONS

### STRENGTHENING COMMUNITIES WITH SUSTAINABLE SOLUTIONS

| DISTRICT - PRAKASAM

In the drought-prone villages of Yerragondapalem mandal, hope is taking root through a collaboration between HDFC Bank Parivartan and the BAIF Institute for Sustainable Livelihood & Development. The initiative spans 15 villages addressing water scarcity, low farm yields, and weak infrastructure. It promotes water conservation, better farming practices, improved fodder for livestock, and access to clean drinking water. The project also empowers farmers, women's groups, and youth through training and community-based institutions, while aligning efforts with local departments for greater impact.



P0960



P0557

### HOLISTIC DEVELOPMENT FOR 3,000 HOUSEHOLDS

| DISTRICT - PRAKASAM

HDFC Bank Parivartan and BAIF Development Research Foundation are working on enhancing the standard of living for 3,000 households across 10 villages in Kurichedu block with focus on NRM, education, health and sanitation. Apart from introducing sustainable agricultural practices, holistic development of the village by making safe drinking water available, renovation of schools and toilets, installing solar street lights and providing skill training to individuals are also part of the programme.



# PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

## IMPACT IN ANDHRA PRADESH



**1,451+**  
SCHOLARSHIPS  
PROVIDED



**~25,250+**  
STUDENTS IMPACTED  
THROUGH SMART SCHOOLS



**101+**  
SMART SCHOOLS  
DEVELOPED

## KEY INTERVENTIONS

### SHAPING FUTURES WITH SOLAR POWER AND SMART LEARNING

| DISTRICT - SRI SATHYA SAI

In a bid to bridge the education gap in tribal communities, HDFC Bank Parivartan, in partnership with BAIF Institute for Sustainable Livelihood & Development, is transforming Tribal Welfare Residential Schools into safer, smarter learning spaces. With the installation of five smart classrooms and twenty solar street lights, the initiative is creating an environment where learning thrives beyond daylight hours. With trained teachers, upgraded infrastructure, and local technicians ensuring smooth operations, the project not only improves education but also empowers the community to sustain it.



P1093

# SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

## IMPACT IN ANDHRA PRADESH



**1,078+**  
INDIVIDUALS  
TRAINED



**399+**  
COMMUNITY ENTERPRISES  
SUPPORTED

## KEY INTERVENTIONS

### SKILL DEVELOPMENT DRIVE FOR YOUTH

| DISTRICT - ALLURI SITARAMA RAJU

HDFC Bank Parivartan, in collaboration with Ambuja Foundation, is unlocking new livelihood opportunities for underserved youth through focused skill development. The initiative is training 1,575 individuals across trades like BPO non-voice, RAC (Refrigeration and Air Conditioning) assembly operations, and sewing, aiming to equip them with employable skills and link to job placements. The youth will be employed for sustained livelihood through the programme that runs over three years, partnering with local institutions to ensure training success and sustainable income generation.



P0965

## TRAINING TOMORROW'S HEALTHCARE HEROES

| STATES - KARNATAKA, ANDHRA PRADESH, JHARKHAND, BIHAR

HDFC Bank Parivartan and Apollo Hospitals Educational & Research Foundation are bridging the skill gap in healthcare by training 4,500 youth, with 80% women, over four years. This initiative provides employment-linked training, ensuring job placements with fair wages. Training centers in semi-urban and rural areas will offer industry-aligned courses, boosting employability and retention in the healthcare sector.



P1038



P0694

## BUILDING CLIMATE RESILIENCE IN DROUGHT-PRONE DISTRICTS

| DISTRICTS - SATHYA SAI, ANNAMAYYA

Erratic rainfall and prolonged droughts severely impact farming-based livelihoods in the region. To address these challenges, HDFC Bank Parivartan and Watershed Support Services and Activities Network are supporting nearly 6,000 farmers through a climate-resilient agriculture initiative. The project promotes natural farming, use of bio-inputs, in-situ biomass mulching, and improved seed systems. Custom hiring centers and better post-harvest practices are being introduced, along with organic certification for 900 acres and reduced chemical use on 4,500 acres. Strengthening market linkages is also key to improving income, food, and nutrition security in the region.

## INTEGRATED DEVELOPMENT THROUGH LIVELIHOOD SUPPORT

| DISTRICTS - SRIKAKULAM

HDFC Bank Parivartan and Watershed Support Services and Activities Network are driving a comprehensive development focused on enhancing livelihoods, promoting sustainable agriculture, and strengthening local institutions in the region. The project supports eco-farm ponds, mobile irrigation, and bio-resource centers to improve irrigation and natural farming practices. Farmers are trained in crop improvement, orchard intensification, livestock integration, and fish production. The initiative also promotes processing hubs, equipment hiring centers, and skill development in technical trades. Outcomes include income growth for 2,563 farmers, establishment of 18 community enterprises, 170 women-led enterprises, and 52 sustainable institutions. In addition, 392 acres of previously unirrigated land have come under irrigation, 124.5 acres have been revegetated, and 9,245 trees have been planted.



P0552



# HEALTHCARE & HYGIENE

Focussed on improving sanitation facilities and promoting good and safe hygiene practices

## IMPACT IN ANDHRA PRADESH



**18+**

VILLAGES SUPPORTED WITH WASTE MANAGEMENT SYSTEMS

### KEY INTERVENTIONS

#### IMPROVING VISION AND TRANSFORMING LIVES

| DISTRICT - GUNTUR

For many, a clear vision is a gift often taken for granted. Recognising the urgent need for better eye care, HDFC Bank Parivartan, in collaboration with Doctors for You, stepped in to transform ophthalmic services at Government General Hospital (GGHT), Guntur. The facility was equipped with advanced tools like a Visual Field Analyser, Auto Tonometer, and OCT Scanner-bringing precision and speed to diagnoses that once relied on outdated methods. With trained staff now confident in using this technology, the hospital is better equipped to detect and treat cataracts, glaucoma, and diabetic retinopathy-restoring not just vision, but hope for thousands.



P1081

#### SUSTAINABLE WASTE MANAGEMENT FOR A CLEANER FUTURE

| DISTRICTS - ANAKAPALLI, VISAKHAPATNAM

HDFC Bank Parivartan, in partnership with the Centre for Youth Development and Activities (CYDA), is strengthening rural Solid Waste Management (SWM) systems across 50 villages. The project promotes household-level waste collection, segregation, composting, and recycling, while eliminating garbage burning and improving environmental health.

##### Key interventions include:

- Developing village-level SWM facilities with door-to-door collection, segregation and composting
- Ensuring source segregation and linking dry waste to recyclers
- Engaging communities through Village Development Committees (VDCs) and awareness initiatives
- Introducing waste-to-resource models, such as compost sales and recycling, to support sustainable operations
- Monitoring progress to achieve daily collection and zero garbage burning

This initiative is enabling cleaner, healthier, and more sustainable rural communities.



P0821

# FINANCIAL LITERACY & INCLUSION

Enabling communities to break the vicious cycle of poverty and enter the banking fold

## IMPACT IN **ANDHRA PRADESH**



**72.4+ Lakh\***  
 SPREAD OF FINANCIAL  
 FRAUD AWARENESS  
 (VIGIL AUNTY)

\*Based on the views across digital platforms

Financial literacy workshops conducted across various projects in Andhra Pradesh teach subjects ranging from savings to investments. They also inform rural communities on ways to access organised sources of finance.



# NATURAL RESOURCE MANAGEMENT

Advancing rural development through solar electrification, soil restoration, and sustainable water conservation.

## IMPACT IN **ANDHRA PRADESH**



**170+**  
 SOLAR LIGHTS  
 INSTALLED



**13+**  
 WATER CONSERVATION  
 STRUCTURES BUILT

## KEY INTERVENTIONS

### RESTORING LANDSCAPES, SECURING LIVELIHOODS

| **DISTRICT - CHITTOOR**

HDFC Bank Parivartan and the Foundation for Ecological Security are working to enhance ecosystem services and build climate-resilient livelihoods for 3,400 farmers. The initiative focuses on improving water security and agricultural productivity through landscape-based interventions. Key activities include seed dibbling of native forest species, creating semi-lunar trenches, restoring water bodies, and building stone gully plugs to reduce runoff. Soil health is addressed through silt application, green manuring, and in-situ fertility management. The project also includes planting 81,600 trees and implementing erosion control measures—strengthening the natural resource base and promoting better land and water governance in the region.



P0550



# STORIES OF PARIVARTAN

## ECO FARM PONDS – GROWING MORE AND EARNING MORE

| LOCATION - SEETHEMPETA MANDAL, MANYAM DISTRICT  
| BENEFICIARY - SAVARA SURYA RAO

### THE CHALLENGE

Small tribal farmers like Savara Surya Rao often rely on seasonal, rainfed ponds under 2 acres, overlooked by schemes favouring larger waterbodies. Without technical guidance, credit access, or affordable fish feed, these farmers struggle to tap into the potential of fisheries and integrated farming.

### OUR INTERVENTION

Under HDFC Bank Parivartan, Watershed Support Services and Activities Network (WASSAN) helped convert traditional ponds into Eco Farm Ponds. Quality fingerlings were introduced, and bunds were used to grow fruits and vegetables. Surya Rao received access to low-cost fish feed, essential tools, and support to integrate poultry farming for natural pond fertilisation. Indigenous fish species like Mola were added to improve nutrition, while trained master farmers ensured sustained guidance.

### THE RESULT

In the first year, Surya Rao earned Rs.20,000 from fish and crops grown on just 0.10 acres. Income rose by 30% in the second year, with surplus fingerlings supporting other farmers. His Eco Farm Pond now provides steady income, nutrition, and irrigation - proving even small ponds can drive big change.



P0552

# STORIES OF PARIVARTAN

## REJUVENATING WATER, RESTORING HOPE

| LOCATION - MUSTLAGANGAVARAM VILLAGE, KURICHEDU MANDAL  
| BENEFICIARY - UNNAGIRI VENKATESWARLU, FARMER

### THE CHALLENGE

Silted and poorly maintained check dams in Mustlagangavaram had drastically reduced water storage, affecting irrigation across 250 hectares. Over 77 farmers struggled with declining groundwater, poor soil moisture, low yields, and increased irrigation costs. With water tables dropping to 600 feet, the scarcity also impacted livestock and long-term sustainability.

### OUR INTERVENTION

Through the project by HDFC Bank Parivartan, in collaboration with BAIF Development Research Foundation, the village check dam was rejuvenated with de-siltation efforts, significantly enhancing its capacity and benefiting 77 farmers directly.

### THE RESULT

The revived check dam now conserves 3.12 million litres of water, supports rainwater harvesting over 460 hectares, and has helped raise the water table from 600 to 250 feet. Farmers now enjoy reliable irrigation, improved yields, and the ability to cultivate two crops, bolstering rural resilience and incomes.



P0557



Showcasing key initiatives, events and news.



P0821

## EXPOSURE VISIT TO SOLID WASTE PROCESSING CENTER (SWPC)

An exposure visit to a model Solid Waste Processing Centre in Tummalapalem Gram Panchayat was arranged by HDFC Bank Parivartan that brought together 40 stakeholders and Centre for Youth Development and Activities (CYDA) staff to witness solid waste management best practices in action. From hands-on segregation exercises to vermi composting demos and GP photo exhibits, the event offered practical insights, peer learning, and real-world problem-solving approaches. Facilitated by the Panchayat Secretary and district officials, the interactive sessions motivated participants to replicate sustainable waste practices in their own villages, turning trash into treasure-one panchayat at a time.

## NATURALLY AHEAD!

On 2nd February 2025, 50 farmers gathered in Kutakula village for hands-on training in natural farming. Organised by HDFC Bank Parivartan in collaboration with Watershed Support Services and Activities Network, local NGOs and lead farmers, the session focused on eco-friendly techniques like using Jeevamrutham, Panchagavya, and organic pest control. Practical demos and success stories showcased how bio-inputs boost soil health and crop yield without chemicals. The training inspired farmers to embrace sustainable practices for long-term productivity and climate resilience.



P0694

## GEARING UP WITH FARM TECH!

In a 5-day series of engagement sessions across Nallacheruvu and Amadaguru blocks, agricultural labourers got hands-on with modern farm machinery. The demos organised by HDFC Bank Parivartan in collaboration with Watershed Support Services and Activities Network showcased how equipment boosts efficiency, saves time, and reduces effort. Labourers shared real-world challenges, helping identify areas for tech improvement. These interactive meetings bridged the gap between innovation and on-ground needs-paving the way for smarter, more sustainable farming.



P0694





 **PARIVARTAN**

A step towards sustainable progress

# PAN INDIA

## 105.6+ MILLION LIVES IMPACTED



## RURAL DEVELOPMENT

Our **Holistic Rural Development Programme (HRDP)** is driven by the belief that development is only possible when our villages can be a part of the nation's economic prosperity. It identifies & addresses the critical needs of each village through interventions designed carefully after consulting village communities & other stakeholders.



### OVERALL IMPACT



**10,430+**  
VILLAGES COVERED  
UNDER HRDP + FDP



**65,119+**  
KITCHEN GARDENS  
DEVELOPED



**14,285+**  
BIOMASS STOVES  
DEPLOYED



**79.86+ Lakh**  
TREES PLANTED



**14.92+ Lakh**  
HOUSEHOLDS  
IMPACTED

## PROMOTION OF EDUCATION

Spread across a wide geography, our education programmes aid in the creation of conducive & effective learning environments.



### OVERALL IMPACT



**29,093+**  
SCHOLARSHIPS  
PROVIDED



**930+**  
LIBRARIES  
SET UP



**2,646+**  
SMART SCHOOLS  
INSTALLED



**6.5+ Lakh**  
STUDENTS IMPACTED  
THROUGH TECH-ENABLED  
EDUCATION

## SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Parivartan supports multiple projects focussed on:

- Competency-based training & placements
- Capacity building
- Promoting entrepreneurial activities
- Upskilling for agricultural & allied practices



### OVERALL IMPACT



**17,374+**  
COMMUNITY  
ENTERPRISES  
SUPPORTED



**7.2+ Lakh**  
INDIVIDUALS TRAINED  
- HDRP+FDP



**10,794+**  
SHGs REVIVED

## HEALTHCARE & HYGIENE

Our sanitation projects have actively championed the Swachh Bharat cause, focusing not only on providing related infrastructure but also on fostering behavioural changes towards better health & hygiene standards.



### OVERALL IMPACT



**551+**  
VILLAGES AND ULBs  
SUPPORTED WITH  
WASTE MANAGEMENT  
SYSTEMS



**24,390+**  
HOUSEHOLD TOILETS  
CONSTRUCTED



**27+ Lakh**  
UNITS OF BLOOD  
DONATED



**950+**  
VILLAGES SUPPORTED  
WITH CLEAN DRINKING  
WATER



## FINANCIAL LITERACY & INCLUSION

Parivartan aims at educating communities to make informed financial decisions & help bring them into the banking fold by conducting financial literacy workshops across the country. This is done by:

- Disseminating information on general banking
- Credit counselling
- Promoting digital banking among students, women, pensioners & senior citizens



### OVERALL IMPACT



**23+ Lakh**

REACH OF FINANCIAL FRAUD AWARENESS  
THROUGH VIGIL AUNTY CAMPAIGN

## NATURAL RESOURCE MANAGEMENT

Revitalising rural ecosystems by restoring water bodies, rejuvenating soil health, and implementing sustainable natural resource management practices to ensure long-term agricultural prosperity and community resilience



### OVERALL IMPACT



**69,240+**  
SOLAR LIGHTS  
INSTALLED



**14,520+**  
WATER CONSERVATION  
STRUCTURES DEVELOPED

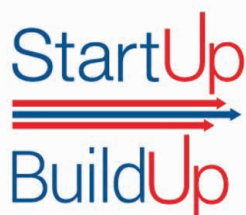
# KEY INTERVENTIONS

## MILKING PROSPERITY: DAIRY MEETS DIGITAL

The Dairy Support Programme, a key CSR initiative under Financial Inclusion, bridges the gap between rural farmers and mainstream banking. By transitioning dairy payments from cash to digital banking, the programme enhances financial security, promotes savings habits, and builds credit history for farmers - especially women, who play a crucial role in dairy production. Beyond financial empowerment, it aligns with broader rural development goals, fostering economic sustainability and inclusion. By educating farmers on savings strategies and providing access to banking services, the initiative strengthens financial independence and ensures long-term rural prosperity.



D0002



M0018

## PARIVARTAN STARTUP GRANTS

HDFC Bank has concluded 8 editions of its Parivartan Startup Grants, a key initiative under our Corporate Social Responsibility programme aimed at fostering innovation and social impact across India. Since its inception in 2017, the initiative has disbursed around Rs.80 crore+ in grants, supported over 500+ Startups, and partnered with more than 120+ incubation centres across various sectors, including Environment, Education, Agriculture, and Healthcare. This year, we collaborated with 20 incubators to identify and supported 80+ social impact Startups focused on critical areas such as AI for Social Good, Agriculture, Climate Innovations, Financial Inclusion, and Gender Diversity & Inclusion. Selected Startups will receive funding and access to vital capacity-building programmes.

## SMALL GRANTS, BIG IMPACT

The HDFC Bank Parivartan Small Grants Programme empowers grassroots initiatives across India, focusing on education, healthcare, skill development, and environmental sustainability. By supporting over 85 non-profits in rural, aspirational, and tribal regions, the programme drives meaningful social impact and strengthens community development. Through strategic partnerships, it fosters sustainable change, enhancing the quality of life and economic well-being of underserved populations.



P0983

## FINANCIAL AID FOR UNDERSERVED PATIENTS ACROSS INDIA

HDFC Bank Parivartan, in partnership with The Indian Cancer Society, is ensuring that financial constraints don't stand in the way of cancer treatment. Through The Cancer Cure Fund, 200 underserved patients are receiving critical financial aid for surgery, chemotherapy, radiation, and supportive care at ICS-empaneled hospitals. This initiative not only eases the financial burden on families but also ensures timely treatment, better survival rates, and an improved quality of life. By removing the stress of fundraising, patients can focus on what truly matters - their recovery.



P0884



## SAVING LIVES, ONE DROP AT A TIME

HDFC Bank Parivartan's Blood Donation Drive is one of the largest corporate-led healthcare initiatives, fostering a culture of voluntary blood donation. In FY 2023-24, the 15th edition spanned 1,388 cities with 7,487 camps, engaging 6,77,714 participants and collecting 5,90,175 units of blood. The 2022 drive saw 6,289 camps in 1,277 cities, with 5,32,374 participants and 4,59,027 units collected. This initiative strengthens healthcare accessibility and highlights the power of collective action in saving lives.



G0309

## SCHOLARSHIPS THAT SAVE DREAMS!

HDFC Bank Parivartan and Buddy4Study India Foundation's Educational Crisis Scholarship Support Programme (ECSS) provides financial aid to meritorious students from underserved backgrounds, ensuring they don't drop out due to financial hardships. Covering students from Class 1 to PG level, the programme offers scholarships of up to INR 75,000, helping them continue their education despite personal or family crises. With over 28,000 scholarships awarded, ECSS is making education accessible and empowering students to build a brighter future.



P0877

## BANKING ON GOODNESS: EMPLOYEES IN ACTION!

HDFC Bank Parivartan fosters a culture of volunteering, empowering employees to contribute to social causes while strengthening teamwork and morale. Employees actively engage in initiatives across education, health, and environmental sustainability, creating lasting impact in communities.

### KEY INITIATIVES:

- **TATA Mumbai Marathon 2025:** 1,500 employees ran for 'Right to Education,' benefiting 9,250 rural students with digital learning tools
- **NGO & SHG Exhibition Sale:** Employees supported local artisans by purchasing handmade products at Diwali stalls
- **Waste Management Awareness:** 116 employees learned sustainable practices in a session by NGO partner Saahas
- **Collection Drive with GOONJ:** Donations of clothes, books, and toys at 7 locations to support underserved communities
- **Financial Literacy Session:** 70 students in Uttarakhand learned key financial skills from HDFC Bank's Payzapp VP
- **Disability Awareness Event:** Employees learned sign language and banking terms, while ex-students shared inspiring journeys
- **Mock Interviews for Youth:** 30 students underwent career prep sessions with HDFC Bank's HR team in Bangalore

By engaging employees in impactful volunteering, HDFC Bank Parivartan strengthens its commitment to social responsibility while making a real difference in communities across India.





## ROOTING FOR A GREENER TOMORROW

HDFC Bank Parivartan along with the Bank's Wholesale Banking Operations department, has planted saplings across 20 states. The trees planted are indigenous which will support local biodiversity, thus, improving the overall ecosystem. This will help absorb carbon dioxide considerably and curb soil erosion by increasing green cover and create a carbon sink to purify the air and reduce harmful particulate matter in cities which will lead to reduction in global warming. It will also rejuvenate soil quality and reduce erosion which will enhance the ecosystem.



M0016

## SMART MONEY, SAFE BANKING: FINANCIAL LITERACY & VIGIL AUNTY

HDFC Bank Parivartan empowers individuals with financial literacy and fraud awareness through engaging digital initiatives.

- **Vigil Aunty:** A social media-driven campaign educating over 2 million followers on safe banking, fraud prevention, and financial security. With 800,000+ "Vigil Army" members, it has exposed 90+ frauds, raising critical awareness
- **Money Made Easy:** A digital-first initiative simplifying financial literacy with non-product tools like credit score and EMI calculators, plus financial education content across Instagram, YouTube, and Quora

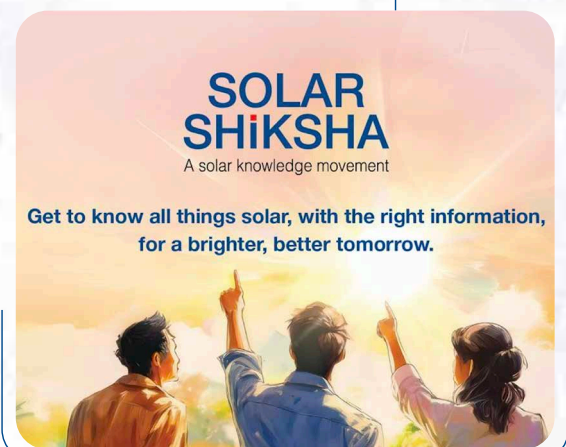
Promoting smarter financial decisions and safeguarding against fraud.



G0349, G0350

## BRIGHTENING LIVES WITH SOLAR SIKSHA

HDFC Bank Parivartan's Solar Siksha initiative promotes education and awareness about solar energy, focusing on solar lights, pumps, and stoves. By reducing energy costs and dependence on grid electricity, the programme enhances daily life and sustainability. Targeting public schools, hostels, hospitals, old age homes, orphanages, and farming communities, Solar Siksha brings clean energy solutions to semi-urban regions across India, fostering a brighter and greener future.



G0327

## PARIVARTAN ON ITS PATH TO ACHIEVE GLOBAL GOALS

The planet has not been the same since we first came here. But the greatest power we have today is not just to adapt - but to build a better future. Progress is not just about economic growth; it is about ensuring that no one is left behind.

HDFC Bank's Parivartan embodies this vision, actively addressing critical challenges like poverty, education, healthcare and environmental sustainability. We aim to create integrated solutions that help us to contribute to the Sustainable Development Goals by the United Nations and bring a transformation that helps uplift communities and restore nature in 28 States and 3 Union Territories.

Parivartan's six pillars, namely Rural Development, Promotion of Education, Healthcare and Hygiene, Skill Development & Livelihood Enhancement, Financial Literacy & Inclusion and Natural Resource Management contribute to 10 SDGs out of the 17 laid down by the UN. We are committed to comprehensively and sustainably designing our programmes in a way where we can realize our shared goal of a better and peaceful world in 2030.



## PARIVARTAN AND THE SUSTAINABLE DEVELOPMENT GOALS

### SDG 1: No Poverty

One of Parivartan's primary goals is to reduce poverty by improving livelihoods, especially in rural areas. The initiative supports farmers by enhancing agricultural productivity, improving market linkages and promoting community-led enterprises.

These efforts help rural families increase their incomes, reducing poverty levels and improving economic stability.

Financial literacy programmes also play a role in lifting communities out of poverty. By ensuring that people – especially those in underserved regions - understand and access financial services, Parivartan empowers them to make better financial decisions, save for the future and invest in income-generating activities.

### SDG 2: Zero Hunger

To support food security and agricultural growth, Parivartan provides farmers with training in modern farming techniques, and sustainable practices. We promote sustainable agriculture through better water management systems and construction of check dams, farm ponds and irrigation systems. By creating seed & grain banks, village nurseries, and kitchen gardens the initiative helps small-scale food producers boost their yields and earnings.

Parivartan also focuses on building strong value chains, ensuring that farmers get fair prices for their produce. By strengthening rural economies, these interventions help secure a stable food supply and improve the livelihoods of farming communities.

### SDG 3: Good Health and Well Being

By organizing 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 also set a Guinness World Record in organizing the largest blood donation drive in the world.

### SDG 4: Quality Education

To improve access to inclusive and equitable quality education, the bank has undertaken several initiatives including remedial classes, learning camps, teacher training and offering scholarships. The bank has also created requisite infrastructure for students to access education in a safe and lively environment.

Parivartan has also included sports as one of the fundamentals of education to ensure healthy lives of children, while promoting their well-being. The bank has facilitated training in hockey, football and other sports while also ensuring access to the requisite sports equipment.

### SDG 5: Gender Equality

Parivartan supports women-led businesses and entrepreneurship programmes, ensuring that women have access to credit, resources, and market opportunities through their work with community institutions.

Parivartan has formed and revived Self Help Groups with an aim to empower women in rural India. The initiative has strengthened the cause of achieving gender equality by enabling the women to achieve better livelihood opportunities.

### SDG 6: Clean Water and Sanitation

Through construction of rainwater harvesting structures, community tanks, hand pumps and wells, the initiative directly contributes to lowering child mortality rates and preventing illnesses by unsafe water and poor hygiene.

With creation of sanitation units across India, the bank has been steadfast in giving access to clean sanitation facilities for all despite terrain related challenges. By making adequate and equitable sanitation accessible, the bank has helped end Open Defecation and offered women their dignified access to sanitation.



### SDG 7: Affordable and Clean Energy

To promote sustainable energy solutions, Parivartan is providing solar streetlights, biomass stoves, community biogas plants and home solar lights. By introducing solar power and other clean energy solutions, we are ensuring that remote communities have reliable electricity and supporting economic development by enabling businesses, schools and healthcare centers to function more effectively.

### SDG 8: Decent Work and Economic Growth

Administering and enhancing skills is an essential component in increasing employment, ensuring fair share of work and creating sustainable livelihood opportunities. In addition, the bank also focusses on developing livelihood opportunities for women. The bank is working to provide access to affordable, technical and vocational education.

The bank has facilitated the development of dairy cooperatives, poultry farms, integrated poultry-goat rearing-fishery units and other small business to ensure sustained and inclusive growth of the people as well as the region.

We are also skilling youth in futuristic skills including green jobs, information technology, business process management, data analytics, and banking and financial sector.

### SDG 13: Climate Action

Environmental Sustainability is a key pillar of Parivartan. The initiative promotes afforestation, water conservation and carbon footprint reduction through renewable energy projects. By integrating climate friendly practices into its programmes, Parivartan ensures that economic development does not come at the cost of environmental degradation. These efforts help communities become more resilient to climate change while preserving natural resources for future generations.

### SDG 15: Life on Land

Parivartan is committed to protecting natural ecosystems by supporting reforestation and sustainable land use practices. By increasing green cover and promoting biodiversity conservation, the initiative contributes to environmental restoration and ecological balance.





In Frame: HDFC Bank Parivartan team



## IMPLEMENTATION PARTNERS

- Ambuja Foundation
- Apollo Hospitals Educational & Research Foundation
- BAIF Institute for Sustainable Livelihood & Development
- BAIF Development Research Foundation
- Centre For Youth Development And Activities (CYDA)
- Doctors For You
- Foundation for Ecological Security (FES)
- Samarthanam Trust
- Watershed Support Services and Activities Network (WASSAN)

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