



 **PARIVARTAN**

A step towards sustainable progress

# Towards A Better Tomorrow

# Assam

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 Assam—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 Assam. -----





# PARIVARTAN IN ASSAM

## 32+ LAKH LIVES IMPACTED

\*Impact numbers as of March 2025

### RURAL DEVELOPMENT



**45,206+**  
FARMERS  
SUPPORTED



**370+**  
SHGs FORMED/  
REVISED



**200+**  
KITCHEN GARDENS  
DEVELOPED



**3,361+**  
ACRES OF LAND BROUGHT  
UNDER CHEMICAL-FREE  
FARMING



**562+**  
SCHOLARSHIPS  
PROVIDED



**~37,250+**  
STUDENTS IMPACTED  
THROUGH SMART SCHOOLS



**149+**  
SMART SCHOOLS  
DEVELOPED



### PROMOTION OF EDUCATION

### SKILL TRAINING & LIVELIHOOD ENHANCEMENT



**726+**  
COMMUNITY  
ENTERPRISES  
SUPPORTED



**12,058+**  
INDIVIDUALS TRAINED



**88+**  
VILLAGES SUPPORTED WITH  
CLEAN DRINKING WATER



**7+**  
VILLAGES AND ULBs SUPPORTED WITH  
WASTE MANAGEMENT SYSTEMS



### HEALTHCARE & HYGIENE

### FINANCIAL LITERACY & INCLUSION



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

\*Based on the views across digital platforms



**2,641+**  
SOLAR LIGHTS  
INSTALLED



**24+**  
WATER CONSERVATION  
STRUCTURES BUILT



### NATURAL RESOURCE MANAGEMENT

Focused Development Programme				Holistic Rural Development Programme			
Districts				Districts	No. of Villages	Districts	No. of Villages
Baksa	Dhemaji	Jorhat	Sonitpur	Baksa	17	Kamrup	6
Bongaigaon	Dhubri	Kamrup	Udalguri	Darrang	10	Nalbari	5
Charaideo	Dibrugarh	Lakhimpur		Dhemaji	9	Tamulpur	9
Chirang	Golaghat	Nagaon		Jorhat	13		
Darang	Hailakandi	Nalbari					

# RURAL DEVELOPMENT

Promoting holistic rural development of communities

## IMPACT IN ASSAM



**45,206+**  
FARMERS  
SUPPORTED



**200+**  
KITCHEN GARDENS  
DEVELOPED



**370+**  
SHGs FORMED/  
REVIVED



**3,361+**  
ACRES OF LAND BROUGHT  
UNDER CHEMICAL-FREE  
FARMING

## KEY INTERVENTIONS

### CREATING FLOOD RESILIENT COMMUNITIES

| DISTRICT - LAKHIMPUR

Annual flash floods in Assam submerge villages by up to six feet, making survival nearly impossible for communities near the Subansiri, Ranganadi, and Hingora rivers. Under its Holistic Rural Development Programme, HDFC Bank Parivartan and Indo Global Social Service Society established 11 High Raised Platforms (HRPs) and six animal rescue shelters in Telahi. Built at seven feet, these shelters include gender-separate toilets and erosion-preventing plantations. Each village formed a Village Development Committee (VDC) and a trained taskforce to assist flood victims, equipped with mic sets for early warnings. Beyond floods, HRP's serve as VDC offices and Farmers' Resource Centres, ensuring year-round utility. This initiative has benefited over 1,200 families, reinforcing community resilience and sustainability.



P0339



P0314

### POWERING GROWTH WITH SOLAR IRRIGATION

| DISTRICT - DARRANG

Khatanaipara village's paddy farmers have long struggled with rising fuel costs for irrigation. To ease this burden, Parivartan & FXB India Suraksha installed five solar-powered irrigation facilities in collaboration with the District Agriculture Engineer's office. Local farmers manage maintenance, ensuring sustainability. As a result, around 80 farmers now cultivate paddy and vegetables across 300 *bighas* during the Rabi season.

### SOLAR PUMP: TURNING DROPS INTO LIFELINES

| DISTRICT - KAMRUP

Many project villages in the region suffer from the unavailability of clean water. Instead, the water that's accessible to them is high in iron content which results in widespread diseases, especially among the children of its 500 households. Realising the issue, a solar-powered community water pumping system was installed in the region by HDFC Bank Parivartan and FXB India Suraksha. Fitted with a UV water purifier & powered by solar panels, the maintenance of the pump has been entrusted to a local water committee in order to make the initiative sustainable. As a result of the pump, water-borne diseases have significantly decreased in the region, thus ensuring the emergence of a healthier community.



P0746, P0314



## PLANTING THE SEEDS OF PROGRESS

| DISTRICT - NALBARI

The village of Borajol recently saw the construction of a seedling factory by Parivartan - an initiative that also included the installation of solar-powered irrigation technology. Implemented via the local Gramya Vikas Mancha (GVM), the output of the technically-advanced small-scale factory was tested (with the support of the Krishi Vighan Kendra) on 11 *bighas* of land during the Kharif season. Its success was followed by the initiative being spread to 50 *bighas* of land under the local Raj Lakshmi Farmers' Group, thus ensuring its sustainability in the long run.



P0431



P0666

## INCREASING COST EFFICIENCY WITH SRI FARMING

| DISTRICT - KAMRUP

The System of Rice Intensification or SRI is a method of rice cultivation that has been found to be quite beneficial for small and marginal farmers across the country due to the fact that it requires less water, costs comparatively less and provides better yields. Through HRDP, Parivartan and Citizens Foundation have hence trained 40 farmers in the method of SRI cultivation in its project communities across the state.

## ENHANCING AGRICULTURAL PRODUCTIVITY

| DISTRICT - GOLAGHAT

A multi-pronged intervention by HDFC Bank Parivartan and Suvidha is revitalising farming in 15 villages by addressing low productivity, high costs, and market barriers. This includes:

- Building awareness on organic farming, agro-diversity, and crop conservation
- Developing orchards and promoting organic eri silk and mushroom cultivation
- Expanding cultivation area and introducing efficient irrigation systems
- Enabling value addition and processing to upgrade livelihoods
- Establishing market linkages and strengthening value chains

These efforts have improved incomes, reduced cultivation costs, increased labour availability, and connected farmers to larger markets for long-term sustainability.



P0434



## SUSTAINABLE DEVELOPMENT FOR SOCIO-ECONOMIC PROGRESS

| DISTRICT - DARRANG

HDFC Bank Parivartan and FXB India Suraksha are working on key focus areas of development, besides contributing to village infrastructure development at 10 villages. This includes:

- Promoting sustainable agriculture & enhancing quality and quantity of produce
- Ensuring sustainable use of bio fertilisers and pesticides
- Generating alternate source of livelihood with poultry farming, horticulture, fishery etc.
- Forming or strengthening 37 community institutions
- Developing 5 smart schools
- Installing solar street lights
- Bringing unirrigated land under irrigation
- Promoting solar based irrigation system and cold storage solutions



P0746

The intervention will benefit over 14,000 individuals from over 2,900 households.

## ACCELERATING SOCIO-ECONOMIC GROWTH THROUGH HRDP

| DISTRICTS - KAMRUP, TAMULPUR

HDFC Bank Parivartan and Citizens Foundation are looking at strengthening livelihoods across 15 villages. The intervention will directly benefit 4,127 households with 20,635 individuals. The multi-pronged approach of the programme is helping 1,800 farmers and their families to increase their productivity by 70% and incomes by 50%. The intervention also includes:

- Promotion of renewable energy sources and sustainable use of natural water bodies
- Horticulture development & establishment of a piggery farm
- Enterprise development through handloom and rice unit
- Promotion of solar irrigation to eradicate water scarcity
- Ensuring availability of safe potable water and sanitation facilities

Apart from the above, 8 government schools are being converted into smart schools to impart quality education in the target regions.



P0666

## AGROFORESTRY LIVELIHOOD PROGRAMME

| DISTRICTS - SONITPUR, JORHAT, LAKHIMPUR

HDFC Bank Parivartan and Balipara Foundation are working on the restoration of natural assets across 1,000 hectares of forest & agroforest land. Apart from providing direct income opportunities to 450 people, the intervention will provide multifold benefits to the entire ecosystem. This includes:

- Habitat restoration and plantation of 1 million trees
- Generating sustainable businesses in agroforestry, bamboo and homestays
- Providing nutritional security for 2,250 people & children
- Enabling reduced deforestation, enhanced biodiversity & healthy ecosystems



P0672



## ALL ENCOMPASSING GROWTH

| DISTRICT - BARPETA

HDFC Bank Parivartan and Gramya Vikash Mancha are working on the holistic development of 6 villages in the areas of livelihood promotion, education, health and sanitation, natural resource management and financial inclusion. The interventions being undertaken include:

- Establishing an integrated weaving center
- Empowering farmers through mustard cultivation
- Promoting fish farming
- Promoting a community nursery
- Promoting livestock development and management
- Developing school infrastructure and 10 digital classrooms
- Promoting solar based irrigation
- Establishing community-owned water purification systems

Young farmers were also educated on the importance of biodiversity and ecological conservation. Over 7,500 individuals from 1,500 households will reap the benefits of the overall socio-economic development.



P0758

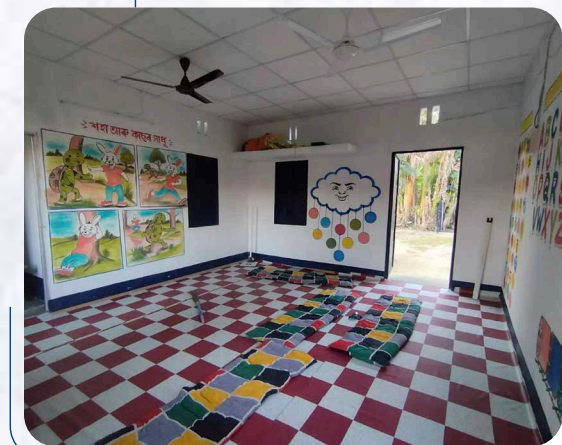
## EMPOWERING RURAL ASSAM THROUGH HOLISTIC DEVELOPMENT INITIATIVES

| DISTRICTS - DHEMAJI, MAJULI

HDFC Bank Parivartan and Gramin Vikas Trust are implementing a project to empower rural communities through holistic development. Key components include:

- Enhancing income through skill development and local economic activation
- Improving education with smart school conversions and educational initiatives
- Promoting sustainable natural resource management and environmental conservation
- Bringing unirrigated land under irrigation and increasing vegetative cover
- Advocating for chemical-free farming practices and improving sanitation facilities
- Strengthening Village Development Committees (VDCs), Farmer Producer Organisations (FPOs), and Self-Help Groups (SHGs)
- Upgrading healthcare facilities and ensuring access to clean drinking water

This initiative aims to alleviate poverty and foster sustainable development by integrating efforts across education, healthcare, livelihoods, and natural resource management.



P0855

## COMBATING MALNUTRITION THROUGH KITCHEN GARDENS

| DISTRICT - KAMRUP

One of the prerequisites for sustainability is self-reliance. For a vast majority of Assam's socioeconomically underserved, this means reducing their dependence on markets for fruits and vegetables whilst also combating malnutrition. Parivartan along with Citizens Foundation and FXB India Suraksha - through its Holistic Rural Development Programme (HRDP) - has thus been promoting the creation and maintenance of kitchen gardens in project communities across the state in order to increase the food diversity in the diets of its beneficiaries.



P0666, P0746



## SOWING SEEDS OF CHANGE AT TITABAR

| DISTRICT - JORHAT

HDFC Bank Parivartan along with Society for the Upliftment of Villagers & Development of Himalayan Areas (Suvidha) & AROH Foundation is driving holistic development in 13 underserved villages of Titabar block through sustainable initiatives:

- Boosting incomes of 2,500 farmers by 50% through improved productivity, value addition, and off-farm activities
- Supporting three local enterprises, including two women-led, and forming 30 community institutions like FPOs, SHGs, and VDCs
- Enhancing learning for 2,700 students across nine schools with smart classrooms, libraries, and better sanitation, targeting 85% retention in elementary education and renovating 14 Integrated Child Development Services (ICDS) centers
- Improving health indicators, providing safe water and sanitation, upgrading a Community Health Center (CHC) with maternity and neonatal care
- Installing solar streetlights, home lighting, and irrigation pumps across 13 villages



P0857, P0887

This initiative fosters economic growth, better education, improved health, and environmental sustainability.

## SUSTAINABLE TOURISM AND CLIMATE ACTION

| DISTRICTS - UDALGURI, DARRANG, KAMRUP

HDFC Bank Parivartan and FXB India Suraksha are transforming rural economies by integrating eco-tourism, clean energy, and local craftsmanship. This initiative focuses on:

- Eco-friendly homestays built with sustainable materials like bamboo and recycled products
- Solar energy and rainwater harvesting to minimise environmental impact
- Job creation for 200+ families in homestay management and weaving workshops
- Cycling center and bike rentals promoting low-carbon travel
- 60 solar-powered streetlights enhancing safety in public spaces
- Waste segregation system to promote responsible tourism

By preserving culture and boosting livelihoods, this project creates lasting change.



P1027



## BREATHING NEW LIFE INTO RURAL COMMUNITIES

| STATES - UTTARAKHAND, ASSAM, BIHAR

HDFC Bank Parivartan, in collaboration with Mahatma Gandhi Sewa Ashram, is uplifting underserved communities through its HRDP initiative 'Saksham', addressing challenges like isolation, resource scarcity, and seasonal migration. The initiative empowers women, youth, farmers, and students by:

- Training 500 farmers in intercropping and installing 120 solar water pumps
- Upgrading 15 government schools into smart schools and providing clean water in 20 schools
- Launching 42 enterprises, including 32 led by women
- Establishing khadi micro-enterprises and retail outlets
- Planting 1.18 lakh trees and setting up 300 solar-powered streetlights
- Enhancing healthcare at 12 sub-centres and training 200 women in weaving
- Promoting clean energy and installing 5 RO-enabled jal minars for safe drinking water



P1029

## EMPOWERING COMMUNITIES THROUGH SUSTAINABLE PRACTICES

| STATES - ASSAM & ARUNACHAL PRADESH

HDFC Bank Parivartan, in partnership with Indian Grameen Services (IGS), is fostering self-reliant communities by empowering vulnerable groups, especially women, through sustainable livelihoods and community-driven initiatives. This includes:

- Supporting farmers with vermicompost units, agroforestry, crop demonstrations, and modern tools to boost productivity
- Enhancing nutrition through *poshan badi* (nutrition gardens) and diversified orchards with indigenous fruits
- Promoting rural tourism and micro-enterprises in handloom, food processing, and animal feed to generate income
- Strengthening healthcare with infrastructure upgrades, health camps, and hygiene awareness
- Advancing education through smart classrooms, improved infrastructure, and teacher training
- Expanding clean energy access via solar-powered irrigation, drinking water systems, lighting for homes and streets — ensuring safety and sustainability



P1055

## HOLISTIC DEVELOPMENT FOR A SUSTAINABLE FUTURE

| STATES - ASSAM, MEGHALAYA

30 villages from Sonitpur and Barak Valley in Assam, along with 15 villages in Ri-Bhoi from Meghalaya are set to undergo training on sustainable agricultural practices with HDFC Bank Parivartan and IIT Guwahati. The farmers from these target village will experience a boost in their incomes with the help of activities being undertaken like Bamboo/Agri Residue based pellet production, biomass pellet plant setup and market linkages, value addition of herbal sugarcane, Ashwagandha Farming through Agrovoltac and setting up of Ashwagandha tea processing unit. As part of the intervention FPO, SHGs/Women-led groups, will be empowered and sustainable agricultural practices will be promoted by implementing a comprehensive project focused on Agriculture & Agri-Residue Based Enterprise Development. Nearly 120 individuals will be impacted by the project and can now dream of a sustainable future with income stability and support that can help them achieve their dreams



P0759



# PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

## IMPACT IN ASSAM



**562+**  
SCHOLARSHIPS  
PROVIDED



**149+**  
SMART SCHOOLS  
DEVELOPED



**~37,250+**  
STUDENTS IMPACTED  
THROUGH SMART SCHOOLS

## KEY INTERVENTIONS

### ZERO-INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES

Zero-Investment Innovations for Education Initiatives (ZII EI), implemented by HDFC Bank Parivartan & Sri Aurobindo Society is one of the largest-ever programmes to facilitate wide-scale, systematic implementation of grassroots innovations that can improve existing systems and processes at zero or minimal cost.



P0064, P0673



P0666

### COMMUNITY BASED DIGITAL LEARNING CENTER | DISTRICT - TAMULPUR

Parivartan & Citizens Foundation equipped students for a digital society and provided them the opportunity to expand their knowledge with the help of the internet by promoting a community based digital center in Assam. Through this project, a number of students gained basic digital literacy and many got a diploma certificate as well.

### ADOLESCENCE PROGRAMME

| DISTRICT - KAMRUP

Social awareness initiatives like the adolescence programme carried out by Parivartan and Citizens Foundation inspired school-going girls from underserved communities to bravely come out of taboos related to menstruation and related challenges. The programme enabled them to speak out and discuss it following which these young girls have become role models for more youngsters and their families; ultimately contributing to educating the society.



P0280

## RENOVATION FOR A BRIGHTER FUTURE

| DISTRICTS - KAMRUP, DARRANG, NALBARI, LAKHIMPUR

HDFC Bank Parivartan along with Indo Global Social Service Society, Citizens Foundation and Gramya Vikash Mancha is leading renovation at schools - installing concrete flooring, plastered walls, new doors, windows, furniture, and learning kits. This transformation revived education, boosting enrollment, reducing dropouts to nearly zero, and securing government-appointed TET-qualified teachers for a brighter future.



P0339, P0666, P0431, P0314, P0746

## LEARNING THAT SPARKS CHANGE

| DISTRICTS - UDALGURI, CHARAIDEO, DIBRUGARH, KAMRUP



P0951, P1096, P1025

HDFC Bank Parivartan, in collaboration with Y4D Foundation, FXB India Suraksha, and AROH Foundation, is revolutionising education and infrastructure in Assam and Manipur. By integrating technology, sustainability, and modern learning solutions, the initiative aims to bridge educational gaps and enhance community well-being.

### Key interventions include:

- Renovating 12 government schools with improved classrooms, sanitation, and furniture
- Installing 50 smart classrooms across government schools, ensuring access to interactive, tech-enabled education
- Setting up three smart classrooms with samsung interactive panels, *disha* content for grades 6-12, and upgraded infrastructure
- Providing solar-powered solutions, including streetlights across 12 villages and nearly 3,900 solar ball lamps for households, improving safety and study environments

This holistic approach empowers students, teachers, and vulnerable communities, fostering brighter futures through quality education and sustainable infrastructure.



# SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

## IMPACT IN ASSAM



**726+**  
COMMUNITY  
ENTERPRISES  
SUPPORTED



**12,058+**  
INDIVIDUALS TRAINED

## KEY INTERVENTIONS

### WEAVING TO EARNING

| DISTRICTS - DARRANG, BISWANATH, KAMRUP, NALBARI

To improve the existing skill sets & also to train more women on weaving techniques, Parivartan along with FXB India Suraksha & Suvidha has set up a common weaving facility which aims to promote collective production of silk under the guidance of experts & also link them to commercial markets. It offers an opportunity for constant improvement in skills through associations with other weaving groups, handloom research centers and regional co-operative societies. The project also plans to develop the target areas into weaving clusters for future expansion & further employment.



P0583, P0318, P0431



P0746

### PROMOTION OF DAIRIES, GOAT REARING AND POULTRIES

| DISTRICTS - DARRANG, KAMRUP

Parivartan and FXB India Suraksha are empowering villagers with sustainable income opportunities through dairy, goat rearing, and poultry initiatives. Farmers receive veterinary support, training, and infrastructure to enhance goat farming. A mini-milk processing unit established in Raitkuchi boosts dairy production, while Self Help Groups (SHGs) are equipped with advanced poultry management skills to increase earnings.

### PROVISION OF AGRICULTURAL DRONE TRAINING TO TEA TRIBE COMMUNITY

| DISTRICT - KAMRUP

HDFC Bank Parivartan, in association with Ideal Abhijan, is providing training & livelihood assistance in agricultural drones to 100 youths of the tea tribe community of Assam. These licensed drones will be used as a great surveillance tool and will help them monitor crops with higher accuracy leading to reduced costs & ensuring sustainable livelihood generation.



P0652

## SUPPORTING WOMEN-LED HOUSEHOLDS WITH INCOME GENERATION

The initiative by HDFC Bank Parivartan and Nudge Lifeskills Foundation called the End Ultra Poverty Programme aims to uplift 1 million women-led households in rural India through skills training and livelihood support. In its first year, 14,368 households will earn at least Rs.10,000 annually, benefiting 5 lakh farmers. Using the Graduation Approach, the initiative fosters financial resilience, increasing cumulative savings by Rs.1,500 per household within three years. It enhances food security, income, savings, asset ownership, and access to credit and social protection, empowering women to build sustainable futures.



P0867

## PROJECT STREE (SOCIAL AND TRANSFORMATIVE RURAL ECONOMIC EMPOWERMENT)

| DISTRICTS - GOLAGHAT, JORHAT, KAMRUP, NALBARI

This project by HDFC Bank Parivartan and Society for Development Alternatives is empowering over 40,000 women farmers by strengthening FPCs, enabling market access, and promoting sustainable agri-enterprises.

- 20 Farmer Producer Companies supported with 25 Common Facility Centres (weaving, polyhouses, mushroom, pulverisers) and 10 Custom Hiring Centres for shared farm equipment
- All FPCs operate Common Service Centres offering government and digital services, creating alternate revenue streams
- Millet-based value chains introduced, linking women-led enterprises to urban markets with value-added products like cookies and cakes
- Strategic tie-ups with institutional buyers ensure fair pricing and consistent demand
- Combined business turnover across FPCs has reached Rs.9.04 crore through these integrated interventions



P0604



# HEALTHCARE & HYGIENE

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

## IMPACT IN ASSAM



**88+**

VILLAGES SUPPORTED WITH  
CLEAN DRINKING WATER



**7+**

VILLAGES AND ULBs SUPPORTED WITH  
WASTE MANAGEMENT SYSTEMS

## KEY INTERVENTIONS

### PROVIDING CLEAN DRINKING WATER

| DISTRICT - NALBARI

Over 10,000 water sources in the area were contaminated with arsenic, and 1,200+ had fluoride, causing severe health issues, especially in children. To combat this, HDFC Bank Parivartan & Gramya Vikash Mancha installed 10 solar-powered water systems, 1 advanced RO, and 2 arsenic removal plants, managed by the community. A Water User Group was formed to oversee operations, with a minimal fee ensuring sustainability. Awareness programmes further promoted health and hygiene. This initiative has provided safe drinking water to 1,000+ households, improving overall well-being.



P0204

### ENSURING A GREENER TOMORROW

| DISTRICT - GOLAGHAT

HDFC Bank Parivartan and Gramin Vikas Trust have launched a waste management programme in 85 villages, benefiting 16,526 households. It promotes waste segregation through:

- Collection & Recycling Centers with dedicated disposal sheds
- Battery-operated e-rickshaw for household garbage collection
- Solid Waste Management Committees for long-term sustainability
- Color-coded bins for easy segregation
- Smart Waste Centers to reduce landfills and boost recycling
- Collaboration with recyclers & scrap dealers for waste reuse

This initiative integrates communities into a sustainable waste management system, ensuring a cleaner future.



P0453

### PLASTIC WASTE MANAGEMENT INITIATIVE

| DISTRICT - GOLAGHAT

Due to a shortage of plastic recycling centres, most of the materials are sent to other states for recycling. Recognising this, HDFC Bank Parivartan and Gramin Vikas Trust established a MRF (Material Recovery Facility) unit and built a team comprising 24 waste recyclers and 8 semi-skilled personnel hailing from the local community. The team has been trained in collection, segregation, recycling, recycled products, and marketing. This will help the community in employment generation, livelihood, dignified jobs, and end-to-end sustainability.



P0453



## IMPROVING EMERGENCY RESPONSE BY UPSKILLING DOCTORS

|| DISTRICT - DARRANG

To improve trauma care in Assam, HDFC Bank Parivartan and Lifeline Foundation are upskilling 2,000 AYUSH doctors in modern Primary Trauma Care (PTC) protocols. Covering rural, semi-urban, and urban areas, this initiative empowers practitioners with critical trauma management skills, bridging gaps in emergency response. In alignment with national health policies, it enhances AYUSH integration into public healthcare, helping reduce trauma-related fatalities in the region.



P1009

# FINANCIAL LITERACY & INCLUSION

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

## IMPACT IN ASSAM



**10.77+ Lakh\***

SPREAD OF FINANCIAL FRAUD AWARENESS  
(VIGIL AUNTY)

\*Based on the views across digital platforms

Financial literacy workshops conducted across various projects in Assam 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 ASSAM



**2,641+**  
SOLAR LIGHTS  
INSTALLED



**24+**  
WATER CONSERVATION  
STRUCTURES BUILT

## KEY INTERVENTIONS

### ILLUMINATING COMMUNITIES WITH SOLAR POWER

| STATES - ASSAM, TRIPURA

HDFC Bank Parivartan, in collaboration with AROH Foundation and Gramin Vikas Trust, is driving sustainable change across Assam and Tripura by replacing conventional lighting with solar-powered solutions. This initiative enhances public safety, reduces carbon footprints, and promotes clean energy adoption in rural communities by installing 510 solar streetlights across multiple districts, benefiting nearly 5,000 individuals by improving accessibility, security, and sustainability. By harnessing solar energy, this initiative not only brightens streets but also fosters environmental sustainability and long-term community well-being.



P0933, P1041



# STORIES OF PARIVARTAN

## SEEDS OF CHANGE

| LOCATION - BISWANATH

| BENEFICIARY - BABUL ROY

### THE CHALLENGE

For Babul, farming was both his livelihood and his only hope. Living in a household of four, he worked tirelessly on his small plot of land, relying on traditional practices passed down through generations. In his quest to provide for his family, he turned to chemical fertilizers and hybrid seeds—chasing higher yields with little understanding of the long-term damage to his soil or income. With no guidance on sustainable farming or seasonal diversification, Babul cultivated only paddy, leaving him with no income during the off-season and growing anxiety about his family's future.

### OUR INTERVENTION

HDFC Bank Parivartan, in partnership with Suvidha, stepped in to shift this narrative. Through an intensive awareness campaign on organic agriculture, Babul was introduced to the possibilities of a more sustainable path—one that benefits both the land and the farmer. He received hands-on training, learning how to adopt multi-cropping and organic techniques. More than just knowledge, he was equipped with everything he needed to succeed: high-yielding seeds, vermi-compost beds, bio-pesticides, natural fertilizers, a NAPSEK sprayer, and a water decomposer. For the first time, Babul began to see farming not as a struggle, but as an opportunity.

### THE RESULT

The change was nothing short of transformative. From a single-crop farmer with seasonal income, Babul evolved into a confident cultivator of multiple crops. In his first season alone, he earned approximately Rs.38,000—an amount that once felt out of reach. Encouraged by this success, he scaled his efforts and earned nearly Rs.60,000 in the following season. Today, Babul stands not just as a farmer, but as a provider, a learner, and a steward of the land. With renewed hope and a sustainable livelihood, he is charting a more secure and dignified future for his family.



P0318

# STORIES OF PARIVARTAN

## FROM BARREN LAND TO THRIVING FIELDS

| LOCATION - KUMOTIA RIVERBANK, DHEMAJI

| BENEFICIARIES - 10 MEMBERS OF PAKHILA SELF-HELP GROUP

### THE CHALLENGE

For years, the land along the Kumotia River remained untouched—dry, cracked, and seemingly lifeless. Yet, the women of the Pakhila Self Help Group (SHG) saw something more. Where others saw only dust, they envisioned opportunity: a chance to revive the land and secure a livelihood for their families. But without resources, agricultural knowledge, or financial backing, that dream felt like a distant hope—one they quietly carried with them, day after day.

### OUR INTERVENTION

That hope began to take root with the support of HDFC Bank Parivartan and the Gramin Vikas Trust (GVT). The women received bio soil to rejuvenate the barren earth, high-quality mustard seeds suited for the terrain, and hands-on training in scientific farming techniques. With unwavering determination, they prepared the land, constructed protective fencing, and sowed the seeds—planting not only crops, but also belief in their own potential.

### THE RESULT

What was once barren now blooms with life. From just 6 *bighas*, the women harvested 12 quintals of mustard—yielding Rs.52,800 and rewriting what was thought possible. And the journey is far from over: 4 *bighas* remain to be harvested, and plans are already in motion to expand and diversify into new crops. Beyond income, this initiative has sparked something even more powerful—confidence, solidarity, and a blueprint for progress in the community. From dust to gold, their journey is a testament to the power of opportunity—and it's only just beginning.



P0855



Showcasing key initiatives, events and news.



P1029

## KHADI SISTERS UNITE! WEAVING STRENGTH, STITCHING CHANGE

On Jan 22, 2025, twelve spirited women from Khashia Pathar formed the Khadi Sisters Self Help Group (SHG) with support from HDFC Bank Parivartan and Mahatma Gandhi Seva Ashram. Led by a dedicated trio of women leaders, the group began its journey toward sustainable livelihoods and community empowerment. With training in financial literacy, group dynamics, and product enhancement, the SHG opened a joint savings account and kickstarted their registration for government schemes—laying the foundation for a future stitched with independence and opportunity.

## FISH FARMING, LEVELED UP!

A total of 621 farmers received training by Parivartan and Society for Development Alternatives in composite fish culture to boost income and promote sustainable practices. The sessions covered pond construction, improving water quality, disease management, feeding, and scientific stocking. Over 450 participants have successfully adopted these techniques, resulting in healthier fish, improved yields of up to 7 quintals per acre, and a 10% income rise. Supported by the Fishery Department through Business Development Services (BDS), this initiative is enhancing livelihoods and advancing sustainable aquaculture across the region.



P0583

## MAHURA WEAVES RURAL OUTLET LAUNCHED

With the support of HDFC Bank Parivartan, Mahura Weaves, a brand that has been instrumental in bringing the aspirations of numerous Assamese weavers to life, achieved a remarkable milestone as it opened its first outlet in the village of Tengabari, nestled in the heart of Darrang, Assam. The inauguration ceremony was graced by esteemed guests. It was organised by FXB India Suraksha. The outlet provides a platform for traditional weavers to showcase their exquisite craftsmanship, preserving the region's rich cultural heritage and catapulting the splendor of Assam Handloom onto the global stage. Furthermore, nine schools and *anganwadi* centres, as well as local public health centres were renovated. Also, community-managed solar-based drinking water plants and solar lights were installed.





 **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

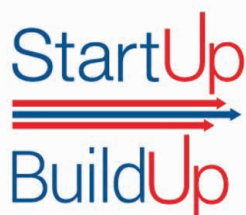
# KEY INTERVENTIONS

## 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

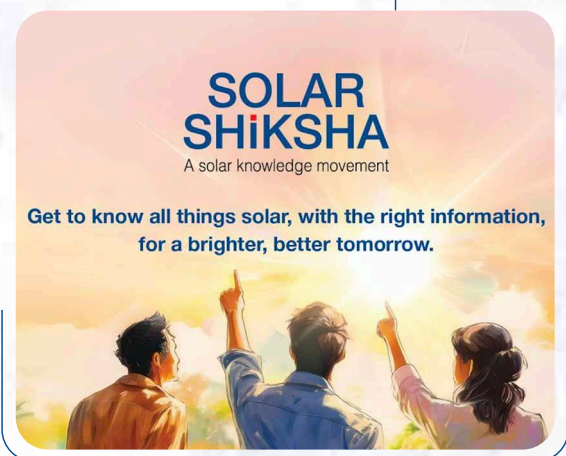
Promoting smarter financial decisions and safeguarding against fraud.



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

- AROH Foundation
- Balipara Foundation
- Citizens Foundation
- FXB India Suraksha
- Gramin Vikas Trust
- Gramya Vikash Mancha
- Idea Abhijan
- IIT Guwahati
- Indian Grameen Services
- Indo Global Social Service Society
- Lifeline Foundation
- Mahatma Gandhi Sewa Ashram
- Nudge Lifeskills Foundation
- Society for Development Alternatives
- Sri Aurobindo Society
- Suvidha

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