



 **PARIVARTAN**

A step towards sustainable progress

# Towards A Better Tomorrow

# Bihar

March 2025



SCAN TO VISIT OUR WEBSITE



66

## 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 Bihar—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.



99



# TABLE OF CONTENTS



➤ <b>ABOUT PARIVARTAN</b>	<b>04</b>
➤ <b>IMPACT IN BIHAR</b>	<b>05</b>
➤ <b>RURAL DEVELOPMENT</b>	<b>06</b>
➤ <b>PROMOTION OF EDUCATION</b>	<b>11</b>
➤ <b>SKILL TRAINING &amp; LIVELIHOOD ENHANCEMENT</b>	<b>13</b>
➤ <b>HEALTHCARE &amp; HYGIENE</b>	<b>14</b>
➤ <b>FINANCIAL LITERACY &amp; INCLUSION</b>	<b>14</b>
➤ <b>NATURAL RESOURCE MANAGEMENT</b>	<b>15</b>
➤ <b>STORIES OF PARIVARTAN</b>	<b>16</b>
➤ <b>PARIVARTAN HIGHLIGHTS</b>	<b>18</b>
➤ <b>PAN INDIA IMPACT</b>	<b>19</b>







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 Bihar. -----



# PARIVARTAN IN BIHAR

## 72.13+ LAKH LIVES IMPACTED

\*Impact numbers as of March 2025

### RURAL DEVELOPMENT



**22,244+**  
FARMERS  
SUPPORTED



**3,213+**  
ACRES OF LAND BROUGHT  
UNDER IRRIGATION



**4,483+**  
KITCHEN GARDENS  
DEVELOPED



**4,287+**  
ACRES OF LAND BROUGHT  
UNDER CHEMICAL-FREE  
FARMING



**915+**  
SCHOLARSHIPS  
PROVIDED



**~18,750+**  
STUDENTS IMPACTED  
THROUGH SMART SCHOOLS



**75+**  
SMART SCHOOLS  
DEVELOPED



### PROMOTION OF EDUCATION

### SKILL TRAINING & LIVELIHOOD ENHANCEMENT



**2,280+**  
INDIVIDUALS  
TRAINED



**1,190+**  
COMMUNITY ENTERPRISES  
SUPPORTED



**6,060+**  
SANITATION UNITS  
INSTALLED



### HEALTHCARE & HYGIENE

### FINANCIAL LITERACY & INCLUSION



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

\*Based on the views across digital platforms



**7,215+**  
SOLAR LIGHTS  
INSTALLED



**1,015+**  
WATER CONSERVATION  
STRUCTURES BUILT



### NATURAL RESOURCE MANAGEMENT

#### Focused Development Programme

#### Holistic Rural Development Programme

Districts			Districts		No. of Villages		Districts		No. of Villages	
Araria	Kishanganj	Samastipur	Aurangabad	15			Nawada	15		
Banka	Muzaffarpur	Sitamarhi	Bhojpur	15			Saran	15		
Bhagalpur	Nalanda	Siwan	Madhubani	15			Vaishali	15		
Jamui	Nawada	West Champaran	Munger	18						
Katihar	Patna		Muzaffarpur	15						



# RURAL DEVELOPMENT

Promoting holistic rural development of communities

## IMPACT IN BIHAR



**22,244+**  
FARMERS  
SUPPORTED



**4,483+**  
KITCHEN GARDENS  
DEVELOPED



**3,213+**  
ACRES OF LAND  
BROUGHT UNDER  
IRRIGATION



**4,287+**  
ACRES OF LAND BROUGHT  
UNDER CHEMICAL-FREE  
FARMING

## KEY INTERVENTIONS

Over 50% of Bihar's population is multidimensionally underserved. Agriculture, once its economic bedrock, suffers due to reasons ranging from flooding to inadequate farming methods. This results in mass migrations, which bring with it, its own set of problems such as exploitation, food insecurity & health degradation.

HDFC Bank's Holistic Rural Development Programme (HRDP) is working towards improving livelihoods in these villages through:

- Advanced farming practices
- Solar power-based group irrigation to promote multi-cropping
- Ensuring access to clean drinking water & sanitation
- Promotion of green energy



P0594

### BIO RESOURCE CENTER: CATALYSING REGENERATIVE AGRICULTURE | DISTRICTS - BANKA, KISHANGANJ

HDFC Bank Parivartan & Professional Assistance for Development Action's (PRADAN) Bio Resource Center (BRC) trains rural women entrepreneurs to produce bio inputs, reducing chemical use and enhancing regenerative farming. These inputs, including compost and organic solutions, support 300 farmers in cultivating cash crops. The use of 3 metric tons of super compost has boosted yields, improved quality, and increased market value. BRC is driving a sustainable shift towards eco-friendly agriculture.

### ENHANCING INCOME THROUGH POLYHOUSE STRUCTURE | DISTRICTS - BANKA, JAMUI, SAMASTIPUR AND KISHANGANJ

HDFC Bank Parivartan, in collaboration with Professional Assistance for Development Action (PRADAN), is enhancing the incomes of 31 women farmers through polyhouse farming. These structures enable year-round cultivation of high-value crops like seedless cucumber, capsicum, and french beans. Farmers receive training in transplantation, pest management, and market-driven crop selection, allowing them to sell early for better prices. With seasonal earnings of Rs.35,000 - Rs.40,000 per farmer, this initiative promotes financial independence and sustainable agriculture.



P0594



## CATTLE FEED ENTERPRISE FOR RURAL PROSPERITY

| DISTRICT - BEGUSARAI

With support from HDFC Bank Parivartan, NIRDESH and Sadhna Swayam Sahayita Sumuh, a group of 11 women in Chakka Village, have launched *Bhagirath Pashu Aahar Utpadan Kendra* under the Holistic Rural Development Programme. This community enterprise produces and sells cattle feed, addressing fodder shortages and boosting women's incomes. Initially focusing on *chokar*, *pellet*, and *flour/maida* production, members earn Rs.7,000 per month, with potential growth to Rs.10,000 - Rs.15,000.



P0456

## REVITALISING RURAL LIVELIHOODS

| DISTRICTS - BHAGALPUR, BAHRAICH, ALMORA

HDFC Bank Parivartan and Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA) are enhancing rural incomes through sustainable, chemical-free farming and community enterprises. The initiative supports organic basmati rice production and Bhagalpur silk handloom units, strengthens Village Development Committees (VDCs), Producer Groups, and Farmer Producer Organisations (FPOs), and promotes organic methods, integrated pest management, and mechanised farming. It also improves water storage, rainwater harvesting, micro-irrigation, and solar energy adoption. By integrating these efforts, the project fosters economic growth, environmental sustainability, and agricultural resilience.



P0863

## NURTURING RURAL ENTREPRENEURSHIP

| DISTRICTS - ARARIA, KATIHAR

HDFC Bank Parivartan, in collaboration with Professional Assistance for Development Action (PRADAN), is fostering rural entrepreneurship and economic growth. The initiative supports 20,000+ women and youth with training in farm and non-farm enterprises, introduces solar-powered irrigation and bio-resource centers, and strengthens community institutions like Village Development Committees and Farmer Producer Organisations. It also expands cultivable land with solar-based lift irrigation and improves market access for farmers. This holistic approach enhances productivity, sustainability, and economic resilience in rural communities.



P0869



## HOLISTIC TRANSFORMATION FOR A SUSTAINABLE FUTURE

### | DISTRICT - BHOJPUR

HDFC Bank Parivartan and Bhartiya Jan Utthan Parishad are redefining rural prosperity in Bihar's Shahpur and Bihiya blocks. By strengthening farmer cooperatives, tool banks, and producer organisations, the initiative boosts market access and productivity for over 5,000 farmers. It introduces solar irrigation, polyhouses, and rainwater harvesting to enhance crop yields and water management. Beyond agriculture, the project fosters alternative livelihoods for 2,000 individuals, upgrades 20 schools with smart learning tools, delivers healthcare through mobile camps, and empowers 500 women in Self Help Groups (SHGs) - paving the way for a self-reliant, thriving community.



P1015

## TRANSFORMING VILLAGES THROUGH SUSTAINABLE DEVELOPMENT

### | DISTRICT - MUZAFFARPUR

HDFC Bank Parivartan and NIRDESH are turning 15 villages into hubs of sustainable development, impacting 24,000+ lives. The initiative uplifts education, livelihoods, and infrastructure by:

- Training 2,000+ farmers in chemical-free farming and intensive vegetable cultivation
- Establishing rural enterprises for mustard oil, lac bangles, and millet processing
- Upgrading 12 schools, 10 *anganwadi* centers, and tackling dropout rates
- Boosting clean energy and water access with solar irrigation, streetlights, and improved sanitation

By integrating innovation with community-driven growth, this initiative is building self-reliant, thriving villages.



P1016

## REVIVING RURAL ROOTS

### | DISTRICT - MADHUBANI

HDFC Bank Parivartan and Aident Social Welfare Organisation are transforming 15 villages in Harlakhi and Basopati, impacting 89,000+ lives through education, livelihoods, and infrastructure development.

#### Key initiatives include:

- Eco-friendly farming training for 3,000 farmers and sustainable irrigation across 190 acres
- 200 acres dedicated to diversified vegetable cultivation & 145 women-led enterprises promoted
- 16 smart schools, clean drinking water, and renewable energy in all villages
- Strengthening 93 community institutions and planting 1,250 trees for environmental resilience

By integrating sustainability with empowerment, this project is paving the way for self-reliant rural communities.



P1017



## SOWING SEEDS OF SUSTAINABILITY

| DISTRICT - VAISHALI

HDFC Bank Parivartan and BAIF Institute for Sustainable Livelihoods and Development are transforming 15 villages in Lalganj block, impacting 4,000+ families through sustainable agriculture, water conservation, and financial literacy.

### Key initiatives include:

- Training in water conservation, sustainable farming, and financial literacy to enhance resilience
- Increased crop yields and community-led development for long-term self-sufficiency
- Eco-friendly water management practices promoting sustainability and economic independence

This initiative fosters self-reliant communities, ensuring sustainable growth for future generations.



P1019

## A HOLISTIC APPROACH TO RURAL DEVELOPMENT

| DISTRICT - SARAN

In partnership with Aga Khan Rural Support Programme India (AKRSPI), HDFC Bank Parivartan is transforming 15 villages in the Maker block, benefiting 20,000+ people across 3,503 households. The initiative aims to enhance education, healthcare, sanitation, livelihoods, and clean energy through:

- Vegetable cultivation for 1,000 farmers, 15 farmer field schools, 300 nutrition gardens
- Micro-enterprises for 100 households, beekeeping & mushroom farming for 60 women
- 28 solar irrigation units, 150 solar streetlights, 184 biogas units
- Smart upgrades for 12 schools, improvements in 8 ICDS centres
- Strengthening Self Help Groups (SHGs), Village Development Committees (VDCs), water user groups & producer groups

This initiative will foster sustainable rural growth through strategic interventions over the next 2-3 years.



P1023

## EMPOWERING FARMERS WITH SUSTAINABLE AGRICULTURE AND ENVIRONMENTAL REJUVENATION

| STATES - JHARKHAND, BIHAR, ODISHA, CHHATTISGARH, RAJASTHAN, MADHYA PRADESH, AND WEST BENGAL

Empowering small and marginal women farmers, this initiative by HDFC Bank Parivartan and Professional Assistance for Development Action (PRADAN) focuses on sustainable natural resource management and enhanced agricultural productivity. By creating 30,000 acres of irrigated land through farm ponds, wells, and water harvesting, the project ensures food security and higher farm incomes.

### Key interventions include:

- Double cropping and improved farming techniques to boost yields
- Women-led skill training in agriculture, poultry, goat farming, and fisheries
- Bio-resource centers and micro-irrigation systems for sustainable growth
- Strengthening local institutions for long-term rural resilience
- Installing solar streetlights, home lighting, and irrigation pumps across 13 villages

This initiative reduces distress migration, fosters self-reliance, and transforms rural economies.



P0949

## BREATHING NEW LIFE INTO RURAL COMMUNITIES

| STATES - UTTARAKHAND, ASSAM, AND BIHAR

Breaking barriers of geographical isolation, resource scarcity, & seasonal migration, HDFC Bank Parivartan & Mahatma Gandhi Sewa Ashram's initiative 'Saksham' is transforming lives across 20 villages. By uplifting women, youth, farmers, and students, the initiative fosters economic growth, education, and sustainability.

### Key interventions include:

- Year-round farming with 120 solar-powered water pumps and intercropping training for 500 farmers
- 42 new enterprises, including 32 women-led businesses and two Khadi micro-enterprises
- Smart school upgrades, clean drinking water in 20 schools, and modernised healthcare in 12 sub-centers
- 1.18 Lakh trees planted to enhance soil fertility and prevent erosion



P1029



# PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

## IMPACT IN BIHAR



**75+**  
SMART SCHOOLS  
DEVELOPED



**~18,750+**  
STUDENTS IMPACTED  
THROUGH SMART SCHOOLS



**915+**  
SCHOLARSHIPS  
PROVIDED

## KEY INTERVENTIONS

### CREATING S.A.F.E. COMMUNITIES

Low school attendance, dropouts, and deep-rooted social challenges have long plagued rural Bihar. The S.A.F.E. project by Parivartan tackles these issues with a holistic approach focusing on:

- Safety & protection for children
- Access to government schemes for education support
- Family & community engagement to prevent exploitation
- Education & employment opportunities for long-term change

#### Key interventions include:

- Empowering women to address child safety and welfare
- Creating safety networks to detect and prevent exploitation
- Awareness sessions for families on child protection
- Linking families to schemes that support children's education

By fostering safer schools and stronger communities, the project ensures a future free from social evils, where education thrives.



P0673

### ZERO INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES (ZIEI)

One of the largest ever programmes of its kind to facilitate wide-scale implementation of low-cost innovations, Parivartan & ZIEI have oriented 65 education officers while 40,280 schools have implemented its ideas thus far.

## DIGITISING EDUCATION IN BIHAR

### | DISTRICTS - AURANGABAD, NAWADA

With the aim of making technology available to all, HDFC Bank Parivartan along with Bhartiya Jan Utthan Parishad (BJUP) and Rashtriya Gramin Vikas Nidhi (RGVN) have installed smart classrooms in government schools. Digital infrastructure like projectors preloaded with curriculum based content & interactive boards have not just made learning fun but classrooms are now vibrant & student friendly. This intervention has directly impacted over 12,000 students. Teachers too have been trained to make effective use of these advancements. As a result of these classrooms, students have been instilled with new-found confidence & exhibit higher engagement levels.



P0593, P0457

## OPTIMISING LEARNING

During the pandemic, quality education slipped out of reach for many students. To bridge this gap, HDFC Bank Parivartan partnered with Khan Academy in a four-year initiative, providing free, high-quality math resources in English, Hinglish, Hindi, Kannada, Punjabi and Gujarati, aligned with the Indian curriculum.

### Key highlights:

- 150,000 students from grades 6-12 gained access to interactive online learning
- 3,000+ teachers across 1,500 schools received tools to enhance student outcomes
- Focused on *Jawahar Navodaya Vidyalayas* and government-funded schools, ensuring wider accessibility

By empowering both students and teachers, this initiative strengthened foundational learning and academic success across India.



P0435



# SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

## IMPACT IN BIHAR



**2,280+**  
INDIVIDUALS  
TRAINED



**1,190+**  
COMMUNITY ENTERPRISES  
SUPPORTED

## KEY INTERVENTIONS

### WEAVING TO UPSKILLING WOMEN THROUGH THE SUSTAINABLE LIVELIHOOD INITIATIVE

Our Sustainable Livelihood Initiative (SLI) focusses on empowering women at the bottom of the pyramid by providing them sustainable means of generating income for their families. This has been done by imparting necessary skill training to thousands of women across Bihar.



### EQUIPPING YOUTH WITH NECESSARY SKILLS

| DISTRICTS - PATNA, NALANDA, WEST CHAMPARAN AND SITAMARHI

In collaboration with Pratham Education Foundation, this initiative is set to transform lives by providing quality education and skill-building opportunities to underserved communities.

#### Key highlights include:

- 8,135 unemployed youth to be trained in industry-relevant skills across sectors like healthcare, beauty, hospitality, automotive, and construction
- Providing National Skill Development Council certification, enhancing employability

By equipping youth with practical skills and certification, the project spanning over 3 years creates pathways to sustainable livelihoods and economic independence.



P1020

### FUELING DREAMS WITH SKILLS

| STATES - JHARKHAND, TELANGANA, MAHARASHTRA, BIHAR, ODISHA, RAJASTHAN, HARYANA, J & K, KARNATAKA

In partnership with Head Held High Foundation, this initiative empowers youth, women, and artisans from underserved communities through skill training, financial literacy, and entrepreneurship.

- 1,500 individuals trained for better careers
- 750 unschooled youth prepared for jobs
- 1,750 youth supported with entrepreneurship skills
- 2,250 women & artisans gain digital, financial skills & ONDC access, fostering 300 microenterprises
- 2,350 households access financial inclusion

Impacting 6,550 lives, this project drives economic independence and opportunity.



P1032

# HEALTHCARE & HYGIENE

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

## IMPACT IN BIHAR



**6,060+**  
SANITATION UNITS  
INSTALLED

## KEY INTERVENTIONS

### 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 70% 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

# FINANCIAL LITERACY & INCLUSION

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

## IMPACT IN BIHAR



**91.01+ Lakh\***

SPREAD OF FINANCIAL FRAUD AWARENESS  
(VIGIL AUNTY)

\*Based on the views across digital platforms

Financial literacy workshops conducted across various projects in Bihar 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 BIHAR



**7,215+**  
SOLAR LIGHTS  
INSTALLED



**1,015+**  
WATER CONSERVATION  
STRUCTURES BUILT

## KEY INTERVENTIONS

### CONSERVING RESOURCES, CREATING OPPORTUNITIES

HDFC Bank Parivartan, in collaboration with its NGO partners, is driving holistic rural development in Bihar, with a strong emphasis on Natural Resource Management (NRM). The initiative focuses on water conservation, solar energy adoption, and sustainable resource optimisation to enhance livelihood and economic stability. By implementing eco-friendly solutions and promoting efficient resource use, the project empowers rural communities to become more self-reliant while ensuring environmental sustainability. This initiative is not just about conservation—it's about creating resilient, thriving villages with access to sustainable livelihoods and a better quality of life.



# STORIES OF PARIVARTAN

## GOAT REARING: A PATH TO ECONOMIC INDEPENDENCE

| LOCATION - BEGUSARAI  
| BENEFICIARY - SAMSA BEGUM

### THE CHALLENGE

In a quiet village where opportunities are few and dreams often go unheard, Samsa Begum worked hard just to make ends meet. With no stable income and little knowledge of livestock care, she struggled to rear goats. Her animals often fell ill due to lack of vaccinations, poor nutrition, and inadequate shelter. Though determined, Samsa lacked the tools and training needed to break the cycle of poverty.

### OUR INTERVENTION

Through the support of HDFC Bank Parivartan and NIRDESH, Samsa was given a fresh start. She received three female goats and one male goat, along with hands-on training in modern goat-rearing practices. Fodder, vaccinations, and regular veterinary check-ups were provided. Visits from trained *Pashu Sakhis* not only improved the condition of her goat shelter but also created awareness in the village about animal care and welfare.

### THE RESULT

From four goats to a thriving herd of sixteen, Samsa's journey is nothing short of inspiring. She has already sold seven goats for Rs.56,000 and continues to nurture the rest for future income. More than just earnings, she has earned the respect of her community. Others have started adopting similar practices, building a ripple of change.

Samsa's story is a testament to how the right support can transform not just livelihoods, but lives.





# STORIES OF PARIVARTAN

## WOMEN-LED ENTERPRISES: A STORY OF EMPOWERMENT

| LOCATION - BASGARA VILLAGE, ARARIA  
| BENEFICIARY - KANCHAN DEVI

### THE CHALLENGE

For years, Kanchan Devi's family teetered on the edge of survival. Mounting financial pressure forced them to mortgage two out of their three acres of land. With agriculture as their only source of income, uncertainty loomed large. Kanchan, a homemaker with dreams beyond the kitchen, longed to contribute—but lacked the means, knowledge, and platform.

### OUR INTERVENTION

Through the HDFC Bank Parivartan and PRADAN's NiRanter Project, Kanchan found her path. With training, resources, and encouragement, she stepped into the world of entrepreneurship, setting up a polyhouse nursery. With the support of her family and village, she nurtured 27,000 saplings of cauliflower, cabbage, capsicum, green chili, tomato, and broccoli—plants that carried the seeds of a new beginning.

### THE RESULT

In just three months, Kanchan earned Rs.29,000, with a net profit of Rs.22,000—a powerful testament to what women can achieve when given the opportunity. Her polyhouse is now not just a source of income, but a symbol of hope.

Kanchan's journey has inspired other women in the village to follow her lead, sparking a wave of change rooted in resilience and growth.



Showcasing key initiatives, events and news.



## BREAKING BARRIERS, BUILDING FUTURES

On November 19th, women changemakers came together to celebrate Women Entrepreneurs Day organised by HDFC Bank Parivartan & PRADAN. The event was filled with inspiring stories from Sindhu Didi, a Paravet and Pashu Suvidha Kendra owner, to Mridula Didi, who overcame barriers to form SHGs. FPO leaders shared insights, and community leaders encouraged women to take charge of their futures. From *Pashu Sakhis* to polyhouse entrepreneurs, every story proved one thing when women lead, communities thrive. The day ended with a powerful reminder: financial independence isn't just personal success; it's community transformation.

## SKILLS TO SUCCESS: BRIDGING YOUTH WITH OPPORTUNITIES

A dynamic skill development and job fair initiative is rolling out across multiple districts, equipping local youth with in-demand vocational skills in sectors like healthcare and automotive. With a mix of hands-on and classroom training, participants gain both technical know how and essential soft skills. Job fairs in each district will connect them directly with potential employers, opening doors to real opportunities. By linking skills with jobs, this initiative by HDFC Bank Parivartan and Pratham Education Foundation isn't creating careers - it's strengthening communities and boosting local economies.



P1020



P0949

## EMPOWERING FARMERS FOR A SUSTAINABLE FUTURE

In a major step towards rural revitalisation, HDFC Bank Parivartan and PRADAN organised an impactful MPA Mela in Banka, uniting 150 farmers to boost productivity through crop clusters in brinjal, chilli, paddy, and maize. Experts shared modern techniques, promoted FPO benefits, and introduced a WhatsApp chatbot for easy seed purchases and payments. With a strong focus on community, especially women, the event blended knowledge, technology, and collaboration, empowering farmers to grow smarter, earn better, and build a sustainable future.





 **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



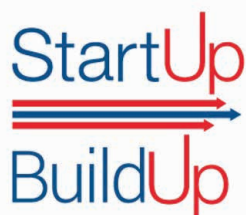
# KEY INTERVENTIONS

## 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

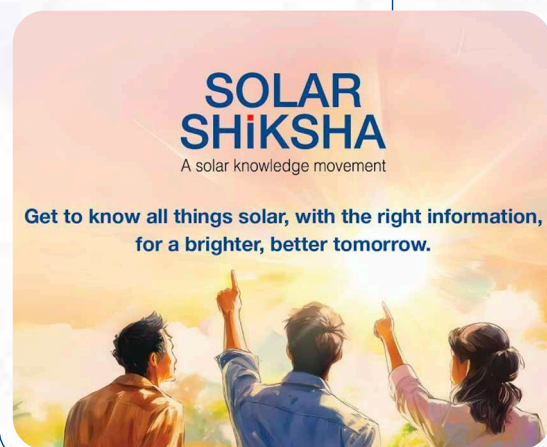
Promoting smarter financial decisions and safeguarding against fraud.



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

- Aga Khan Rural Support Programme India (AKRSPi)
- Aident Social Welfare Organisation
- Apollo Hospitals Educational & Research Foundation
- BAIF Institute for Sustainable Livelihoods
- Bhartiya Jan Utthan Parishad
- Head Held High Foundation
- Khan Academy
- Mahatma Gandhi Sewa Ashram
- NIRDESH
- PRADAN
- Pratham Education Foundation
- Rashtriya Gramin Vikas Nidhi (RGVN)
- Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA)

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