



 **PARIVARTAN**

A step towards sustainable progress

**Towards  
A Better Tomorrow**

**Chhattisgarh**

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 Chhattisgarh—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 CHHATTISGARH</b>                      | <b>05</b> |
| ➤ <b>RURAL DEVELOPMENT</b>                           | <b>06</b> |
| ➤ <b>PROMOTION OF EDUCATION</b>                      | <b>09</b> |
| ➤ <b>SKILL TRAINING &amp; LIVELIHOOD ENHANCEMENT</b> | <b>10</b> |
| ➤ <b>HEALTHCARE &amp; HYGIENE</b>                    | <b>11</b> |
| ➤ <b>FINANCIAL LITERACY &amp; INCLUSION</b>          | <b>11</b> |
| ➤ <b>NATURAL RESOURCE MANAGEMENT</b>                 | <b>12</b> |
| ➤ <b>STORIES OF PARIVARTAN</b>                       | <b>13</b> |
| ➤ <b>PARIVARTAN HIGHLIGHTS</b>                       | <b>15</b> |
| ➤ <b>PAN INDIA IMPACT</b>                            | <b>16</b> |





# PARIVARTAN

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 Chhattisgarh. -----



# PARIVARTAN IN CHHATTISGARH

## 44.20+ LAKH LIVES IMPACTED

\*Impact numbers as of March 2025

### RURAL DEVELOPMENT



**96,909+**  
FARMERS SUPPORTED



**10,937+**  
ACRES OF LAND BROUGHT UNDER IRRIGATION



**5,895+**  
KITCHEN GARDENS DEVELOPED



**2,562+**  
ACRES OF LAND BROUGHT UNDER CHEMICAL-FREE FARMING



**217+**  
SCHOLARSHIPS PROVIDED



**~39,750+**  
STUDENTS IMPACTED THROUGH SMART SCHOOLS



**159+**  
SMART SCHOOLS DEVELOPED



### PROMOTION OF EDUCATION

### SKILL TRAINING & LIVELIHOOD ENHANCEMENT



**10,110+**  
INDIVIDUALS TRAINED



**838+**  
COMMUNITY ENTERPRISES SUPPORTED



**125+**  
VILLAGES SUPPORTED WITH CLEAN DRINKING WATER



**6,470+**  
SANITATION UNITS AND HOUSEHOLD TOILETS BUILT



**103+**  
VILLAGES SUPPORTED WITH WASTE MANAGEMENT SYSTEMS



### HEALTHCARE & HYGIENE

### FINANCIAL LITERACY & INCLUSION



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

\*Based on the views across digital platforms



**7,463+**  
SOLAR LIGHTS INSTALLED



**59+**  
WATER CONSERVATION STRUCTURES BUILT



### NATURAL RESOURCE MANAGEMENT

#### Focused Development Programme

#### Holistic Rural Development Programme

| Districts      |              |          | Districts    |  | No. of Villages |
|----------------|--------------|----------|--------------|--|-----------------|
| Bastar         | Kondagaon    | Surajpur | Bemetara     |  | 12              |
| Bilaspur       | Korba        |          | Dantewada    |  | 15              |
| Dhamtari       | Mahasamund   |          | Kondagaon    |  | 16              |
| Janjgir-Champa | Manendragarh |          | Mohla Manpur |  | 15              |
| Kanker         | Raigarh      |          | Sukma        |  | 15              |



# RURAL DEVELOPMENT

Promoting holistic rural development of communities

## IMPACT IN CHHATTISGARH



**96,909+**  
FARMERS  
SUPPORTED



**5,895+**  
KITCHEN GARDENS  
DEVELOPED



**10,937+**  
ACRES OF LAND BROUGHT  
UNDER IRRIGATION



**2,562+**  
ACRES OF LAND BROUGHT  
UNDER CHEMICAL-FREE  
FARMING

## KEY INTERVENTIONS

### HOLISTIC RURAL DEVELOPMENT PROGRAMME (HRDP)

With nearly 30% of the population below the poverty line and only 32% of the cultivable area irrigated, our Holistic Rural Development Programme (HRDP) has created sustainable communities through:

- Introduction of new agricultural techniques
- Provision of clean drinking water
- Government school capacity building
- Strengthening Self Help Groups & entrepreneurship ventures



P1053

### MILLETS FOR A MILLION SMILES

| DISTRICT - MAHASAMUND

HDFC Bank Parivartan and NIRMAN are empowering 2,100 small farming households with better livelihoods and food security through millet cultivation, processing, and marketing. The initiative is creating Bio-Resource Units, farmer producer organisations, and central processing units to boost agricultural productivity. Farmers gain access to bio-manures, training in governance, and new market opportunities, including branded millet products and dedicated sales outlets. With rainwater conservation structures and solar-powered wells ensuring sustainable irrigation, this project is transforming rural agriculture—one harvest at a time.

### RURAL REVIVAL PROJECT TO ENHANCE LIVELIHOODS

| DISTRICT - DANTEWADA

HDFC Bank Parivartan, in partnership with Watershed Organisation Trust, is uplifting rural communities by tackling water scarcity, food insecurity, and limited livelihoods. This initiative empowers 3,083 farmers, irrigates 973 acres, and promotes 2,400 acres of chemical-free farming. It restores 1,180 acres of land, plants 90,000 trees, and strengthens 18 community institutions. With smart schools, clean water, and renewable energy, the project fosters education and sustainability. Women-led enterprises, self help groups, and alternative livelihoods ensure lasting impact, creating self-reliant communities and a thriving future.



P0974



## A BLUEPRINT FOR RURAL PROSPERITY

### | DISTRICT - KONDAGAON

To address the pressing issues of low incomes, limited education, and scarce resources, HDFC Bank Parivartan and Ambuja Foundation are launching a transformative project. This project also includes:

- Boosting income for 3,500 farmers through drip irrigation and seed banks
- Promoting 16 community enterprises, including bell metal artisans and Self Help Groups (SHGs)
- Upgrading 8 government schools into smart schools
- Irrigating 700 acres of land and introducing chemical-free farming on 2,000 acres
- Ensuring clean drinking water for 8 villages
- Powering 16 villages with renewable energy solutions

This initiative aims to uplift rural communities by integrating agricultural development, education, and sustainable energy solutions.



P0828

## ENHANCING LIVES THROUGH HOLISTIC DEVELOPMENT

### | DISTRICT - SUKMA

In Sukma's tribal regions, where poverty and resource scarcity are prevalent, HDFC Bank Parivartan and AROH Foundation are working to improve quality of life through comprehensive development. This project includes:

- Increasing income for 5,000 farmers
- Establishing 17 community-led enterprises
- Converting 8 schools into smart schools
- Irrigating 800 acres of land and promoting chemical-free farming on 600 acres
- Providing clean drinking water and renewable energy solutions

This project focuses on sustainable practices and preserving local cultures while promoting self-sufficiency and community growth.



P0829

## EMPOWERING FARMERS WITH SUSTAINABLE AGRICULTURE AND ENVIRONMENTAL REJUVENATION

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

For small and marginal women farmers, agriculture has long been a struggle against uncertain rains, low yields, and financial instability. HDFC Bank Parivartan, in collaboration with Professional Assistance for Development Action's (PRADAN), is changing this by creating 30,000 acres of irrigated farmland, enabling double cropping, and introducing sustainable farming practices. Women farmers are gaining skills in agriculture, poultry, and fisheries, securing better incomes and food security. With farm ponds, bio-resource centers, and micro-irrigation, this initiative is not just improving harvests—it's giving women the power to build a future where migration is a choice, not a necessity.



P0949

## HOLISTIC DEVELOPMENT FOR 15 VILLAGES

| DISTRICT - MOHLA MANPUR

HDFC Bank Parivartan, in partnership with the Centre for Advance Research and Development (CARD), is driving holistic rural growth across 15 villages. Key interventions include transforming three schools into smart schools, installing 150 solar streetlights, and setting up 30 solar-based clean drinking water systems. Agriculture is also evolving with 740 acres dedicated to millet farming, a millet-based bakery, a *dal* mill, and 310 acres for floriculture. Enhanced irrigation facilities further empower farmers, ensuring sustainable livelihoods and improved quality of life.



P0716



# PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

## IMPACT IN CHHATTISGARH

 **217+**  
SCHOLARSHIPS  
PROVIDED

 **159+**  
SMART SCHOOLS  
DEVELOPED

 **~39,750+**  
STUDENTS IMPACTED  
THROUGH SMART SCHOOLS

## KEY INTERVENTIONS

### ZERO INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES (ZII EI)

The ZII EI is one of the largest-ever programmes to facilitate wide-scale, systematic implementation of grassroots innovations to improve existing systems & processes at minimal cost. In Chhattisgarh, over 2.11 Lakh teachers have been oriented for this programme, reaching over 34,860 schools that are now successfully implementing innovative ideas.



P0673



P0950

### REVOLUTIONISING EDUCATION WITH INNOVATION

| DISTRICT - MANENDRAGARH-CHIRMIRI-BHARATPUR

For thousands of students, education is the key to a brighter future, yet outdated classrooms often dim their potential. HDFC Bank Parivartan, in partnership with AROH Foundation, is transforming 25 government schools, bringing interactive learning to life. With advanced technology and digital tools, this initiative empowers 5,000 students with a more engaging, dynamic education - one that inspires curiosity, boosts participation, and paves the way for a future filled with possibilities.

# SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

## IMPACT IN CHHATTISGARH



**10,110+**  
INDIVIDUALS  
TRAINED



**838+**  
COMMUNITY ENTERPRISES  
SUPPORTED

## KEY INTERVENTIONS

### EMPLOYABLE SKILLS FOR CHHATTISGARH'S YOUTH

| DISTRICT - BILASPUR

HDFC Bank Parivartan, in collaboration with the Ambuja Foundation, is equipping underserved youth with job-ready skills. Through dynamic training in fields like healthcare, retail, electrical work, and finance, 1,430 young individuals have gained industry-recognised certifications. The programme blends classroom learning with hands-on experience, mentorship, and refresher courses to enhance employability. With job placement support, counseling, and an alumni network, this initiative is not just training youth—it's setting them up for long-term career success.



P0501

### EMPOWERING YOUTH FOR SUCCESS

| DISTRICT - MAHASAMUND

In Mahasamund, where unemployment and limited educational opportunities are challenges, HDFC Bank Parivartan and Ambuja Foundation are implementing a youth-focused skill development programme. This project also includes:

- Educating families and youth about career options
- Providing customised training with a mix of classroom, practical, and on-the-job experiences
- Facilitating job placements through industry partnerships and ongoing support
- Engaging parents and maintaining alumni connections for sustained impact

This initiative aims to provide 1,400 rural youth with essential skills and ensure a 75% placement rate, fostering future opportunities and growth.



P0830

### EMPOWERING RURAL COMMUNITIES THROUGH SMART FARMING TECHNIQUES

| DISTRICTS - RAIGARH, KONDAGAON

HDFC Bank Parivartan and Professional Assistance for Development Action (PRADAN) are uplifting rural livelihoods through innovative, resource-efficient farming interventions. In one initiative, women from economically weaker backgrounds were trained in mushroom cultivation—receiving infrastructure, spawn, and marketing support. This helped them generate additional income and inspired neighboring villages to follow suit. In another effort, drip and sprinkler irrigation systems were introduced in 15 villages to combat low productivity and water scarcity. Farmers received training, adopted water-saving techniques, and increased crop yields by 20% while reducing water use by 30%. These interventions are helping communities build sustainable, resilient futures.



P0469



# HEALTHCARE & HYGIENE

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

## IMPACT IN CHHATTISGARH



**125+**

VILLAGES SUPPORTED WITH  
CLEAN DRINKING WATER



**103+**

VILLAGES AND ULBs SUPPORTED WITH  
WASTE MANAGEMENT SYTEMS



**6,470+**

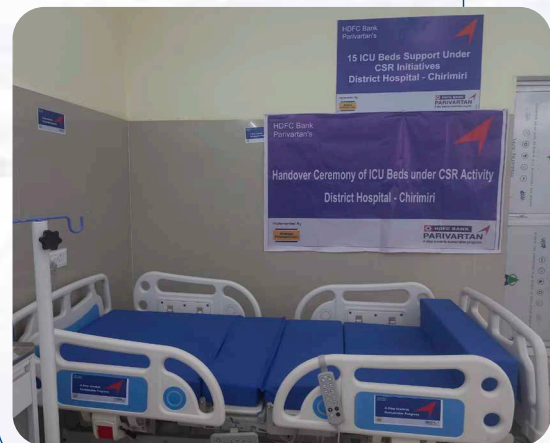
SANITATION UNITS AND  
HOUSEHOLD TOILETS

## KEY INTERVENTIONS

### ENHANCING CRITICAL CARE ACCESS FOR ALL

| DISTRICT - MANENDRAGARH-CHIRMIRI-BHARATPUR

HDFC Bank Parivartan and Ambuja Foundation are transforming healthcare by setting up 30 advanced ICU beds in a local government hospital. This initiative bridges the critical care gap, ensuring tribal communities like Gond, Baiga, and Pando receive timely, life-saving treatment. By reducing dependence on distant hospitals, it brings quality healthcare within reach, offering hope and healing to those battling severe illnesses and trauma.



P1005

# FINANCIAL LITERACY & INCLUSION

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

## IMPACT IN CHHATTISGARH



**16.03+ Lakh\***

SPREAD OF FINANCIAL FRAUD AWARENESS  
(VIGIL AUNTY)

\*Based on the views across digital platforms

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



P0974

# NATURAL RESOURCE MANAGEMENT

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

## IMPACT IN CHHATTISGARH



**7,463+**  
SOLAR LIGHTS  
INSTALLED



**59+**  
WATER CONSERVATION  
STRUCTURES BUILT

## KEY INTERVENTIONS

### REVAMPING WATER RESOURCES

| DISTRICT - GARIABAND

With no water bodies on their land and limited income sources, farmers struggled with water scarcity and low yields. HDFC Bank Parivartan, in partnership with the National Institute of Women, Child and Youth Development, built 104 farm ponds (450 cubic meters each) for rainwater harvesting. This initiative increased rainwater collection, improved groundwater levels, boosted productivity, and enhanced farmer incomes, providing sustainable livelihoods for the community.



P0341



# STORIES OF PARIVARTAN

## CULTIVATING PROSPERITY THROUGH NURSERY FARMING

| LOCATION - DEVARSUR VILLAGE, MOHLA

| BENEFICIARY - MANGTURAM DHURWA, 45-YEAR-OLD FARMER

### THE CHALLENGE

For Mangturalam Dhurwa, life was a daily battle. With only two acres of land and an annual income of just Rs.20,000, traditional farming barely put food on the table. Despite his hard work, he couldn't see a way forward. Every harvest brought more uncertainty, and every failed crop chipped away his hope. Providing for his family felt like an uphill climb—with no end in sight. But even through hardship, Mangturalam held onto his dream of creating something better, not just for himself, but for his children and his community.

### OUR INTERVENTION

Under the Holistic Rural Development Programme by HDFC Bank Parivartan and Centre for Advance Research and Development (CARD), Mangturalam was selected for the Nursery Promotion Activity. Recognising his dedication and experience in onion nurseries, he was given a new beginning—an 800 sq. ft. nursery structure built from bamboo, plastic wire, and a green net. He received seeds for tomato, chili, brinjal, cabbage, and onion, along with plant growth regulators, bio-fertilizers, and trays. But more than the tools, he received training and encouragement—fuel for his ambition and reassurance that he wasn't alone on this journey.

### THE RESULT

In just three months, Mangturalam's nursery turned into a symbol of hope. Earning Rs.54,112 by supplying seedlings to 85 farmers across 15 villages, he not only rebuilt his own life, but helped others grow too. His fields are now alive with thriving plants—and his heart, with pride. What once seemed impossible became a beacon of what's possible. Today, Mangturalam walks his land with confidence, his head held high. He's no longer just surviving—he's leading the way to a better future for his family and his village.



P0716

# STORIES OF PARIVARTAN

## EMPOWERING WOMEN FARMERS THROUGH MUSTARD OIL EXTRACTION

| LOCATION - BALODA BAZAR

| BENEFICIARIES - 20 WOMEN FARMERS FROM MITANIN SHG (SAKRI) & SHRI GANESH SHG (SEMRADIH)

### THE CHALLENGE

In the villages of Baloda Bazar, farming was the heartbeat of daily life. Women from Self Help Groups (SHGs) poured their energy into growing paddy during the Kharif season and mustard during Rabi. But despite their hard work, profits were meagre. Without a local oil extraction unit, they were forced to sell raw mustard at low prices or travel to far-off markets like Baloda—adding transport costs and cutting into their already slim earnings. Their efforts felt thankless, and the dream of financial independence seemed just out of reach.

### OUR INTERVENTION

HDFC Bank Parivartan and Gramin Vikas Trust stepped in to turn that dream into a plan. With support and guidance, two oil extraction units were set up within the villages—run and managed by SHG women. From choosing a site with electricity to receiving oil expellers, filters, and packaging machines, the women led every step. They were trained in oil extraction, branding, and packaging, gaining both skills and confidence. For many, it was the first time they felt true ownership over a business.

### THE RESULT

The transformation was powerful. Since the launch, 12 quintals of mustard seeds have been processed locally, generating Rs.1,08,100 in revenue. Each woman farmer earned a net profit of Rs.2,400—with expectations to double that by year-end. But the real victory is in the spirit of the community. Empowered by their success, the SHG members are now pooling funds to buy seeds in bulk and scale up their operations. What began as a struggle for fair prices has blossomed into a movement of self-reliance and pride.



P0426



Showcasing key initiatives, events and news.



P0830

## BRIDGING LEARNING & PRACTICE: TRAINEES VISIT AVANTI HOSPITAL

On February 21, 2025, General Duty Assistant (GDA) Batch-02 trainees from SEDI Mahasamund explored Avanti Hospital, Raipur, for a hands-on learning experience. They toured key departments—OPD, ICU, OT, maternity, and pharmacy—gaining insights into hospital operations and patient care. Interacting with healthcare professionals, they observed real-world medical protocols, reinforcing their classroom learning. This exposure deepened their understanding of a General Duty Assistant's role, preparing them for the challenges ahead. More than just a visit, it was an inspiring step toward their future in healthcare.

## A NEW DAWN FOR REGADA'S FARMERS

In Regada village, the installation of a solar lift irrigation system sparked a moment of celebration and pride. Women farmers led the joyous event—worshipping the unit, singing, and spreading awareness—marking a new era in local farming. As the system powered up, excitement rippled through the community. The formation of *Nayi Disha Kisan Samiti* symbolised this new beginning, supported by HDFC Bank Parivartan, the Panchayat and Professional Assistance for Development Action (PRADAN). With irrigation secured for 15 acres, the celebration wasn't just for water—it was for hope, resilience, and a future where farming thrives beyond the monsoon.



P0949

## FROM HOMEMAKER TO TRAILBLAZER

On January 26, 2025, Hemlata Manhar stood tall as she received the President's Award—a moment of pride for Semra village and a celebration of women's leadership in agriculture. From homemaker to certified drone pilot, her journey was powered by the STREE project, supported by GT Bharat and HDFC Bank Parivartan. As Chairperson of Semra Women Farmer Producer Company, she now leads 627 women farmers into a future of innovation and independence. With over 600 acres sprayed using drones and Rs.1 lakh earned, Hemlata's recognition marks a historic event—honoring resilience, technology, and the rise of women in agribusiness.



P0604





 **PARIVARTAN**  
A step towards sustainable progress

# PAN INDIA

---

**105.6+ MILLION**  
LIVES IMPACTED



## RURAL DEVELOPMENT

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



### OVERALL IMPACT



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



**65,119+**  
KITCHEN GARDENS  
DEVELOPED



**14,285+**  
BIOMASS STOVES  
DEPLOYED



**79.86+ Lakh**  
TREES PLANTED



**14.92+ Lakh**  
HOUSEHOLDS  
IMPACTED

## PROMOTION OF EDUCATION

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



### OVERALL IMPACT



**29,093+**  
SCHOLARSHIPS  
PROVIDED



**930+**  
LIBRARIES  
SET UP



**2,646+**  
SMART SCHOOLS  
INSTALLED



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

## SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Parivartan supports multiple projects focussed on:

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



### OVERALL IMPACT



**17,374+**  
COMMUNITY  
ENTERPRISES  
SUPPORTED



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



**10,794+**  
SHGs REVIVED

## HEALTHCARE & HYGIENE

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



### OVERALL IMPACT



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



**24,390+**  
HOUSEHOLD TOILETS  
CONSTRUCTED



**27+ Lakh**  
UNITS OF BLOOD  
DONATED



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



## FINANCIAL LITERACY & INCLUSION

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

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



### OVERALL IMPACT



**23+ Lakh**

REACH OF FINANCIAL FRAUD AWARENESS  
THROUGH VIGIL AUNTY CAMPAIGN

## NATURAL RESOURCE MANAGEMENT

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



### OVERALL IMPACT



**69,240+**  
SOLAR LIGHTS  
INSTALLED



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

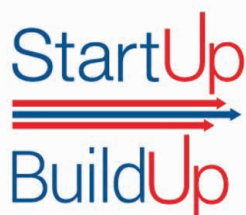
# KEY INTERVENTIONS

## MILKING PROSPERITY: DAIRY MEETS DIGITAL

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



D0002



M0018

## PARIVARTAN STARTUP GRANTS

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

## SMALL GRANTS, BIG IMPACT

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



P0983

## FINANCIAL AID FOR UNDERSERVED PATIENTS ACROSS INDIA

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



P0884



## SAVING LIVES, ONE DROP AT A TIME

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



G0309

## SCHOLARSHIPS THAT SAVE DREAMS!

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



P0877

## BANKING ON GOODNESS: EMPLOYEES IN ACTION!

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

### KEY INITIATIVES:

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

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





## ROOTING FOR A GREENER TOMORROW

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



M0016

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

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

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

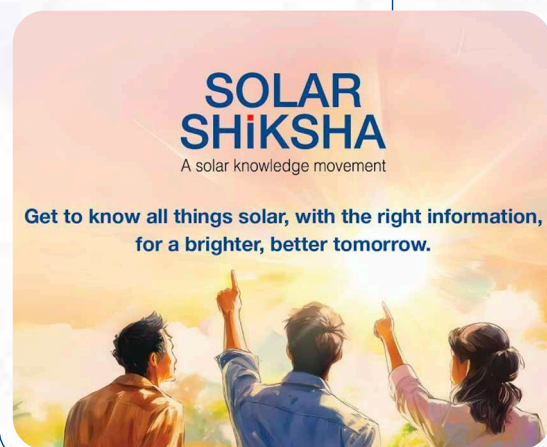
Promoting smarter financial decisions and safeguarding against fraud.



G0349, G0350

## BRIGHTENING LIVES WITH SOLAR SIKSHA

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



G0327



## PARIVARTAN ON ITS PATH TO ACHIEVE GLOBAL GOALS

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

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

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



## PARIVARTAN AND THE SUSTAINABLE DEVELOPMENT GOALS

### SDG 1: No Poverty

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

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

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

### SDG 2: Zero Hunger

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

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

### SDG 3: Good Health and Well Being

By organizing health camps and providing medical equipment and health infrastructure, the bank is helping vulnerable communities protect themselves from communicable and non-communicable diseases.

The bank has also set a Guinness World Record in organizing the largest blood donation drive in the world.

### SDG 4: Quality Education

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

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

### SDG 5: Gender Equality

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

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

### SDG 6: Clean Water and Sanitation

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

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

### SDG 7: Affordable and Clean Energy

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

### SDG 8: Decent Work and Economic Growth

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

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

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

### SDG 13: Climate Action

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

### SDG 15: Life on Land

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







In Frame: HDFC Bank Parivartan team



## IMPLEMENTATION PARTNERS

- Ambuja Foundation
- AROH Foundation
- Centre for Advance Research and Development (CARD)
- Centre for Environment Education (CEE)
- Gramin Vikas Trust
- GT Bharat
- National Institute of Women, Child and Youth Development
- National Skill Development Agency
- NIRMAN
- Professional Assistance for Development Action's (PRADAN)
- Samarth Charitable Trust
- Society for Development Alternatives
- SRIJAN
- Watershed Organisation Trust

## FOLLOW US ON



csr-hdfcbank



@hdfcbankcsr



@HDFCBankCSRInitiative



@HDFCBankCSR