

 **PARIVARTAN**

A step towards sustainable progress

GOA

Towards A Better Tomorrow



DISTRICTS

NORTH GOA, SOUTH GOA



1800+

LIVES IMPACTED



SCAN TO FOLLOW US ON
OUR DIGITAL CHANNELS

*Lives Impacted as of March 2025

 **HDFC BANK**

ABOUT PARIVARTAN

HDFC Bank's Parivartan aims at mainstreaming economically & socially challenged groups across the country by ushering growth, development and empowerment. Committed to developing sustainable ecosystems through various partnerships, we identify and support programmes that seek to develop and advance communities. HDFC Bank Parivartan has positively impacted **105.6+ million** lives pan-india.

PILLARS OF PARIVARTAN



130+
FARMERS TRAINED



50+
KITCHEN GARDENS
CREATED

RURAL DEVELOPMENT

Through its Holistic Rural Development Programme (HRDP), HDFC Bank Parivartan is driving rural transformation by promoting alternative agriculture, aquaculture, forming institutions and committees, strengthening livelihoods and building resilient, sustainable communities.



~1,250+
STUDENTS
IMPACTED
THROUGH SMART
SCHOOLS



10+
SCHOLARSHIPS
PROVIDED

PROMOTION OF EDUCATION

With initiatives that aim at ensuring long-term financial stability across vulnerable communities, Parivartan aims at making world-class education accessible to our future generations.



1,754+
INDIVIDUALS
TRAINED

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Through training, networking and financial support, Parivartan works towards upskilling and fostering an entrepreneurial spirit in marginalised communities.



HEALTHCARE & HYGIENE

Parivartan has successfully helped in promoting safe hygiene practices and improved sanitation facilities across the state.



70,109+*
SPREAD OF
FINANCIAL FRAUD
AWARENESS (VIGIL
AUNTY)

FINANCIAL LITERACY & INCLUSION

Parivartan has enabled communities to break the cycle of poverty and enter the banking fold.



71+
VILLAGES
SUPPORTED WITH
CLEAN ENERGY
SOLUTIONS

NATURAL RESOURCE MANAGEMENT

Parivartan revitalises 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.

*Based on the views across digital platforms

KEY INTERVENTIONS



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HOLISTIC DEVELOPMENT IN 20 VILLAGES

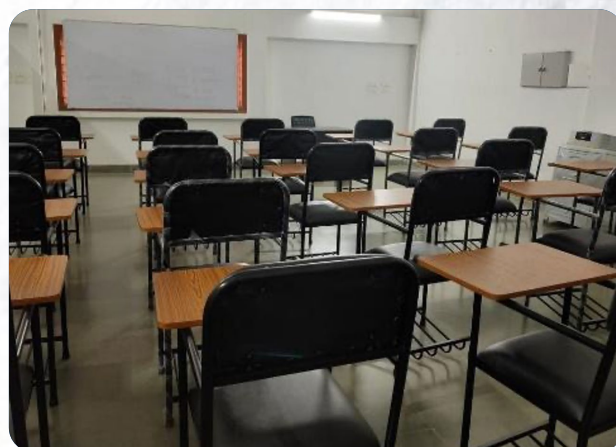
| DISTRICT - NORTH GOA

HDFC Bank Parivartan, in collaboration with Vanarai, has launched a project to drive sustainable development across 20 villages in North Goa's Pernem, Bardez, and Sattari talukas. The initiative focuses on five key areas—natural resource management, skill development, education, health & hygiene, and financial inclusion. By promoting sustainable practices, enhancing livelihoods, improving access to education and healthcare, and supporting financial empowerment, the project aims to uplift local communities and foster long-term social and economic growth. With its holistic, village-level approach, the initiative is set to positively impact thousands of lives and build a more resilient, inclusive future for rural Goa.

ENHANCING LEARNING SPACES AT GIST

| DISTRICT - NORTH GOA

In collaboration with Vanarai, HDFC Bank Parivartan is enhancing the learning environment at the Goa Institute of Skill Development (GIST) at Sankhali. The initiative focuses on upgrading classroom infrastructure by providing essential items like benches, chairs, projector and white board's. These improvements aim to create a well-organised, student-friendly space that supports better session delivery and encourages active participation and deeper learning.



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TRANSFORMING RURAL EDUCATION WITH SMART CLASSROOMS

| DISTRICT - NORTH GOA

HDFC Bank Parivartan, in partnership with Light of Life Trust, is transforming the educational experience for secondary school students through smart classrooms. This initiative integrates interactive technology—like smart boards and pre-loaded content into 12 government-recognised schools in Mandrem, making learning more engaging and accessible. Classrooms are being refurbished to create dynamic spaces, while teachers and administrators receive hands-on training for effective tech use. The project aims to bring over 1,200 students to age-appropriate learning levels and create a more inclusive, future-ready learning environment in some of Goa's most underserved communities.

BUILDING FUTURES WITH SUSTAINABLE EMPLOYMENT

| STATES - GOA, GUJARAT, MAHARASHTRA

To address youth unemployment and skill gaps, HDFC Bank Parivartan and Medhavi Foundation will train 3,600 underserved individuals across Maharashtra, Goa, and Gujarat. In North Goa, the initiative is being implemented at a state-of-the-art Center of Excellence. Focussed on healthcare, hospitality, apparel, and logistics, the programme offers hands-on training, language modules, industry visits, and simulated learning. With continuous tech upgrades and future-ready curricula, the project empowers youth—especially women—with practical skills and access to sustainable job opportunities, helping them build meaningful careers and financial independence.



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STORIES OF PARIVARTAN

FROM AWARENESS TO ACTION

| BENEFICIARIES - 33 WOMEN

| LOCATION - MOPA & TAMBOXEM VILLAGE, PERNEM CLUSTER, NORTH GOA

THE CHALLENGE

In the quiet village of Mopa, North Goa, many women faced a persistent barrier—limited access to financial knowledge. Without basic awareness of budgeting, saving, or formal banking, they often relied on informal sources, unable to take full control of their financial futures. The lack of confidence and opportunity kept them from exploring new possibilities.

OUR INTERVENTION

On July 20, 2024, a new chapter began. HDFC Bank Parivartan, in collaboration with Vanarai, held a Financial Literacy Training Programme in Mopa. Led by Mr. Snehal Chowgule from HDFC Bank's Mapusa Branch, the session broke down complex financial concepts into practical, everyday knowledge. Women learned how to save, budget, and explore investment options—gaining more than just skills, but also self-belief.



THE RESULT

For 33 women, this wasn't just a workshop—it was a turning point. Armed with new financial literacy, two Self Help Groups—Om Shree Ganesh SHG (Mopa) and Dadeshwar SHG (Tamboxem)—successfully accessed personal loans from HDFC Bank. The training became a catalyst for real change, enabling women to make informed decisions, seek financial support confidently, and step closer to true economic independence.

BRINGING LAND BACK TO LIFE

| BENEFICIARY - DEVIDAS PARYEKAR

| LOCATION - NORTH GOA

THE CHALLENGE

For years, Devidas Paryekar's one-acre plot in North Goa stood barren. Though he dreamt of turning it into a productive farm, financial constraints made it impossible to start on his own. Each season passed with untapped potential, and his hope faded a little more.

OUR INTERVENTION

That changed when HDFC Bank Parivartan, in collaboration with Vanarai, brought the HRDP project to his village. As part of a 20-acre horticulture plantation initiative, Devidas's land was revived. With expert guidance on agroforestry techniques, ideal crop spacing, and soil nutrition through basal dosages, his once-empty field was finally ready to thrive.

THE RESULT

Today, Devidas proudly walks through his flourishing farm—a transformation he calls life-changing. The support not only revived his land but also restored his belief in what's possible. After years of waiting, he's finally cultivating his future.

