



 **PARIVARTAN**

A step towards sustainable progress

# Towards A Better Tomorrow

# Gujarat

March 2025



SCAN TO VISIT OUR WEBSITE



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## Kaizad Bharucha

| Deputy Managing Director, HDFC Bank

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

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

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



## Nusrat Pathan

| Head - Corporate Social Responsibility, HDFC Bank

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

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



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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 Gujarat. -----



# PARIVARTAN IN GUJARAT

## 64.01+ LAKH LIVES IMPACTED

\*Impact numbers as of March 2025

### RURAL DEVELOPMENT



**8.6+ Lakh**  
FARMERS  
SUPPORTED



**17,139+**  
ACRES OF LAND BROUGHT  
UNDER IRRIGATION



**2,585+**  
KITCHEN GARDENS  
DEVELOPED



**10,030+**  
ACRES OF LAND BROUGHT  
UNDER CHEMICAL-FREE  
FARMING



**1,306+**  
SCHOLARSHIPS  
PROVIDED



**~10,000+**  
STUDENTS IMPACTED  
THROUGH SMART SCHOOLS



**40+**  
SMART SCHOOLS  
DEVELOPED



### PROMOTION OF EDUCATION

### SKILL TRAINING & LIVELIHOOD ENHANCEMENT



**2,602+**  
INDIVIDUALS  
TRAINED



**140+**  
COMMUNITY ENTERPRISES  
SUPPORTED



**1,760+**  
TOILETS  
CONSTRUCTED



### HEALTHCARE & HYGIENE

### FINANCIAL LITERACY & INCLUSION



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

\*Based on the views across digital platforms



**93+**  
VILLAGES SUPPORTED WITH  
CLEAN ENERGY SOLUTIONS



**690+**  
SOLAR LIGHTS  
INSTALLED



### NATURAL RESOURCE MANAGEMENT

#### Focused Development Programme

#### Holistic Rural Development Programme

Districts			Districts		No. of Villages
Ahmedabad	Junagadh	Rajkot	Aravalli		19
Banaskantha	Kheda	Surendranagar	Banaskantha		15
Bhavnagar	Mahisagar		Kutch		17
Dang	Navsari		Patan		15
Jamnagar	Panchmahals				



# RURAL DEVELOPMENT

Promoting holistic rural development of communities

## IMPACT IN GUJARAT



**8.6+ Lakh**  
FARMERS  
SUPPORTED



**2,585+**  
KITCHEN GARDENS  
DEVELOPED



**17,139+**  
ACRES OF LAND BROUGHT  
UNDER IRRIGATION



**10,030+**  
ACRES OF LAND BROUGHT  
UNDER CHEMICAL-FREE  
FARMING

## KEY INTERVENTIONS

### HOLISTIC RURAL DEVELOPMENT PROGRAMME

Agriculture in the hot & semi-arid Gujarat is largely dependent on erratic monsoon and to top it all only 35% of its cultivated area is under irrigation. Hence, HDFC Bank Parivartan - under its Holistic Rural Development Programme (HRDP) - mainly works towards improving:

- Agricultural practices
- Horticulture
- Orchard farming
- Soil & water conservation measures
- Natural resource management
- Organic farming
- Ravine reclamation



### DRIVING SUSTAINABLE GROWTH

| DISTRICT - ARAVALLI

HDFC Bank Parivartan, in partnership with Navinchandra Mafatlal Sadguru Water & Development Foundation, is transforming agricultural livelihoods for 2,300 women farmers. By enhancing irrigation, promoting sustainable practices, and integrating clean energy, the initiative boosts farm incomes and builds climate resilience. It includes:

- 902 acres brought under improved irrigation through water harvesting and solar-based lift systems
- 412 micro-irrigation units installed, increasing cropping intensity
- 250 households adopting clean energy solutions
- 4,599 farmers trained in diverse agricultural techniques
- 4 women entrepreneurs nurtured through nursery initiatives
- 10 water user groups ensuring sustainable water management



P0975

### PROTECTING AGRICULTURE THROUGH MILLET FARMING

| DISTRICT - KHEDA

The banks of the Mahi river have long been suffering from soil erosion & degradation arising from the formation of deep ravines. The spread of the latter, in addition to moderate levels of local rainfall & lack of available fodder for animal husbandry, has seriously jeopardised the livelihoods of farmers in the region who largely depend on cash-crop cultivation. Over 27,000 hectares of common land - which encompasses the livelihoods of over 74,000 households in the region - has been affected as a result of its spread. The issue was hence taken up by HDFC Bank Parivartan in collaboration with Foundation for Ecological Security (FES) & the committees of 15 villages, who eventually decided upon procuring high quality millet seeds as the solution to the issue. After raising Rs.8 lakh from 1,093 farmers in order to buy them, these seeds are now helping the beneficiaries of the initiative to increase their productivity sufficiently, thus raising the overall standard of living along the Mahi's banks.



P0380



## ENABLING CHANGE IN SANTALPUR REGION

| DISTRICT - PATAN

HDFC Bank Parivartan, in collaboration with the Aga Khan Rural Support Programme (India) - AKRSP(I), is driving holistic development in Santalpur block. Addressing challenges like water scarcity, low literacy, and seasonal migration, the initiative focuses on agriculture, education, and women's empowerment to uplift livelihoods.

### Key interventions include:

- Farm bunding, check dam renovation, and solar irrigation for sustainable water management
- Promotion of natural farming, horticulture, and micro-irrigation
- Upgrading school sanitation, drinking water facilities, introducing smart classrooms
- Nutrition gardens and health training for better community well-being
- Ensuring 20% female participation and fostering women-led enterprises
- Village Development Committees for long-term sustainability



P0977

## TRANSFORMING LIVELIHOODS WITH INTEGRATED DEVELOPMENT INITIATIVES

| DISTRICT - KUTCH



P0850

To address the challenges faced by 17 border villages, HDFC Bank Parivartan and Cohesion Foundation Trust, are implementing a comprehensive development project. This initiative focuses on improving water management and promoting holistic rural development. Key components include:

- Enhancing water storage and irrigation by renovating water ponds, constructing farm ponds, and installing drip irrigation systems
- Supporting agricultural productivity with optimised irrigation from the Narmada canal, enabling two crop seasons annually
- Upgrading education facilities through school refurbishments and capacity-building workshops for Village Development Committees (VDCs)
- Improving healthcare by supplying equipment to Primary Health Centers (PHCs) and conducting health camps in collaboration with local communities
- Empowering women through skill training and micro-enterprise development
- Installing solar street lights to enhance community infrastructure and sustainability
- Developing Information, Education, and Communication (IEC) materials for awareness and organising exposure visits for VDC members

## EMPOWERING VILLAGES, ONE RENOVATION AT A TIME

| DISTRICT - BANASKANTHA

HDFC Bank Parivartan, in partnership with the Aga Khan Rural Support Programme (India) - AKRSP(I), is transforming lives in Suigam and Vav blocks. Facing harsh drought conditions and water scarcity, these communities struggle with agriculture, education, and livelihoods. This initiative introduces sustainable solutions to improve living standards and build resilience.

### Key interventions include:

- Farm bunding, check dam renovation, and solar irrigation for water security
- Promotion of natural farming, demonstration farms, and micro-irrigation
- Upgraded school sanitation, drinking water facilities, and nutrition gardens
- Smart classrooms, school, and *anganwadi* renovations
- Enterprise support and local business development
- Training in farming, hygiene, and governance
- 20% female participation and women-led enterprises
- Forming village Development Committees for local implementation and sustainability



P0978



# PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

## IMPACT IN GUJARAT



**1,306+**  
SCHOLARSHIPS  
PROVIDED



**~10,000+**  
STUDENTS IMPACTED  
THROUGH SMART SCHOOLS



**40+**  
SMART SCHOOLS  
DEVELOPED

## KEY INTERVENTIONS

### RENOVATION OF SCHOOLS

| DISTRICT - BANASKANTHA

HDFC Bank Parivartan in partnership with Collectives for Intergrated Livelihood Initiatives (CInI) revitalised essential school facilities, ensuring better hygiene and access to books for students. By repairing a broken hand wash unit at Chhota Pipodara Govt. Primary School, students regained access to clean water for drinking, dishwashing, and handwashing. A student contribution model fostered ownership and responsibility. At Dalpura Govt. Primary School, a neglected library space was transformed with 480 new books and a dedicated 'School Library Committee' for maintenance. Students are now actively reading, with a goal of completing at least four books per month.



P0520

### TEACHER TRAINING TO ELIMINATE EDUCATION INEQUITY

| STATES - GUJARAT, WEST BENGAL

HDFC Bank Parivartan supports Teach To Lead's Fellowship, which brings top talent from premier universities and workplaces into under-resourced schools as full-time teachers. Fellows gain firsthand exposure to India's education challenges while working with students, principals, and parents. The programme develops leadership skills, fosters equity in education, and addresses the diverse needs of underserved students. It includes:

- Rigorous selection and six weeks of residential training in Pune
- Two years of full-time teaching in low-income schools
- Student vision-setting, teacher development, and assessments
- A strong alumni network driving systemic change in education



P0653

# SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

## IMPACT IN GUJARAT



**2,602+**  
INDIVIDUALS  
TRAINED



**140+**  
COMMUNITY ENTERPRISES  
SUPPORTED

## KEY INTERVENTIONS

### BUILDING FUTURES WITH SUSTAINABLE EMPLOYMENT

| STATES - GUJARAT, MAHARASHTRA, GOA

To address high dropout rates and unemployment, HDFC Bank Parivartan and Medhavi Foundation are empowering 3,600 disadvantaged youth in Maharashtra, Goa, and Gujarat. Key components include:

- Establishing centers of excellence in healthcare, hospitality, apparel, and logistics
- Integrating language proficiency modules and industry visits
- Providing simulated training and continuous technological upgrades
- Tailoring programmes to meet future skill requirements
- This initiative aims to bridge the skills gap and create sustainable employment opportunities.



P0856



P1086

### BUILDING A SKILLED HEALTHCARE WORKFORCE

| DISTRICTS - NAVSARI, RAJKOT

The collaboration between HDFC Bank Parivartan and Dr. Reddy's Foundation aims to provide high-quality training in healthcare to 720 youth from Gujarat, preparing them for the role of General Duty Assistants (GDAs). With a structured curriculum and hands-on training, participants will undergo 3 months of intensive learning, totaling 450 hours. Upon completion, the trainees will secure jobs. The long-term impact of the programme is significant, as it is expected that those who continue in their roles will see an increase of at least 50% in their family income. This initiative directly addresses the growing demand for skilled healthcare professionals in India, especially considering the post-pandemic healthcare boom.



# HEALTHCARE & HYGIENE

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

## IMPACT IN GUJARAT



**1,760+**  
TOILETS  
CONSTRUCTED

## KEY INTERVENTIONS

### ADVANCING CARE THROUGH INNOVATION

| DISTRICT - AHMEDABAD

HDFC Bank Parivartan, in partnership with GCS Medical College, Hospital and Research Centre - a unit of Gujarat Cancer Society - is spearheading a transformative healthcare initiative in Ahmedabad. This project focuses on installing a state-of-the-art CT scan machine to enhance diagnostic capabilities for both inpatient and outpatient services.



P1050

# FINANCIAL LITERACY & INCLUSION

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

## IMPACT IN GUJARAT



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

\*Based on the views across digital platforms

Financial literacy workshops conducted across various projects in Gujarat 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 GUJARAT



**93+**  
VILLAGES SUPPORTED WITH  
CLEAN ENERGY SOLUTIONS



**690+**  
SOLAR LIGHTS  
INSTALLED

## KEY INTERVENTIONS

### SAVING DISAPPEARING LIVELIHOODS ON A RIVER'S BANK

| DISTRICTS - KHEDA, PANCHMAHALS

Central Gujarat's expanding deep & narrow ravines are prone to mass erosion during monsoons - threatening the livelihoods of those living near them. To stop this phenomenon, HDFC Bank Parivartan along with Foundation for Ecological Security (FES) and Navinchandra Mafatlal Sadguru Water & Development Foundation constructed gabions to restrict flow & speed. Gabion structures are used for soil and water conservation. It is a welded wire cage or box filled with materials such as stone to stop runoff. About 55 gabion structures have been planned and 36 have been constructed. Due to these structures and other efforts like land levelling & tree plantation, today all beneficiaries experience reduced soil erosion & decreased spread of ravine toward the mainland.



P0380, P0848



P0380

### SOLAR BASED IRRIGATION FOR DEVELOPMENT

| DISTRICT - KHEDA

In Dhundi village of Gujarat, 31 farmers have been positively impacted due to implementation of solar based irrigation. Today, 24 acres of farmland is sustainably cultivable. Inspired by this, 12 farmers have decided against having new borewells on their farmland, thus saving groundwater exploitation caused due to excessive drilling of borewells.

### EMPOWERING 5,000 HOUSEHOLDS

| DISTRICT - BANASKANTHA

Many villages in the region are currently grappling with depletion of natural resources, limited irrigation facilities and lack of market linkages to sell their produce. In addition, the unorganised communities and lack of adequate knowledge has added to their woes. HDFC Bank Parivartan and Collectives for Integrated Livelihood Initiatives (CInI) is working on water management in the area and training the farmers for its efficient utilisation.

- Developing water resources through harvesting and conservation techniques
- Bringing 440 acre of land under irrigation
- Promoting organic farming to improve soil health and productivity
- Strengthening farmers and institutions through training and capacity-building

The activation is expected to increase crop productivity average by 30-80%, ultimately leading to better returns for the farmer. Women farmer producer groups are also being formed to enhance market access. This will directly impact 5,000 households and 30,000+ individuals.



P0711



## RESTORING BIO-DIVERSITY

| DISTRICT - JAMNAGAR

With a vision of creating habitats that allow communities to be resilient to disasters, adapt to climate change, and thrive, HDFC Bank Parivartan and Aga Khan Agency for Habitat India are working to address the vulnerability of the project area to periodic cyclones and the salinity of cultivable lands. The plan involves planting mangroves in the coastal region, which can mitigate the effects of cyclonic storms and storm surges. Additionally, the mangroves can help reduce soil salinity, thereby enhancing soil fertility. The combination of salinity and storm surges has forced people to seek other income opportunities, such as labor or migration to other states. By establishing fruit-bearing plantations, the project can provide alternative livelihood options for these communities. Additionally, the intervention aims to install solar street lights, promote drip irrigation to improve soil health and water table, in the project villages. The impact is set to benefit nearly 15,000 individuals.



P0713



P0712

## GROUNDWATER MANAGEMENT FOR EFFECTIVE IRRIGATION

| DISTRICT - BHAVNAGAR

Agriculture in the coastal Saurashtra region is largely dependent on groundwater aquifers. Irrigation wells and prevailing farming practices have caused the withdrawal of a large quantity of groundwater making a large area susceptible to seawater intrusion. This excessive withdrawal is having a multiplier effect on the impacts of salinity ingress and groundwater quality deterioration. HDFC Bank Parivartan along with Coastal Salinity Prevention Cell is working on increasing water supply for irrigation in the area through Integrated Water Resource Management in 40 villages positively impacting nearly 25,000 individuals. Farmers will also be trained in the effective use of groundwater with storage and capacity enhancement. New check dams, farm ponds, well recharges, bore well recharges, and gabions will be constructed and old ones will be repaired.

# STORIES OF PARIVARTAN

## TRANSFORMING WASTE INTO WEALTH

| LOCATION - KUKASWADA VILLAGE, GUJARAT  
| BENEFICIARY - MOHANBHAI PANDIT

### THE CHALLENGE

In Kukaswada, neglected cows wandered helplessly and cow dung piled up, turning what was once a symbol of prosperity into a growing problem. The community watched helplessly as waste mounted, land degraded, and livelihoods suffered. Among them was Mohanbhai Pandit, a farmer with six cows, who faced the painful reality of dwindling income and deteriorating animal welfare. Without resources or support, hope seemed out of reach.

### OUR INTERVENTION

Change began when HDFC Bank Parivartan and the Ambuja Foundation partnered to build a Gaushala—a safe refuge for neglected cows. More than shelter, it brought innovation: cow dung was transformed into Ghanjivamrut, a rich organic fertilizer. Dedicated production units were set up, turning waste into a valuable asset and opening doors to sustainable income.

### THE RESULT

Today, the Gaushala stands as a beacon of revival. Ghanjivamrut, sold at Rs.10 per kg—ten times the earlier price of raw dung—has created new income opportunities. Over 8 tons have already been sold, supporting both the Gaushala and local farmers. From despair to dignity, Kukaswada's story proves that even the smallest change can sow seeds of hope and prosperity.



P0517



# STORIES OF PARIVARTAN

## THE VENTURI SYSTEM REVOLUTION

| LOCATION - 55 VILLAGES OF MANGROL & MALIYA HATINA BLOCKS, JUNAGARH  
| BENEFICIARIES - 660 FARMERS

### THE CHALLENGE

For organic farmers, every drop of nourishment mattered — yet applying bio-inputs like Jivamrut felt like a losing battle. Laborious, uneven, and wasteful, the manual process drained time and energy, often leaving crops thirsty and soil health compromised. Without a better way, the dream of truly sustainable farming remained just out of reach.

### OUR INTERVENTION

To bridge this gap, HDFC Bank Parivartan and the Ambuja Foundation introduced a simple but transformative solution: the Venturi system. By seamlessly integrating with irrigation lines, it allowed bio-inputs to flow evenly across entire fields, eliminating the need for backbreaking manual application and ensuring that every inch of soil was enriched.

### THE RESULT

The change was swift and powerful. Farmers reported lush, healthier crops, richer soils, and a dramatic reduction in labor. What once felt like an exhausting chore became an effortless, efficient process—ushering in a new era of sustainable and productive organic farming.



P0517

Showcasing key initiatives, events and news.



P1087

## VAN CAMPAIGN FOR CHANGE

Parivartan and Ambuja Foundation launched a dynamic van campaign across 38 villages in Junagarh to raise awareness on soil health and animal husbandry. Over seven days, farmers learned sustainable agricultural practices, disease prevention for livestock, and improved soil management techniques. Engaging Information, Education, and Communication (IEC) materials and informative leaflets were distributed, ensuring knowledge reached every corner. This initiative not only educated farmers but also strengthened community engagement, making complex agricultural insights accessible in a short time.

## FARM-TO-MARKET: BRINGING FARMERS & BANKERS TOGETHER

HDFC Bank staff from Junagadh, along with their families, visited the Parivartan project, interacting with beneficiary farmers and learning about sustainable interventions. A total of 115 participants, including 65 bank representatives, engaged in the event. An organic produce stall, featuring farmer-made products, generated sales of over Rs.60,000. This initiative not only fostered stronger connections between farmers and customers but also created valuable market linkages with bank representatives, opening new opportunities for sustainable growth.



P0517



P0518

## TRAINING GOAT REARERS ON PPR VACCINATION

Goat rearing is a vital livelihood, yet many rearers lack awareness of the PPR vaccine, crucial for preventing deadly infections. HDFC Bank Parivartan, in partnership with Aga Khan Rural Support Programme (India) - AKRSP(I), organised a workshop with a government veterinarian and Pashusakhis to educate 87 goat rearers on vaccination benefits. A hands-on field demonstration equipped Pashusakhis with practical skills in administering the vaccine, marking their first step toward independent livestock health management. While initial challenges in handling injections emerged, the training empowered them to safeguard animal health, ensuring better productivity and resilience for rural communities.





 **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



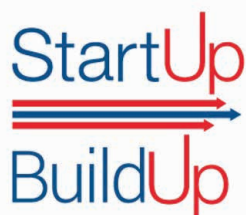
# KEY INTERVENTIONS

## 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

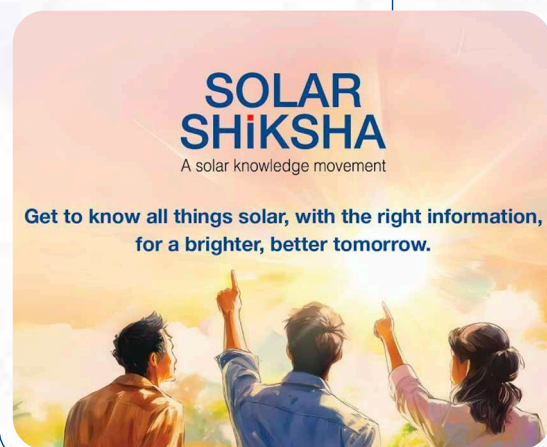
Promoting smarter financial decisions and safeguarding against fraud.



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 Agency for Habitat India
- Aga Khan Rural Support Programme (India) - AKRSP(I)
- Ambuja Foundation
- Coastal Salinity Prevention Cell
- Cohesion Foundation Trust
- Collectives For Integrated Livelihood Initiatives (CInI)
- Dr. Reddy's Foundation
- Foundation for Ecological Security
- Gujarat Cancer Society
- Medhavi Foundation
- Navinchandra Mafatlal Sadguru Water and Development Foundation
- Navinchandra Mafatlal Sadguru Water & Development Foundation
- Teach To Lead
- TechnoServe India Foundation

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