



 **PARIVARTAN**

A step towards sustainable progress

**Towards
A Better Tomorrow**

Haryana

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 Haryana—highlighting key interventions, stories from the ground, measurable outcomes and the collective efforts of our partners, employees and communities. As we look to the future, we remain committed to scaling up our efforts, embracing innovation and strengthening partnerships to address pressing development challenges.



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A step towards sustainable progress

HDFC Bank's CSR initiative, Parivartan, is deeply committed to making a positive impact on the environment and the community at large. We partner with NGOs to enable socio-economic development in the lives of millions of Indians through multisectoral initiatives under our 6 key focus areas.

FOCUS AREAS



**RURAL
DEVELOPMENT**



**PROMOTION OF
EDUCATION**



**FINANCIAL
LITERACY
& INCLUSION**



**SKILL TRAINING
& LIVELIHOOD
ENHANCEMENT**



**HEALTHCARE
& HYGIENE**



**NATURAL
RESOURCE
MANAGEMENT**

**105.6+ Million
Lives impacted**

**Active in 28 STATES and
8 UNION TERRITORIES pan India**

Holistic Rural Development Programme (HRDP)

- HRDP adopts a comprehensive approach to sustainable development by integrating interventions across all 6 focus areas
- Standard cluster of villages is 15
- Duration of the project: 36-48 months, can go up to a maximum of 4 FYs

Focused Development Programme (FDP)

- Under FDP, the bank carries out specific interventions under any one or two of the key focus areas in a targeted geographical area
- Standard cluster of villages is 25
- Duration of the project: 2-48 months, can go up to maximum of 4 FYs

OUR VISION

HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.

----- This report highlights the impact of HDFC Bank Parivartan's initiatives across Haryana. -----



PARIVARTAN IN HARYANA

27.73+ LAKH LIVES IMPACTED

*Impact numbers as of March 2025

RURAL DEVELOPMENT



24,250+
FARMERS
SUPPORTED



672+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



2,445+
KITCHEN GARDENS
DEVELOPED



439+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING



1,533+
SCHOLARSHIPS
PROVIDED



~6000+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS



24+
SMART SCHOOLS
DEVELOPED

PROMOTION OF EDUCATION



SKILL TRAINING & LIVELIHOOD ENHANCEMENT



2,729+
INDIVIDUALS
TRAINED



31+
COMMUNITY ENTERPRISES
SUPPORTED



1,261+
SANITATION UNITS
INSTALLED



14+
VILLAGES SUPPORTED WITH WASTE
MANAGEMENT SYSTEMS



HEALTHCARE & HYGIENE

FINANCIAL LITERACY & INCLUSION



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

*Based on the views across digital platforms



95+
VILLAGES SUPPORTED WITH
CLEAN ENERGY SOLUTIONS



1,560+
SOLAR LIGHTS
INSTALLED



NATURAL RESOURCE MANAGEMENT

Focused Development Programme

Holistic Rural Development Programme

Districts					Districts	No. of Villages
Ambala	Gurugram	Karnal	Panchkula	Sonipat	Bhiwani	25
Bhiwani	Hisar	Kurukshetra	Panipat	Yamunanagar	Charkhi Dadri	15
Charkhi Dadri	Jhajjar	Mahendragarh	Rewari		Gurugram	20
Faridabad	Jind	Nuh	Rohtak		Mahendragarh	30
Fatehabad	Kaithal	Palwal	Sirsa		Nuh	15

RURAL DEVELOPMENT

Promoting holistic rural development of communities

IMPACT IN HARYANA



24,250+
FARMERS
SUPPORTED



672+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



439+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING



2,445+
KITCHEN GARDENS
DEVELOPED

KEY INTERVENTIONS

PROMOTING HOLISTIC DEVELOPMENT IN RURAL COMMUNITIES

| DISTRICT - GURUGRAM

To address multifaceted challenges in Farrukh Nagar, HDFC Bank Parivartan, in collaboration with The Hans Foundation, is implementing a comprehensive rural development project. This initiative targets small and underserved farmers and their families across 20 villages.

Key components include:

- Forming and strengthening farmers' groups, promoting vegetable and mushroom cultivation, and establishing a collection centre
- Developing nurseries and supporting agricultural activities through community-led initiatives
- Renovating school infrastructure, including setting up science labs and improving early childhood care through *anganwadi* centre upgrades
- Organising livestock health camps and installing solar street lights to improve health services and access to clean energy
- Promoting environmental conservation through sustainable agricultural practices and energy-efficient solutions



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TRANSFORMING COMMUNITIES THROUGH HOLISTIC DEVELOPMENT

| DISTRICT - MAHENDRAGARH

HDFC Bank Parivartan, in partnership with S. M. Sehgal Foundation, is launching a Holistic Rural Development Project to address environmental and socio-economic challenges. This initiative aims to benefit over 27,000 individuals from 15 villages through a range of integrated interventions.

Key components include:



P0535

- Implementing renewable energy solutions, enhancing irrigation efficiency, and supporting sustainable farming practices
- Establishing Self-Help Groups (SHGs) and training community members
- Setting up a polyhouse nursery for sapling production and conducting field demonstrations of climate-resilient technologies
- Organising sanitation drives and community events to improve hygiene and water management
- Using solar-powered water pumps and promoting micro-irrigation techniques for sustainable agriculture

EMPOWERING RURAL COMMUNITIES THROUGH SUSTAINABLE DEVELOPMENT

| DISTRICT - NUH

HDFC Bank Parivartan, in collaboration with S. M. Sehgal Foundation, is spearheading a project to drive holistic rural development in Nuh. This initiative focuses on improving livelihoods, education, and environmental sustainability across 15 villages.

Key components include:

- Supporting 522 farmers with targeted interventions and establishing agro-horti models for chemical-free farming
- Forming 15 Village Development Committees (VDCs) to strengthen community institutions
- Transforming 8 schools into smart schools and providing educational infrastructure upgrades
- Conducting animal health camps and promoting hygiene practices across the region
- Equipping villages with solar street lights and solar spray pumps and planting trees to enhance green cover



P0839



P0996

TRANSFORMATIVE COLLABORATION FOR WOMEN AND FARMERS

| DISTRICT - CHARKHI DADRI

HDFC Bank Parivartan and Ambuja Foundation are transforming lives in Badhra block, impacting 6,011 people, including 601 women and landless farmers. The initiative focuses on agricultural advancements, women's empowerment, health, sanitation, and education. Key interventions include strengthening farmer clubs, training farmers in modern techniques, setting up 90 demo plots, and empowering women in dairy production. The project also renovates schools, installs solar street lights, restores village ponds, and organises health camps to tackle non-communicable diseases—building a more sustainable and prosperous future.

FOSTERING HOLISTIC RURAL COMMUNITY DEVELOPMENT

| DISTRICT - BHIWANI

HDFC Bank Parivartan, in partnership with the Centre for Community Economics and Development Consultants Society, is implementing an integrated rural development programme across 25 villages, benefiting 3,000 residents. The initiative spans livelihoods, nutrition, healthcare, education, renewable energy, and infrastructure. Interventions include seed kit distribution, farmer field schools, a women-led vegetable value chain with cooling chambers, and improved irrigation through drip systems and solar pumps. Education is being strengthened through 25 smart schools, while quality of life is enhanced with *Jal Minars*, renovated ponds, and solar street lighting.

P0747

SUSTAINABLE CROP RESIDUE MANAGEMENT AND AGRICULTURAL ENHANCEMENT

| STATES - PUNJAB, HARYANA

HDFC Bank Parivartan, in partnership with The CII Foundation, is addressing crop residue burning in Fatehabad (Haryana) and Sangrur (Punjab) by promoting sustainable agricultural practices and building local livelihood opportunities.

Key interventions include:

- Setting up biomass pellet/briquette-making and straw-based biogas units to convert crop residue into energy and industrial inputs
- Forming and supporting FPOs to run biomass recycling enterprises profitably, with market linkages to local industries
- Deploying farm machinery through tool banks for in-situ and ex-situ straw management
- Training farmers and youth through demonstrations, door-to-door campaigns, and farm advisory services
- Managing 60–70% biomass in-situ and 30–40% through collection and value addition, reducing residue burning and improving air quality
- Monitoring progress through impact assessments and case studies to track environmental and economic outcomes



P0880

PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

IMPACT IN HARYANA



1,533+
SCHOLARSHIPS
PROVIDED



~6000+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS



24+
SMART SCHOOLS
DEVELOPED

KEY INTERVENTIONS

A COLOURFUL EDUCATION

| DISTRICTS - YAMUNA NAGAR, REWARI, NUH, MAHENDRAGARH

With the aim of making elementary education fun & attractive, HDFC Bank Parivartan along with SM Sehgal Foundation & End Poverty has painted several *anganwadis* with BALA (Building as Learning Aid) art. Building upon children's attraction to colours, it is an innovative approach to education that displays topics in creative & fun ways on walls & other physical structures. Under Parivartan, the Bank has BALA-painted 14 *anganwadis* across 10 of its project villages in Haryana.



P0352, P0362, P0535,
P0838, P0839



P0890

TURNING DISTANT DREAMS INTO REALITY

| DISTRICT - SONIPAT

To support curious, driven and deserving students from underserved sections of the state, HDFC Bank Parivartan - in partnership with Ashoka University - started a scholarship programme: an initiative that facilitated help for Young India Fellows (YIF) along with undergraduates who are unable to pay for their education. It is poised to be a game-changer in the lives of students aspiring to be successful in different streams.

TRANSFORMING EDUCATION THROUGH TECHNOLOGY

| DISTRICTS - SONIPAT, JHAJJAR, CHARKHI DADRI, MAHENDRAGARH, ROHTAK

HDFC Bank Parivartan in association with Seva Sahyog Foundation is working on transforming 50 government schools spread over 25 cities/towns of Haryana. The project includes setting-up 150 smart classrooms along with maintaining libraries, science labs and sanitation facilities. As part of the intervention, 10th grade students will also get digital access to educational videos and assessments that are mapped to the Haryana State Board. Apart from changing the face of education through technology, on-site training to key stakeholders on the usage of the infrastructure as well as its integration in daily lectures also forms a part of the programme. The intervention will benefit over 25,000 students and 1,000 teachers.



P0662

ENHANCING LEARNING AND LIGHTING ACCESS

| DISTRICTS - JIND, YAMUNANAGAR, AMBALA, KURUKSHETRA, PANCHKULA

Outdated learning methods can limit a student's potential. To bridge this gap, HDFC Bank Parivartan and Ashray Foundation are transforming education with 10 smart classrooms across five institutions, benefiting 2,000 students. To maximise impact, over 100 teachers are being trained to integrate smart technology into their lessons. Beyond education, the project is enhancing community safety with 50 solar streetlights, improving the lives of 10,000 residents. Through technology-driven learning and sustainable energy solutions, this initiative is shaping a brighter, smarter future.



P1066



P1003

REVITALISING EDUCATION WITH SMART CLASSROOMS

| STATES - PUNJAB, HARYANA, AND HIMACHAL PRADESH

HDFC Bank Parivartan and EFRAH are transforming army schools by developing 35 modern smart classrooms, benefiting over 10,000 students. This initiative enhances learning with interactive smart panels, improved infrastructure, and upgraded school facilities. By reducing dropout rates and improving retention, the project fosters a better educational experience. Renovations include repairs, whitewashing, and floor plastering, creating a more engaging environment. With a focus on SDGs like Quality Education and Gender Equality, the initiative is set to make a lasting impact, ensuring students receive modern, technology-driven education.

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

IMPACT IN HARYANA



2,729+
INDIVIDUALS
TRAINED



31+
COMMUNITY ENTERPRISES
SUPPORTED

KEY INTERVENTIONS

UPSKILLING UNEMPLOYED YOUTH WITH VOCATIONAL TRAINING

| DISTRICT - GURUGRAM

To tackle unemployment and skill gaps, HDFC Bank Parivartan, in partnership with Sambhav Foundation, is rolling out a vocational training programme. This project aims to empower 3,780 unemployed youth with relevant skills for emerging industries that include:

- Providing targeted training in electric vehicle service technician, customer relationship management, Domestic Non-Voice, and Data Analyst roles to boost employment prospects
- Facilitating job placements for 2,835 participants across various sectors to ensure sustainable livelihoods
- Offering practical training sessions and workshops to equip participants with industry-relevant skills

By focusing on practical skills and job placements, this initiative aims to enhance economic opportunities and foster sustainable livelihoods for the youth in the region



P0836



P1032

FUELING DREAMS WITH SKILLS

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

For many young adults, women, and artisans from underserved backgrounds, financial independence feels out of reach. HDFC Bank Parivartan and Head Held High Foundation are changing that by equipping them with skills to secure jobs, start businesses, and manage finances. The initiative trains 1,500 individuals in career readiness, helps 750 unschooled youth enter the workforce, and supports 1,750 budding entrepreneurs. It also empowers 2,250 women and artisans with digital and financial literacy, enabling 300 microenterprises. By fostering financial inclusion for 2,350 households, this project is creating a future where opportunities are within reach for all.

SUSTAINABLE CAREER SOLUTIONS

| DISTRICT - GURUGRAM

HDFC Bank Parivartan in partnership with Ambuja Foundation is launching a project that aims to empower socio-economically disadvantaged youth in the Sohna region of Haryana. This initiative focuses on providing youth, especially women, with skill development and placement opportunities to enable them to secure sustainable career solutions. It is designed to equip individuals aged 18 to 35 with skills to increase their income potential. Over three years, 1,615 youth will receive training, and 1,131 will be successfully placed in jobs.



P1071

EMPOWERING YOUTH THROUGH SKILL DEVELOPMENT

| DISTRICT - FARIDABAD

HDFC Bank Parivartan in collaboration with GTT Foundation is embarking on a transformative skill development project, aiming to equip 2,000 youth with critical skills for the hospitality and electrician/technician sectors. The project will provide targeted training in these fields, with a focus on bridging the existing skill gap and enhancing employability. Over three years, the beneficiaries will receive 45 days of specialised training, alongside placement assistance and continued mentoring for up to six months after training. This initiative will empower youth in Faridabad with the tools they need to secure stable livelihoods and contribute to the local economy.



P0953

EMPOWERING COMMUNITIES THROUGH SPORTS

| STATES - UTTAR PRADESH, UTTARAKHAND & HARYANA

HDFC Bank Parivartan, in partnership with Plan International India Chapter, is implementing the Sports RISE project to enhance sports excellence and drive community development in urban areas of Uttar Pradesh, Uttarakhand, and Haryana. The initiative uses sports as a tool to address social, health, and educational challenges while creating livelihood opportunities.

Key interventions include:

- Establishing Gram Kreed Kendras and upgrading stadiums to improve sports infrastructure
- Setting up sports schools and scouting programmes to identify and nurture young talent
- Promoting SHGs for sports goods manufacturing to generate local employment
- Fostering community spirit and social cohesion through sports-based activities
- Providing training in sports management and equipment production to empower youth

This integrated approach builds a strong pipeline of sports talent while advancing community well-being and socio-economic growth.



P0865

HEALTHCARE & HYGIENE

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

IMPACT IN HARYANA



1,261+
SANITATION UNITS
INSTALLED



7+
VILLAGES SUPPORTED WITH
CLEAN DRINKING WATER



14+
VILLAGES SUPPORTED WITH WASTE
MANAGEMENT SYSTEMS

KEY INTERVENTIONS

COMMUNITY SENSITISATION FOR BUILDING ZERO WASTE VILLAGES

| DISTRICT - GURUGRAM

Many villages lack waste management systems leading to pollution of water bodies and unhygienic conditions in living areas. HDFC Bank Parivartan in association with Hand in Hand Inclusive Development and Services (HHIDS) is working in the area of solid waste management in forty villages of the Sohna block. The intervention includes implementing an end-to-end plan to sensitise communities and establish facilities for material recovery and recycling. Awareness on source segregation, door to door waste collection and treatment of wet and dry waste will be undertaken to create an efficient waste management infrastructure. The intervention will also improve the livelihood of waste pickers and sanitary workers.



P0742

FINANCIAL LITERACY & INCLUSION

Enabling communities to break the cycle of poverty & enter the banking fold

IMPACT IN HARYANA



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

*Based on the views across digital platforms

Financial literacy workshops conducted across various projects in Haryana 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 HARYANA



95+
VILLAGES SUPPORTED WITH
CLEAN ENERGY SOLUTIONS



1,560+
SOLAR LIGHTS
INSTALLED

KEY INTERVENTIONS

CONSERVING RESOURCES, CREATING OPPORTUNITIES

HDFC Bank Parivartan, in collaboration with its NGO partners, is driving holistic rural development in Haryana, 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

RESTORING HOPE: A SAFE AND THRIVING ANGANWADI

| LOCATION - NIHALWAS VILLAGE, MAHENDRAGARH
| BENEFICIARIES - 147 CHILDREN

THE CHALLENGE

Once envisioned as a nurturing space for care and early learning, the *anganwadi* in Nihalwas faced challenges that gradually hindered its potential. Over time, issues like missing supplies due to theft, damaged infrastructure, and lack of electricity made it difficult to maintain a safe and engaging environment for children. These conditions led to hesitation among parents and made it harder for *anganwadi* workers to deliver consistent services.

OUR INTERVENTION

That's when change arrived. HDFC Bank Parivartan, in collaboration with S. M. Sehgal Foundation, took the *anganwadi* under its wing. They rebuilt more than just walls—they restored dignity. Fencing and CCTV cameras were installed to make it safe. Power returned, lighting up rooms that had sat in darkness for too long. Clean toilets were built, and a water filtration system provided safe drinking water. But it was the colorful BaLA paintings, new toys, and bright furniture that brought true transformation—turning bare walls into a space that sparked joy and curiosity in young minds.

THE RESULT

Today, the *anganwadi* is no longer a forgotten building—it's a place of pride. Children come willingly, parents feel assured, and workers feel empowered. Attendance has nearly doubled, but more than that, the spirit of the community has been rekindled. What was once abandoned now stands as a beacon of resilience, care, and a fresh start for every little life it touches.



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STORIES OF PARIVARTAN

KAILASH'S JOURNEY TO SELF-RELIANCE

| LOCATION - BARKODA VILLAGE, MAHENDRAGARH DISTRICT
| BENEFICIARIES - KAILASH AND HER FAMILY

THE CHALLENGE

For Kailash, every day was a battle against uncertainty. Without land of her own and dependent on unpredictable labor work, putting food on the table felt like a daily challenge. Expenses mounted, and when her husband and son fell ill, she watched helplessly as medical needs went unmet. Yet, she never lost hope. Beneath the weight of hardship, she held on to one quiet dream — to earn a steady income and give her family a better life.

OUR INTERVENTION

That glimmer of hope turned into a reality when HDFC Bank Parivartan, in partnership with S. M. Sehgal Foundation, introduced Kailash to goat farming. She began with three goats and received hands-on training in animal care, breeding, and nutrition. With each passing day, she grew more confident, applying her learning and making wise decisions that helped her small herd grow.

THE RESULT

Kailash's perseverance paid off. From three goats, she now has 21. She earns Rs.100 per liter from milk sales and recently earned Rs.44,000 by selling six male goats. Even goat manure became a source of income, bringing her total earnings to Rs.56,000. Most importantly, she could finally afford the medical care her family needed. Today, Kailash is no longer just surviving—she's thriving. Her journey from struggle to self-reliance stands as a powerful example of courage and transformation.



P0535

Showcasing key initiatives, events and news.

A NEW ERA FOR RURAL DEVELOPMENT BEGINS!

HDFC Bank Parivartan & The S. M. Sehgal Foundation officially launched its transformative HRDP project in Mahendragarh, Haryana, on November 19, 2024. The event in Narnaul saw the presence of key government officials, PRI members, and Village Development Committee representatives from 15 project villages. Spanning from April 2024 to March 2027, this ambitious initiative will drive change through crop demonstrations, soil health management, nursery development, goat rearing, *pashu sakhis* training, and a mustard expeller unit—empowering rural communities for a sustainable future.



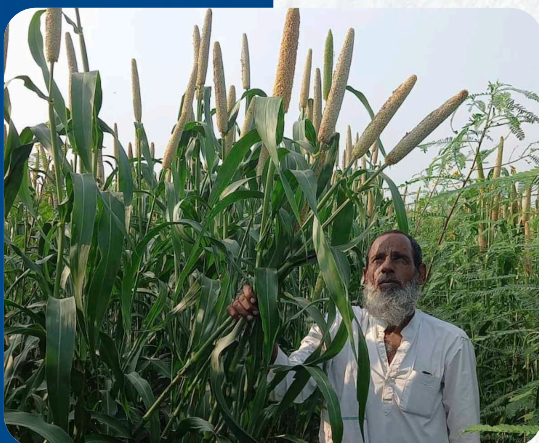
PASHU SAKHIS: EMPOWERING WOMEN, STRENGTHENING LIVELIHOODS

In Mahendragarh, trained Pashu Sakhis are transforming livestock management under the HRDP initiative by HDFC Bank Parivartan and S. M. Sehgal Foundation. These 15 women, now essential service providers, offer doorstep veterinary care - deworming, vaccinations, and feed supply - helping underserved families dependent on livestock. Earning Rs.3,000 - Rs.4,000/month, six Pashu Sakhis have launched Pashu Aahar Kendras, supplying feed and medication, while two are starting goat-rearing enterprises. Ms. Manjita, a proud entrepreneur, has already earned Rs.1,42,000. This initiative is not just boosting rural economies but inspiring a new wave of women-led enterprises.



PEARL MILLET REVOLUTION: HIGHER YIELDS, BIGGER GAINS

In June 2024, HDFC Parivartan and S. M. Sehgal Foundation in Nuh, Haryana, introduced a Package of Practices (PoP) to revolutionise pearl millet farming. Thirty farmers across 15 villages tested PoP on half their land while continuing traditional methods on the other half. By harvest in September, PoP plots yielded 600 Kg/Acre, outperforming traditional plots at 500 Kg/Acre. With pearl millet priced at Rs.2,625 per quintal, farmers saw higher income and improved soil health. This initiative proved that science-backed techniques can drive better yields and sustainable farming, inspiring farmers to embrace innovation.





 **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

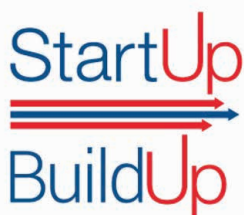
KEY INTERVENTIONS

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

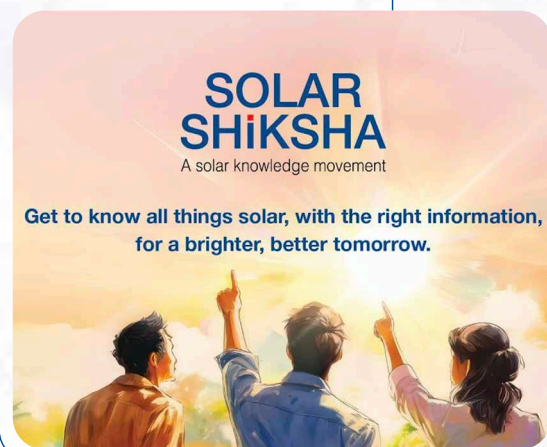
Promoting smarter financial decisions and safeguarding against fraud.



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
- Ashoka University
- Ashray Foundation
- Centre for Community Economics and Development Consultants Society (COCEDCON)
- CII Foundation
- EFRAH
- GTT Foundation
- Hand in Hand Inclusive Development and Services (HHIDS)
- Head Held High Foundation
- Plan International India Chapter
- S. M. Sehgal Foundation
- Sambhav Foundation
- Seva Sahyog Foundation
- The Hans Foundation

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