



 **PARIVARTAN**

A step towards sustainable progress

Towards A Better Tomorrow Himachal Pradesh



SCAN TO VISIT OUR WEBSITE

March 2025



66

Kaizad Bharucha

| Deputy Managing Director, HDFC Bank

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

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

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



Nusrat Pathan

| Head - Corporate Social Responsibility, HDFC Bank

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

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



99



TABLE OF CONTENTS



➤ ABOUT PARIVARTAN	04
➤ IMPACT IN HIMACHAL PRADESH	05
➤ RURAL DEVELOPMENT	06
➤ PROMOTION OF EDUCATION	09
➤ SKILL TRAINING & LIVELIHOOD ENHANCEMENT	11
➤ HEALTHCARE & HYGIENE	12
➤ FINANCIAL LITERACY & INCLUSION	13
➤ NATURAL RESOURCE MANAGEMENT	13
➤ STORIES OF PARIVARTAN	15
➤ PARIVARTAN HIGHLIGHTS	17
➤ PAN INDIA IMPACT	18





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 Himachal Pradesh. -----



PARIVARTAN IN HIMACHAL PRADESH

62.54+ LAKH LIVES IMPACTED

*Impact numbers as of March 2025

RURAL DEVELOPMENT



6,895+
FARMERS
SUPPORTED



536+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



25+
SHGs FORMED /
REVIVED



690+
ACRES OF UNCULTIVATED
LAND BROUGHT UNDER
VEGETATION



130+
SCHOLARSHIPS
PROVIDED



~21,750+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS



87+
SMART SCHOOLS
DEVELOPED



PROMOTION OF EDUCATION

SKILL TRAINING & LIVELIHOOD ENHANCEMENT



2,340+
INDIVIDUALS
TRAINED



204+
COMMUNITY ENTERPRISES
SUPPORTED



65+
SANITATION UNITS
INSTALLED



72+
VILLAGES AND ULBs SUPPORTED WITH
WASTE MANAGEMENT SYSTEMS



HEALTHCARE & HYGIENE

FINANCIAL LITERACY & INCLUSION



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

*Based on the views across digital platforms



1,025+
SOLAR LIGHTS
INSTALLED



14+
WATER CONSERVATION
STRUCTURES BUILT



NATURAL RESOURCE MANAGEMENT

Focused Development Programme		Holistic Rural Development Programme	
Districts		Districts	No. of Villages
Bilaspur	Shimla	Chamba	15
Kangra	Sirmaur	Hamirpur	15
Kinnaur	Solan	Kangra	21
Kullu		Sirmaur	15
Mandi		Una	15

RURAL DEVELOPMENT

Promoting holistic rural development of communities

IMPACT IN HIMACHAL PRADESH



6,895+
FARMERS
SUPPORTED



536+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



25+
SHGs FORMED /
REVIVED



690+
ACRES OF UNCULTIVATED
LAND BROUGHT UNDER
VEGETATION

KEY INTERVENTIONS

PROVIDING STARTUP SUPPORT FOR MUSHROOM FARMING

| DISTRICTS - KANGRA, HAMIRPUR

HDFC Bank Parivartan, in collaboration with Himmotthan Society, has empowered 482 farmers to establish mushroom units with a production capacity of 150 bags each. As a result, many farmers have successfully launched micro-enterprises, with some expanding into medium-scale ventures. Encouraged by this progress, several farmers are now keen to undergo training for oyster mushroom cultivation, further enhancing their skills and income opportunities.



P0811, P0373, P0406, P0809

EMPOWERING FARMERS WITH HYDRO IRRIGATION AND TRAINING

| DISTRICTS - UNA, HAMIRPUR

HDFC Bank Parivartan, in partnership with Ambuja Foundation and Himmotthan Society, facilitated the construction of irrigation channels, water harvesting structures, and introduced hydroponic farming through hands-on training.

Key interventions included:

- Installation of 6 polyline tanks, 2 check dams, and 3 concrete gabions to reduce rainwater runoff and boost groundwater recharge
- Demonstration of hydroponic units for sustainable crop cultivation

104 farmers have benefited, gaining access to reliable water sources and modern farming practices that enhance productivity and resilience.



P0530, P0373

INCOME GENERATION THROUGH SKILL DEVELOPMENT

| DISTRICT - UNA

HDFC Bank Parivartan, in collaboration with Ambuja Foundation, has established the Him Dhara Milk Collection Center for dairy farming and launched the *pahadi pattal* and *duna* unit initiative for local women. The following activities are taken up as a part of the intervention:

- Establishing milk production centers that collect 30 liters of milk per day
- Training eight women to create plates and *dunas* from *taur* leaves using raw materials and equipment provided, and help them get training in its sales and marketing

As a result of this activity, dairy farmers and women were able to boost their income, leading to an improvement in their social and economic status. The women have utilised the money to pay for their children's education, buy household items, etc.



P0530

HOLISTIC DEVELOPMENT FOR 21 VILLAGES

| DISTRICT - KANGRA

To empower rural communities and improve their living standard, HDFC Bank Parivartan along with Sanjeevani Vikas Evam Jan Kalyan Samiti, under its Holistic Rural Development Programme, is working on tailored interventions that will benefit over 7,000 households from 21 project villages. This includes:

- Creating an agri tool bank and improving soil and crop health
- Strengthening and capacity building for *mahila mangal dals* and running gender sensitisation programmes
- Installing 294 solar street lights
- Conducting health assessment camps for families
- Improving the education system and providing access to clean drinking water through *jal minars*



P0725

TRANSFORMING LIVELIHOODS IN THE WESTERN HIMALAYAS

| DISTRICT - HAMIRPUR

To tackle agricultural and socio-economic challenges, HDFC Bank Parivartan, in collaboration with Himmotthan Society, is driving a transformative initiative in the Western Himalayas. The project enhances livelihoods by supporting high-value crop production and establishing mushroom compost units, boosting income and community enterprises. Water management is strengthened through rainwater harvesting, micro-irrigation, and solar energy solutions. Agricultural mechanisation is promoted with farm tool banks and sustainable practices like mulching and pest management. Education receives a boost with upgraded school infrastructure, smart classrooms, and improved sanitation. Healthcare interventions include health camps, medical check-ups, and traditional water body restoration. Additionally, Village Development Committees, Producer Groups, and Farmer Producer Organisations are empowered to drive long-term agricultural and community growth.



P0811

REVIVING RESILIENCE: TRANSFORMING LIFE IN BORDER VILLAGES

| DISTRICTS - KANGRA, SIRMAUR, HAMIRPUR

To strengthen resilience in remote border villages, HDFC Bank Parivartan, in collaboration with Himmotthan Society, is driving a sustainability-focused initiative. The project enhances education by introducing technology-equipped smart schools, ensuring better learning opportunities. A 10 kW off-grid solar power system and solar streetlights are reducing the carbon footprint while improving energy access. Water security is strengthened through the refurbishment of a water reservoir and rehabilitation of five irrigation canals. agricultural productivity is boosted by providing premium seeds for high-value crops and durable plastic mulch. Impacting 1,200 families, this initiative fosters sustainable development and better living conditions in these remote communities.

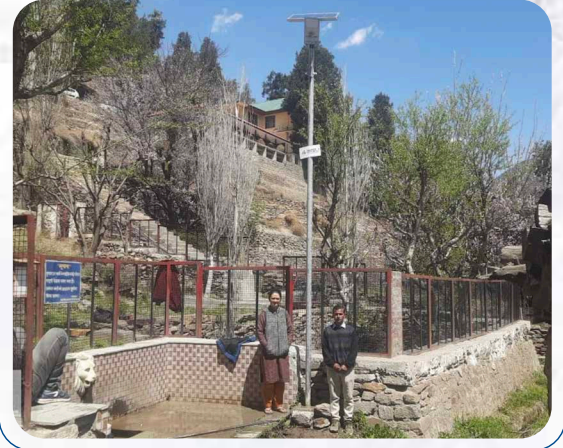


P0809, P0811, P0373

LASTING IMPACT ON TRIBAL LIVELIHOODS

| DISTRICT - KINNAUR

In the remote mountain villages, where opportunities are scarce and challenges immense, a quiet transformation is taking place. HDFC Bank Parivartan, in partnership with Appropriate Technology India, is empowering tribal communities - especially women - to break free from economic hardships and build sustainable livelihoods. Through beekeeping, mushroom farming, and off-season vegetable cultivation, over 1,800 individuals are gaining skills and resources to secure a better future. With solar-powered lights brightening villages, sustainable water storage boosting agriculture, and self-sustaining institutions fostering financial literacy, this initiative is not just improving lives - it's igniting hope and resilience in 24 villages.



P0995

EMPOWERING COMMUNITIES THROUGH HOLISTIC DEVELOPMENT

| DISTRICT - SHIMLA



P1064

In Theog block, where farming sustains livelihoods, 1,600 marginal households are now thriving with support from HDFC Bank Parivartan and Sanjeevani Vikas Evam Jan Kalyan Samiti. This initiative transforms agriculture, education, and community well-being by cultivating 90 hectares of land, establishing Agri Tool Banks, and enhancing value chains. Smart classrooms in three schools, upgraded *anganwadis*, and improved healthcare through 140+ camps uplift daily life. With 200 solar streetlights enhancing safety and 15,000-litre irrigation tanks revitalising farmland, the project fosters self-sufficiency. Strengthened Village Development Committees ensure lasting impact, benefiting 6,400+ households for a sustainable future.

PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

IMPACT IN HIMACHAL PRADESH



130+
SCHOLARSHIPS
PROVIDED



87+
SMART SCHOOLS
DEVELOPED



~21,750+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS

KEY INTERVENTIONS

RAMPING UP OF EDUCATIONAL INFRASTRUCTURE

| DISTRICTS - KANGRA, HAMIRPUR, UNA

To strengthen the existing government school infrastructure and thereby enhance the education and learning opportunities for school-going children of the state, HDFC Bank Parivartan and Ambuja Foundation implemented the following interventions:

- Developed schools & *anganwadis* by improving infrastructure for classrooms, and creating kitchen gardens
- Libraries & by providing sport equipment
- Implemented smart classes to improve teacher effectiveness
- Installed 13 water filters in schools to ensure safe drinking water for students
- Organised 40 significant day celebrations



P0530

ENABLING SMART EDUCATION WITH INFRASTRUCTURE DEVELOPMENT

| DISTRICTS - KANGRA, HAMIRPUR, UNA

To promote smart education, HDFC Bank Parivartan and Ambuja Foundation supported the transformation of 23 schools into smart schools and renovated 25 *anganwadi* centres. The schools were equipped with advanced infrastructure, including student science microscopes, a STEM lab featuring 80 electrical models, a sky telescope, sports equipment, 75" smart LED displays, desks, and more. Renovation efforts included the setup of activity corners, smart classrooms, kitchens, toilets, libraries, and water coolers. *anganwadis* in Kangra were enhanced with educational toys, learning materials, and wall art. This initiative has benefitted over 1,215 students by creating engaging, well-equipped learning environments that foster both academic and personal development.



P0530

REVITALISING EDUCATION WITH SMART CLASSROOMS

| STATES - PUNJAB, HARYANA, AND HIMACHAL PRADESH

For thousands of students in army schools, learning is about to change forever. HDFC Bank Parivartan, in collaboration with EFRAH - A Society for Social Welfare, is transforming traditional classrooms into dynamic smart learning spaces. With 35 state-of-the-art smart classrooms featuring interactive panels, upgraded infrastructure, and vibrant learning environments, this initiative is making education more engaging and accessible. By reducing dropout rates and improving retention, it's not just about better schools - it's about brighter futures. Over 10,000 students now have the tools to dream bigger, learn smarter, and build a stronger tomorrow.

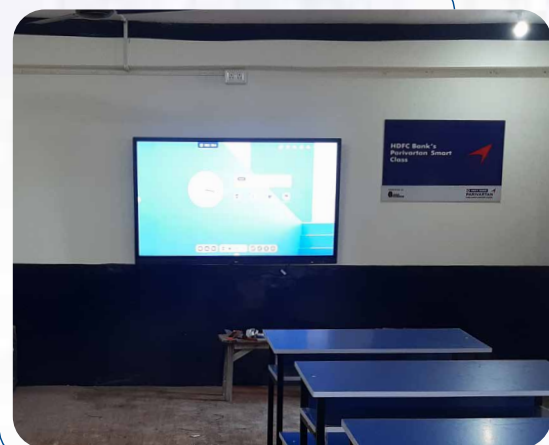


P1003

IMPROVING EDUCATION THROUGH TECHNOLOGY

| DISTRICT - KULLU

HDFC Bank Parivartan, in collaboration with Ashray Foundation, is introducing 20 smart classrooms, benefiting approximately 600 students. The initiative aims to enhance the quality and accessibility of education through the integration of modern teaching tools and technology. It also includes training for teachers to ensure effective use of smart infrastructure, helping to improve overall learning outcomes.



P1069

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

IMPACT IN HIMACHAL PRADESH



2,340+
INDIVIDUALS
TRAINED



204+
COMMUNITY ENTERPRISES
SUPPORTED

KEY INTERVENTIONS

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT OF RURAL WEAVERS

| DISTRICTS - KULLU, MANDI

Every region in India is blessed with unique local handicrafts and arts. It is our duty to preserve these legacies. HDFC Bank Parivartan in association with The Hans Foundation is working on capacity building of rural women weavers with a view to empower them and provide them with a dignified livelihood. Through creation of sustainable community institutions like common facility centers and handloom units, over 3,000 women are being trained in skills like weaving, reeling, knitting, stitching, knitting and embroidery in a hygienic work environment. These women are also being informed about several government schemes like weaver cards. Market linkages will also be established to help them sell their art.



P0741



P0841

EMPOWERING YOUTH AND ENHANCING LIVELIHOOD

| DISTRICT - MANDI

Aspirations are turning into achievements as HDFC Bank Parivartan, in collaboration with Orion Educational Society, equips young minds with industry-relevant skills. From healthcare to tourism, this initiative provides hands-on training, career guidance, and real-world job opportunities. With a focus on practical learning, internships, and strong industry partnerships, it's not just about jobs -it's about building a future where every individual has the skills and confidence to thrive.

UPLIFTING LIVELIHOODS WITH EMPLOYABLE SKILLS

| DISTRICT - KANGRA

In a world where opportunities feel out of reach, a brighter future is unfolding. HDFC Bank Parivartan, in partnership with Ambuja Foundation, is equipping young minds with in-demand skills - from industrial electricians to AI specialists. Through hands-on training, career counselling, and a 70% placement guarantee, this initiative empowers 1,360 individuals with sustainable livelihoods. By bridging the skills gap, it's not just shaping careers - it's transforming lives.



P0813

HEALTHCARE & HYGIENE

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

IMPACT IN HIMACHAL PRADESH



65+
SANITATION UNITS
INSTALLED



72+
VILLAGES AND ULBs SUPPORTED WITH
WASTE MANAGEMENT SYSTEMS

KEY INTERVENTIONS

CLEAN WATER, BETTER CARE, AND LASTING IMPACT

HDFC Bank Parivartan is transforming lives through healthcare and sanitation initiatives, ensuring families thrive in a healthier environment. Medical camps and women-child health awareness drives have provided vital check-ups and vaccinations, while improved healthcare infrastructure enhances primary care services. With water tanks installed in community spaces, health centres equipped with essential tools, and 45 household toilets built for the most vulnerable, this initiative fosters dignity, well-being, and a disease-free future.



P0486

TARGETING ZERO-WASTE

| DISTRICT - DHARAMSHALA

HDFC Bank Parivartan, in partnership with Waste Warriors, is turning waste into opportunity, fostering cleaner villages and a greener tomorrow. Through awareness drives and community-led initiatives, over 18,000 individuals have embraced responsible waste management, preventing littering and open burning. Women-led campaigns like *badalte gaon*, *badalti soch* are redefining waste upcycling, while local *panchayats* generate sustainable revenue through user fees. With 290 metric tons of waste diverted and menstrual hygiene awareness spreading, this movement is more than just cleanup—it's a shift towards a zero-waste future.

FINANCIAL LITERACY & INCLUSION

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

IMPACT IN HIMACHAL PRADESH



3.06+ Lakh*

SPREAD OF FINANCIAL FRAUD AWARENESS
(VIGIL AUNTY)

*Based on the views across digital platforms

Financial literacy workshops conducted across various projects in Himachal Pradesh 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 HIMACHAL PRADESH



1,025+

SOLAR LIGHTS
INSTALLED



14+

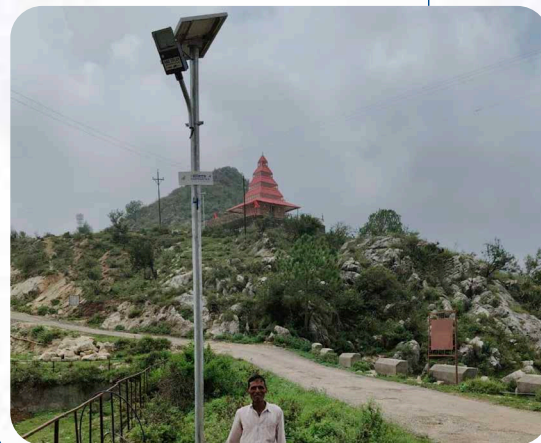
WATER CONSERVATION
STRUCTURES BUILT

KEY INTERVENTIONS

REDUCING POLLUTION WITH SOLAR-POWERED LIGHTS, IRRIGATION, AND FENCING

| DISTRICTS - UNA, SIRMAUR, HAMIRPUR

Under the FDP programme, HDFC Bank Parivartan, in partnership with Appropriate Technology India, Ambuja Foundation, and Himmotthan Society, has brought sustainable solutions to rural communities. A total of 298 solar-powered lights were installed across 49 villages, improving nighttime visibility and safety. In Hamirpur district, a solar-based lift irrigation system now supports 14 acres of farmland, ensuring reliable water access. Additionally, solar fencing was set up around agricultural fields in Una district to protect crops from wild animals. With the installation of 20,000-liter water storage tanks and the creation of a vegetable-based cluster, over 6,698 individuals have benefited from these initiatives.



P0809, P0530, P0811, P0373

LIGHTING THE WAY SUSTAINABLY

| DISTRICTS - ROHRU, SHIMLA, BILASPUR

In the heart of Himachal, where darkness once dictated daily life, communities are now embracing safer, brighter nights. HDFC Bank Parivartan, in collaboration with the Indian Society of Agriculture Professionals (ISAP), Sanjeevani Vikas Evam Jan Kalyan Samiti, and Indo Global Social Service Society, is transforming rural landscapes by installing 360 solar streetlights across remote villages. From the hills of Shimla to the farthest settlements, this initiative enhances safety, extends business hours, and empowers nearly 13,000 residents with reliable, sustainable lighting. In Dohak, an entire Gram Panchayat will now have access to clean energy, ensuring families near these installations benefit from improved security and mobility.



P1037, P1039, P1040



P1063

SOLAR SPARKS FOR WILDLIFE PRESERVATION

| DISTRICT - KANGRA

HDFC Bank Parivartan, in collaboration with YUVA Unstoppable, is spearheading a project that focuses on the installation of 5 solar rooftop plants at key wildlife conservation sites: the Kangra Zoological Park and Wildlife Hamirpur Division. The project includes the installation of 4 solar panels (5kW each) and 1 solar inverter at each location, providing renewable energy to the park's facilities. This contributes to a reduction in carbon emissions and supports a greener, more energy-efficient future for the local wildlife sanctuary and its ecosystem.

STORIES OF PARIVARTAN

FROM DAILY WAGES TO “MUSHROOM WALI DIDI”

| LOCATION - BARAEI, HAMIRPUR

| BENEFICIARY - INDU BALA, 39

THE CHALLENGE

When Indu Bala’s husband fell gravely ill, her quiet life was suddenly filled with fear and uncertainty. As medical bills piled up, Indu was forced to step into the role of the sole provider. Working as a daily wage laborer, she faced long hours and irregular income, barely managing to feed her children and cover basic needs. Though she had heard about the potential of mushroom farming, the lack of financial resources and technical know-how kept her dream locked away — just out of reach.

OUR INTERVENTION

Through the Holistic Rural Development Programme (HRDP), HDFC Bank Parivartan, in partnership with Himmatthan Society, offered Indu the opportunity she had been waiting for. She received 100 mushroom cultivation bags along with intensive training on growing, maintaining, and marketing mushrooms. The intervention didn’t just offer her resources — it reignited her belief that she could rebuild her family’s future with her own hands.

THE RESULT

Today, Indu Bala’s journey from helplessness to hope is a shining example for her entire village. Over four years, she has sold an impressive 736 kg of button mushrooms, steadily improving her family’s living standards. In the past three months alone, she harvested 283 kg — a testament to the sustainability and growth of her venture. Inspired by her success, several other women in her village have now begun exploring mushroom farming, planting seeds of empowerment across the community.



P0373

STORIES OF PARIVARTAN

WEAVING EMPOWERMENT, ONE THREAD AT A TIME

| LOCATION - KHABAL VILLAGE, KULLU

| BENEFICIARY - ANANT BALUNAAG SELF HELP GROUP (SHG)

THE CHALLENGE

In the remote village of Khabal, women's dreams often remained stitched inside the walls of their homes. Economic opportunities were scarce, and most families depended on irregular, low-paying work. Without access to structured skills training or financial security, many women struggled to provide even basic necessities for their children, their potential left untapped.

OUR INTERVENTION

In February 2024, HDFC Bank Parivartan and The Hans Foundation sowed the seeds of change by forming the Anant Balunaag Self Help Group (SHG). Led by the determined Leela Devi, 20 women came together to rewrite their futures. They received hands-on training in stitching, weaving, and knitting, and a fully equipped handloom cluster was set up, featuring six handlooms, sewing machines, knitting tools, and raw wool supplies. With their first collective savings of Rs.15,300, the women began producing beautiful stoles, shawls, baby sets, and more — blending tradition with quality craftsmanship.

THE RESULT

Today, the SHG is no less than a thriving enterprise, offering its members fair wages and a dignified livelihood. The initiative has not only boosted family incomes but also sparked a powerful wave of confidence, collaboration, and entrepreneurship among the women of Khabal — proving that with opportunity, empowerment truly begins.



P0741

Showcasing key initiatives, events and news.



EMPOWERING FUTURES, ONE SKILL AT A TIME!

HDFC Bank Parivartan, in collaboration with Ambuja Foundation, officially launched the Skill Development Center in Nalagarh, inaugurated by Mr. Vijender Pathania, Cluster Head, HDFC Bank, and Mr. Ankush Dutt, Plant Head, Ambuja Limited. The event saw dignitaries, advisory committee members, panchayat representatives, and media in attendance. SEDI trainees showcased cultural performances, earning appreciation from all present. The launch marked a significant step in equipping youth with essential skills for a brighter future. The event concluded with a heartfelt vote of thanks, followed by a traditional *Kangri Dham*, making it a truly memorable occasion.

RAKKAR LEADS THE WAY IN SUSTAINABLE WASTE MANAGEMENT!

In a remarkable step toward sustainability, Rakkar Panchayat, with support from HDFC Bank Parivartan and Waste Warriors, celebrated a major milestone in transforming its waste management practices. Through collective willpower and proactive leadership, the panchayat overcame initial resistance, enforced strict fines for non-compliance, and inspired a community-wide shift in behavior. Adding strength to the movement, local entrepreneur Ravi established Krishna Plastic Industries to streamline waste collection and recycling efforts. Today, Rakkar stands proudly as a model of eco-conscious living — a shining example that with determination and collaboration, lasting change is possible.





 **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

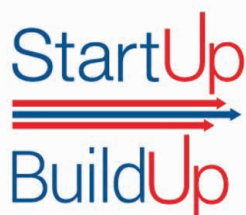
KEY INTERVENTIONS

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

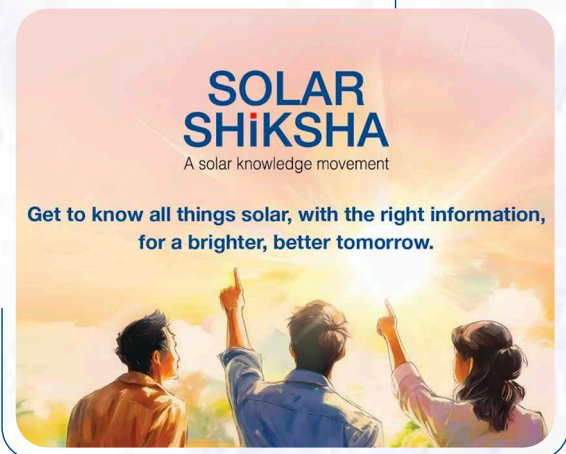
Promoting smarter financial decisions and safeguarding against fraud.



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
- Appropriate Technology India
- Ashray Foundation
- Buddy4Study India Foundation
- Himmatthan Society
- Indian Society of Agriculture Professionals (ISAP)
- Indo Global Social Service Society
- Orion Educational Society
- Sanjeevani Vikas Evam Jan Kalyan Samiti
- The Hans Foundation
- The Indian Cancer Society
- Waste Warriors Society
- YUVA Unstoppable

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