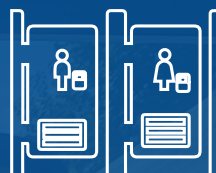




A step towards sustainable progress

JAMMU & KASHMIR

Towards A Better Tomorrow



DISTRICTS

BARAMULLA, BUDGAM,
DODA, GANDERBAL,
JAMMU, KISHTWAR,
RAJOURI, KUPWARA,
PULWAMA, RAMBAN,
SHOPIAN, SRINAGAR



73,922+
LIVES IMPACTED



SCAN TO FOLLOW US ON
OUR DIGITAL CHANNELS

*Lives Impacted as of March 2025



ABOUT PARIVARTAN

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

PILLARS OF PARIVARTAN



7,823+
FARMERS TRAINED



12,661+
HOUSEHOLDS IMPACTED

RURAL DEVELOPMENT

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



~12,500+
STUDENTS IMPACTED THROUGH SMART SCHOOLS



50+
SMART SCHOOLS DEVELOPED

PROMOTION OF EDUCATION

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



166+
WOMEN ENTREPRENEURS TRAINED



108+
INDIVIDUALS TRAINED

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

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



HEALTHCARE & HYGIENE

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



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

FINANCIAL LITERACY & INCLUSION

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



32+
SOLAR LIGHTS INSTALLED

NATURAL RESOURCE MANAGEMENT

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

*Based on the views across digital platforms

KEY INTERVENTIONS



P0993

TRANSFORMING FUTURES THROUGH UPSKILLING | DISTRICTS - JAMMU, SRINAGAR

HDFC Bank Parivartan, in collaboration with Sambhav Foundation, is skilling 2,000 youth from low income groups, including families of CRPF and Army personnel. The programme offers training in mobile repair, tourism, and AI-driven IT and BFSI roles—aligned with local languages and industry needs. With targeted employment counseling, it aims to place 50% in jobs and support 20% in self-employment, tracked through the Sambhav SAHI platform.

BOOSTING LIVELIHOODS THROUGH COLLECTIVE INNOVATION

| DISTRICTS - GANDERBAL, BUDGAM, KUPWARA, PULWAMA AND BARAMULLA

HDFC Bank Parivartan, in partnership with the Indian Society of Agriculture Professionals (ISAP), is working to uplift 3,000 farmers across five districts in Jammu & Kashmir. The initiative focuses on strengthening value chains, boosting climate-resilient farming, and improving market access. It includes forming Farmer Interest Groups, setting up 150 polyhouses, 100 drip systems, 50 solar pumps, and installing 500 solar lamps. Through infrastructure, training, and buyer-seller linkages, the project helps farmers reduce risks, increase incomes, and gain greater control over their livelihoods.



P0999



P0998

NURTURING GROWTH THROUGH LEARNING, LIVELIHOODS, AND WELL-BEING | DISTRICT - RAJOURI

HDFC Bank Parivartan, in collaboration with Ashray Foundation, is implementing a holistic rural development project in Rajouri, Jammu & Kashmir, impacting over 12,600 households across 20 villages. The initiative supports agricultural growth, renewable energy, education, and healthcare. Key interventions include forming 20 community institutions, promoting on-farm income for 580 farmers, establishing smart schools, installing solar street lights and Jal Minar systems, and enabling clean drinking water access. It also focuses on livestock care, post-harvest processing, healthcare camps, and financial literacy—laying the foundation for sustainable and inclusive rural development.

BRIGHTER FIELDS FOR BIGGER DREAMS

| DISTRICT - JAMMU

HDFC Bank Parivartan and Partnering Hope into Action Foundation have collaborated to enhance infrastructure the Jammu and Kashmir Cricket Academy focuses on improving training facilities for budding cricketers. By installing 15 high mast lights in the stadium, this initiative aims to extend training hours, allowing players to benefit from professional coaching and skill development well into the evening. This upgrade not only provides better training conditions but also boosts the academy's ability to host tournaments and competitions. It will benefit 1,000–1,500 cricketers annually.



P1079

STORIES OF PARIVARTAN

WEAVING A NEW TOMORROW

| BENEFICIARY - IRSHAD, TRADITIONAL KANI SHAWL WEAVER
| LOCATION - MAULABAD VILLAGE, PATTAN, BARAMULLA

THE CHALLENGE

Despite mastering the intricate art of Kani weaving, Irshad, a 27-year-old artisan, struggled to earn a fair income. Working under a middleman for years, he was paid just Rs.35,000 per shawl after months of labor. With a heavy loan of Rs. 1.5 lakhs, financial stability seemed far out of reach.

OUR INTERVENTION

Through HDFC Bank Parivartan's partnership with IGSSS, Irshad joined the Kani Crafts OFPO. As a board director, he gained access to raw materials, a loom, a solar light, and crucial business training. Sessions on colour combinations, governance, and the value chain empowered him to take control of his craft.

THE RESULT

Irshad's earnings rose to Rs.45,000 per shawl, and the solar light added three more productive hours daily—helping him craft one extra shawl a year. He has now repaid Rs.60,000 of his loan and envisions a brighter, more secure future for his child. His journey is a testament to how traditional skills, when supported with the right infrastructure and training, can become a source of empowerment and resilience.



P0438

TRANSFORMING LIVES THROUGH SUSTAINABLE FARMING

| BENEFICIARY - SHABEER AHMED, SMALLHOLDER FARMER AND ACTIVE MEMBER OF DAGAN TOP FARMER PRODUCER COMPANY (FPC)
| LOCATION - BANDAN, SANGALDAN BLOCK, RAMBAN DISTRICT

THE CHALLENGE

In the remote village of Bandan, farmers like Shabeer Ahmed faced more than just harsh terrain—they battled water scarcity, poor-quality seeds, outdated tools, and limited market access. Despite his dedication, Shabeer struggled to make ends meet from his quince orchards.

OUR INTERVENTION

HDFC Bank Parivartan and ISAP India Foundation, through Dagan Top Farmer Producer Company (FPC), stepped in with targeted support:

- Market Linkages: Bypassed middlemen, increasing quince seed prices from Rs.900 to Rs.1200/kg.
- Value Addition Training: Equipped farmers to convert leftover fruit into high-value jam and murabba, now sold at Rs.400-500/kg (up from Rs.5/kg).

THE RESULT

Shabeer's quince apple orchard now supports a sustainable livelihood. With better prices and value-added products, he earns consistently and has become a source of inspiration for others. What was once a struggle is now a story of transformation and renewed purpose.



P0999