



 **PARIVARTAN**

A step towards sustainable progress

**Towards
A Better Tomorrow**

Jharkhand

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



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

FOCUS AREAS



**RURAL
DEVELOPMENT**



**PROMOTION OF
EDUCATION**



**FINANCIAL
LITERACY
& INCLUSION**



**SKILL TRAINING
& LIVELIHOOD
ENHANCEMENT**



**HEALTHCARE
& HYGIENE**



**NATURAL
RESOURCE
MANAGEMENT**

**105.6+ Million
Lives impacted**

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

Holistic Rural Development Programme (HRDP)

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

Focused Development Programme (FDP)

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

OUR VISION

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

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



PARIVARTAN IN JHARKHAND

25.34+ LAKH LIVES IMPACTED

*Impact numbers as of March 2025

RURAL DEVELOPMENT



96,067+
FARMERS
SUPPORTED



6,014+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



8,318+
KITCHEN GARDENS
DEVELOPED



5,892+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING



424+
SCHOLARSHIPS
PROVIDED



~42,750+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS



171+
SMART SCHOOLS
DEVELOPED



PROMOTION OF EDUCATION

SKILL TRAINING & LIVELIHOOD ENHANCEMENT



16,173+
INDIVIDUALS
TRAINED



716+
COMMUNITY ENTERPRISES
SUPPORTED



145+
VILLAGES SUPPORTED WITH
CLEAN DRINKING WATER



86+
VILLAGES AND ULBs SUPPORTED WITH
WASTE MANAGEMENT SYSTEMS



HEALTHCARE & HYGIENE

FINANCIAL LITERACY & INCLUSION



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

*Based on the views across digital platforms



3,915+
SOLAR LIGHTS
INSTALLED



1,745+
WATER CONSERVATION
STRUCTURES BUILT



NATURAL RESOURCE MANAGEMENT

Focused Development Programme			Holistic Rural Development Programme			
Districts			Districts	No. of Villages	Districts	No. of Villages
Bokaro	Gumla	Ramgarh	Chatra	15	Palamu	15
Dhanbad	Hazaribagh	Ranchi	Giridih	15	Ramgarh	10
Dumka	Jamshedpur	Saraikela Kharsawan	Godda	20	Sahebganj	18
East Singhbhum	Koderma	Simdega	Khunti	18	Saraikela Kharsawan	15
Godda	Palamu	West Singhbhum	Koderma	15	West Singhbhum	14
			Lohardaga	18		

RURAL DEVELOPMENT

Promoting holistic rural development of communities

IMPACT IN JHARKHAND



96,067+
FARMERS
SUPPORTED



8,318+
KITCHEN GARDENS
DEVELOPED



6,014+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



5,892+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING

KEY INTERVENTIONS

HOLISTIC RURAL DEVELOPMENT PROGRAMME (HRDP)

Jharkhand accounts for nearly half of India's mineral resources, but 40% of its population still lives below the poverty line. Being predominantly tribal, the state's population also faces high levels of deprivation. In view of this issue, the Bank - under its Holistic Rural Development Programme (HRDP) - aims to bring about sustainable changes in the livelihoods of these communities through improved cropping practices, farm schools, remedial academic classes, strengthening of VHNCs (Village Health & Nutrition Committees) & multiple other initiatives to end cyclic poverty & deprivation.



P0428

EMPOWERING RURAL COMMUNITIES THROUGH AGRI-INNOVATION

| STATES - BIHAR, JHARKHAND

HDFC Bank, under its flagship Parivartan initiative and in partnership with Sarva Seva Samity Sanstha, is driving socio-economic empowerment across 104 villages in 7 districts of Bihar and Jharkhand. The programme supports farmers, women, and youth by promoting advanced agricultural practices, access to quality agri-inputs, and reducing manual effort through modern implements and technologies. It also strengthens women farmers to become market-ready leaders in agri-business through value chain development, agri-tech integration with data traceability, and access to multiple alternate markets-building a future-ready and inclusive rural economy.

STRENGTHENING LIVELIHOODS THROUGH HRDP

| DISTRICT - RAMGARH

HDFC Bank Parivartan, in association with Krishi Gram Vikas Kendra (KGVK) is implementing effective interventions for the socio-economic development of 10 villages in Ramgarh district of Jharkhand, directly benefiting 12,000 people from 2,716 households.

- Improving access to potable water
- Strengthening sanitation conditions and hygiene ecosystem
- Planting 2,500 trees
- Installing 100 solar street lights



P0661

HOPE IN THE HILLS

| DISTRICT - SAHEB GANJ

Barheit Block, home to Santhal and other tribal communities, has long faced challenges like limited access to clean drinking water, malnutrition, anemia, and school dropouts. In response, HDFC Bank Parivartan, in partnership with Pravah, is working to uplift 3,298 households through a holistic approach to rural development. The initiative focuses on building village development committees, managing natural resources sustainably, upskilling local youth, and promoting farmer producer companies. It also includes setting up smart schools, expanding irrigated farmland, and encouraging chemical-free farming practices. Together, these efforts are nurturing resilient communities and creating new pathways for growth and opportunity in the region.



P0598

ENHANCING RURAL FUTURES

| DISTRICT - Chatra

In rural India, where access to opportunity remains limited, HDFC Bank Parivartan, in collaboration with SUPPORT, are looking to implement a multi-dimensional initiative aimed at empowering 3,000 families. The project will focus on enhancing livelihoods, promoting climate-resilient agriculture, and improving education infrastructure by:

- Training 1,444 farmers in sustainable agriculture practices
- Upskilling 140 tailors and supporting 16 community enterprises
- Upgrading 7 schools with smart classroom facilities
- Installing 150 solar streetlights to enhance safety
- Irrigating 290 acres to increase farm productivity
- Promoting chemical-free farming on 150 acres
- Providing clean drinking water in 9 villages
- Supporting livestock-based income generation programmes

This initiative aims to build a foundation for self-reliance, resilience, and long-term development.



P1010

TRANSFORMING FARM LANDS TO BUILD FUTURES

| DISTRICT - EAST SINGHBHUM

In the heart of tribal communities, where resilience meets potential, HDFC Bank Parivartan and Collectives for Integrated Livelihood Initiatives (CINI) are driving a transformation. This initiative empowers 2,000 households with sustainable agriculture, renewable energy, and entrepreneurial opportunities - paving the way for self-reliance and prosperity. By bringing over 200 acres under cultivation, families can break free from traditional constraints and achieve financial stability, surpassing the Rs.1 lakh annual income milestone.

Key highlights:

- 43 community institutions to strengthen local governance
- Market linkages via a farmer producer company
- 215 acres of unirrigated land transformed for cultivation
- Renewable energy solutions for 13 villages
- Entrepreneurial incubation for lasting economic impact



P1042

EMPOWERING COMMUNITIES THROUGH SUSTAINABLE AGRICULTURE

| DISTRICT - DUMKA

HDFC Bank Parivartan and Collectives for Integrated Livelihood Initiatives (CInI) are transforming the lives of 2,000 farming households through sustainable agriculture, entrepreneurship, and climate-resilient practices. By leveraging the jagruk mahila Farmers Producer Company Ltd., this initiative ensures fair pricing, capacity building, and lasting economic growth. With a focus on empowering women and strengthening local value chains, the project is paving the way for self-sufficiency and resilience by:

- Converting 200 acres of unirrigated land for sustainable farming
- Establishing 30 community institutions to support local farmers
- Enabling market linkages for fair pricing and better income
- Providing renewable energy solutions to 20 villages
- Planting 1,000 trees for environmental sustainability
- Supporting women-led self help groups driving leadership & entrepreneurship



P1043



P1047

SOWING SUSTAINABILITY, HARNESSING WATER

| DISTRICT - DHANBAD

HDFC Bank Parivartan and Tata Steel Foundation are transforming 50 villages, empowering 4,800 families with sustainable agriculture, climate-resilient farming, and income opportunities. By boosting productivity, conserving resources, and fostering women-led enterprises, the initiative is creating thriving, self-reliant communities. The impact includes:

- 750 hectares treated for soil & water conservation, enhancing irrigation
- 700 hectares adopting climate-resilient farming, benefiting 2,000 families
- 2,000 organic kitchen gardens empowering women in self help groups
- 200 income-generating microenterprises, supporting landless families
- 15,000 trees planted for environmental sustainability
- 200 women-led community enterprises fostering economic growth

GROWING FUTURES, ONE VILLAGE AT A TIME

| DISTRICT - WEST SINGHBHUM

Once held back by water scarcity and limited livelihoods, 14 villages will soon transform through HDFC Bank Parivartan and Tata Steel Foundation. Solar-powered irrigation will fuel farmlands, women-led enterprises will thrive, and clean water will reach every home - paving the way for self-reliance.

This initiative will include:

- Solar irrigation for 40 acres of farmland
- 140 solar streetlights for safer villages
- Training 150 farmers in drought-resistant crops
- Women-led mushroom & goat farming enterprises
- Poultry & pisciculture boosting 200+ families' income
- 14 water purification units for clean drinking water
- Strengthening local governance for lasting change



P1048

STRENGTHENING VILLAGES THROUGH COMMUNITY-LED DEVELOPMENT

| DISTRICT - PALAMU

HDFC Bank Parivartan, in collaboration with Aident Social Welfare Organization, is driving holistic rural progress by empowering community-led enterprises and institutions such as Village Development Committees (VDCs), Farmer Producer Organisations (FPOs), and Self Help Groups (SHGs). The initiative focuses on improving school infrastructure for better education, promoting chemical-free farming, and expanding irrigated farmland. Currently reaching 3,708 households across 15 villages in Daltonganj Sadar, the project is helping build resilient communities that are self-reliant, sustainable, and future-ready.



P0432



P0595

SOWING CHANGE: EMPOWERING RURAL INDIA

HDFC Bank Parivartan, in partnership with the Transforming Rural Area Foundation, is uplifting 18,000 small and marginal farmers and rural women by boosting their incomes through high-value agriculture, natural resource rejuvenation, and skill development. The initiative also nurtures rural youth by equipping them with job-ready skills and entrepreneurial support—planting the seeds for a more prosperous tomorrow.

DRIVING SUSTAINABLE GROWTH THROUGH HOLISTIC INTERVENTIONS

| DISTRICT - KODERMA

Through the Parivartan HRDP project in partnership with SUPPORT, over 12,640 individuals from 3,000+ households across 15 villages in Chandwara Block are experiencing positive transformation. The initiative is boosting sustainable economic growth by expanding irrigation infrastructure, promoting advanced agricultural practices, and creating diverse livelihood opportunities—both farm and non-farm. It also focuses on increasing farmers' income, strengthening local institutions and enterprises, and improving the quality of education, paving the way for long-term rural development.



P0450

EMPOWERING FISH FARMERS FOR A CLIMATE-SMART FUTURE

| DISTRICTS - EAST SINGHBHUM, WEST SINGHBHUM, SARAIKELA KHARSAWAN

Fisheries communities are amongst the most vulnerable sections when it comes to climate change and disaster. HDFC Parivartan and Tata Steel Foundation has joined hands to enhance capacities of small inland fish farmers for climate resilience and livelihood security, in the Kolhan region. 8000 households from 800 villages have been supported with various means:

- Ensuring sustainable pond productivity by focusing on low-cost technology
- Ensuring top quality nursery management by the farmers
- Ensuring pond based integrated farming system
- Building sustainable institutions



P0524

BUILDING MODEL VILLAGES FOR A SUSTAINABLE TOMORROW

| DISTRICT - KHUNTI

HDFC Bank Parivartan in collaboration with Network For Enterprise Enhancement And Development Support (NEEDS), aims for socio economic transformation of 18 villages. With a participatory approach, this intervention is impacting 8,000 individuals, 2,000 households and 18 villages to establish model villages comprising all fundamental components of sustainable holistic development. Some of the activity includes:

- Promotion of vegetable production cluster in 18 villages
- Expanding drip irrigation through government convergence
- Efficient management of natural resources by construction rainwater harvesting structures, seepage wells and construction of machinery check dams



P0596

POWERING PROGRESS IN 18 VILLAGES

| DISTRICT - LOHARDAGA

Once facing challenges of limited opportunities and migration, the district is now on a path of transformation. HDFC Bank Parivartan, in collaboration with BAIF Institute for Sustainable Livelihoods and Development (BISLD), is working across 18 villages-reaching 4,503 households and 8,000 individuals-to spark socio-economic growth. Through empowering women and farmers from low-income groups, strengthening community institutions, setting up smart schools, and promoting clean, renewable energy, the initiative is creating sustainable change from the ground up.



P0597

CULTIVATING CHANGE, GROWING COMMUNITIES

| DISTRICT - GIRIDIH

HDFC Bank Parivartan, in collaboration with Jan Jagran Kendra, is spearheading a holistic rural development project across 15 villages, positively impacting 2,000 households and 5,000 individuals. The initiative focuses on integrated Natural Resource Management (NRM), promoting non-chemical farming, and strengthening agriculture production clusters. It also emphasises health, hygiene, nutrition through home gardens, and better access to education—planting the seeds for healthier, more self-reliant communities in rural Jharkhand.



P0600

GOATS, GRIT & GROWTH!

| DISTRICTS - DUNKA, GODDA

This initiative by HDFC Bank Parivartan and Professional Assistance for Development Action (PRADAN) empowers women farmers through Farmer Producer Organisations (FPOs), focused on agriculture and livestock. By strengthening market systems, boosting government and private linkages, and creating value chain enablers, the project supports 25,000 smallholder farmer households. Marketing centers will provide access to finance, tech, and services. Despite a dip in agriculture's contribution to Jharkhand's economy, livestock—especially goats and backyard poultry—remains a vital buffer for a lot of communities. This collective approach aims to unlock the full potential of rural livelihoods through scale, support, and sustainability.



P0397

FROM SOIL TO SUCCESS!

| DISTRICT - DUMKA

This flagship initiative by HDFC Bank Parivartan and Tata Education and Development Trust is transforming lives by creating scalable, market-linked livelihood opportunities for 2,600 households. With a focus on accelerated income growth, it strengthens community institutions and layers in key services like education, WASH, and nutrition. Farmers are trained in modern practices like drip irrigation, soil-less nurseries, and livestock feed management. The programme also develops irrigation structures to enable year-round farming. It's a holistic, multi-sector approach designed to lift families permanently out of poverty and expand their life choices.



P0372

5 Js FOR A BETTER TOMORROW!

| DISTRICT - HAZARIBAGH

This initiative by Parivartan and Krishi Gram Vikas Kendra (KGVK) is focused on holistic rural development by integrating Natural Resource Management, livelihood enhancement, education, and health. Centered around the “5 Js”—Jal (water), Janwar (animals), Jameen (land), Jangal (forest), and Jan (people)—it prioritised water resource development through pond construction, well renovation, and drip irrigation. Livelihoods were boosted with both on-farm (e.g. strawberry, yam, and papaya cultivation) and off-farm activities like pig rearing, mushroom farming, and enterprise development for women and adolescent girls. The Total Education Model improved government schools via smart classrooms and adult education. Health efforts included sanitation drives, water body cleaning, and awareness camps on hygiene and anemia.



P0324

CHANGING LIVES THROUGH COLLABORATION

| DISTRICT - GODDA

10,500 individuals across 20 villages in the region are experiencing a significant transformation. Through sustainable agricultural practices, enhanced community institutions, and renovated *anganwadi* and school facilities, lives are being uplifted with HDFC Bank Parivartan and Professional Assistance for Development Action (PRADAN), at the heart of this change. The initiative goes beyond infrastructure, empowering women and communities by raising awareness of critical policies such as the Right to Education Act (RTE), ensuring that everyone has access to the opportunities they deserve.



P0521

IRRIGATE. EDUCATE. ELEVATE.

| DISTRICT - LATEHAR

In 20 villages across Garu block, over 11,600 lives from 2500+ households have been positively impacted through a powerful blend of livelihood and learning. With support from HDFC Bank Parivartan and Vikas Bharti Bishunpur, the project has enabled both farm and non-farm opportunities for farmers, youth, and women. From bringing more land under irrigation, renovating ponds and wells, to introducing better farming practices-the land is thriving. Meanwhile, schools are seeing better student retention thanks to improved pedagogy and digital learning tools. It's not just development-it's transformation, one field and one classroom at a time.



P0452

PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

IMPACT IN JHARKHAND



424+
SCHOLARSHIPS
PROVIDED



~42,750+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS



171+
SMART SCHOOLS
DEVELOPED

KEY INTERVENTIONS

ZERO INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES (ZIIIEI)

This is one of the largest-ever programmes to facilitate a wide-scale, systematic implementation of grassroots innovations to improve existing systems & processes at zero or minimal cost. In Jharkhand, over 99,280 teachers have been oriented for this programme while over 5,080+ schools have implemented its innovative ideas.



P0673

LEARNING WITHOUT LIMITS

| STATES - WEST BENGAL, KARNATAKA, TAMIL NADU, MAHARASHTRA, JHARKHAND AND NORTH EAST

HDFC Bank Parivartan, in collaboration with Samarthanam Trust for the Disabled, is making Science, Technology, Engineering, and Mathematics (STEM) education accessible to children with disabilities. By setting up 35 specialised STEM labs in schools, the initiative fosters inclusive learning through technology and sign language support.

Key highlights:

- 35 Accessible STEM Labs for deaf students
- STEM content interpreted in sign language for better learning
- Critical thinking and scientific curiosity nurtured in 1,000+ students
- Hands-on experiments to enhance vocabulary and communication
- Training 200+ teachers in inclusive education



P1035

SMART CLASSROOM REVOLUTION

| DISTRICT - RAMGARH

HDFC Bank Parivartan and Krishi Gram Vikas Kendra (KGVK) aim to enhance the educational infrastructure in Ramgarh, an aspirational district in Jharkhand. This initiative is part of HDFC Bank's broader goal to improve education quality across government schools, contributing to the improvement of literacy rates and learning outcomes. The project includes:

- Installation of smart boards and interactive panels
- Setting up of UPS systems to ensure uninterrupted power supply
- Assessment and scanning of selected schools to understand the requirements
- Collaboration with school authorities for smooth execution and support
- Focus on improving the teaching-learning process through the use of technology



P0948

BRIDGING THE GAP: EMPOWERING RURAL KIDS FOR A DIGITAL FUTURE

| DISTRICT - EAST SINGHBHUM

The COVID-19 pandemic has highlighted the sharp digital divide between rural and urban India, with the shift from physical to virtual learning impacting rural children's education. To address this challenge, HDFC Bank Parivartan, in partnership with The American Indian Foundation Trust, has launched a project to support elementary grade students, ensuring they have the tools and opportunities to thrive in today's digital world.



P0505

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

IMPACT IN JHARKHAND



16,173+
INDIVIDUALS
TRAINED



716+
COMMUNITY ENTERPRISES
SUPPORTED

KEY INTERVENTIONS

FUELING DREAMS WITH SKILLS

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

HDFC Bank Parivartan and Head Held High Foundation are unlocking potential for thousands from economically weaker sections. This initiative empowers young adults, unschooled youth, women, and artisans with skills, financial literacy, and entrepreneurial opportunities.

Key highlights:

- 1,500 individuals trained for better career choices
- 750 youth prepared for the formal workforce
- 1,750 youth supported in launching ventures
- 2,250 women and artisans onboarded to ONDC, enabling 300 microenterprises
- 2,350 households connected to social security schemes



P1032

With 6,550 lives transformed, this initiative fuels self-reliance, economic growth, and lasting impact!

PROJECT STREE (SOCIAL AND TRANSFORMATIVE RURAL ECONOMIC EMPOWERMENT)

| DISTRICTS - HAZARIBAGH, KODERMA, BOKARO, RAMGARH

HDFC Bank Parivartan, in partnership with the Society for Development Alternatives, is enabling inclusive and sustainable agricultural development through Farmer Producer Companies (FPCs).

- Supports 22 FPCs with over 11,000 women members across four districts, benefiting nearly 35,000 women farmers
- Focuses on Good Agricultural Practices (GAP), Good Animal Husbandry Practices (GAHP), scheme convergence, and direct market linkages
- Collaborates with local government bodies and leverages District Mining Funds (DMF), mobilizing Rs. 4.93 crore for agri-infrastructure
- Infrastructure developed includes a millet processing unit, potato chips production unit, cold storage units, and six polyhouses
- Key value chains include paddy, millet, potato, goat rearing, poultry, tomato, and onion
- 11 FPCs designated as government-identified Minimum Support Price (MSP) procurement centers to ensure fair pricing for paddy
- Facilitated a cumulative turnover of Rs. 16.51 crore through the FPC network



P0604

SUPPORTING WOMEN-LED HOUSEHOLDS WITH INCOME GENERATION

| STATES - JHARKHAND, RAJASTHAN, ASSAM, TRIPURA, MEGHALAYA

HDFC Bank Parivartan and Nudge LifeSkills Foundation are on a mission to uplift 1 million women-led households through skills training and livelihood support. The 'End Ultra Poverty Programme' aims to secure Rs.10,000+ annual income for 14,368 households, benefiting 5 lakh farmers in the first year. Using the Graduation Approach, the initiative fosters financial resilience by boosting food security, income, savings, and access to credit, paving the way for long-term economic empowerment.



P0668

HEALTHCARE & HYGIENE

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

IMPACT IN **JHARKHAND**

 **145+**
VILLAGES SUPPORTED WITH
CLEAN DRINKING WATER

 **86+**
VILLAGES AND ULBs SUPPORTED WITH
WASTE MANAGEMENT SYSTEMS

KEY INTERVENTIONS

BUILDING SUSTAINABLE LIVELIHOODS WITH A FOCUS ON HEALTH & SKIL DEVELOPMENT

| **DISTRICT - SARAIKELA KHARSAWAN**

In collaboration with Centre for World Solidarity (CWS), HDFC Bank Parivartan is creating pathways to sustainable livelihoods while raising health and education standards across 18 villages. Over 8,550 individuals from 1,600+ households have benefitted through vocational skill training and diverse income-generating activities, empowering underserved communities toward long-term economic and social well-being.



P0451

TRAINING TOMORROW'S HEALTHCARE HEROES

| **STATES - KARNATAKA, ANDHRA PRADESH, JHARKHAND, BIHAR**

HDFC Bank Parivartan and Apollo Hospitals Educational & Research Foundation are shaping the future of healthcare by equipping underserved youth and women with essential skills. This employment-linked training programme will impact 4,500 individuals over four years, with 80% being women, ensuring access to stable jobs in the healthcare sector.

Key Highlights:

- 1,500 individuals trained annually
- 80% women beneficiaries, promoting gender inclusion
- Training centres in semi-urban and rural areas for accessibility
- Industry-aligned curriculum for high employability
- 70% placement rate with a 90-day retention guarantee



P1038

FINANCIAL LITERACY & INCLUSION

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

IMPACT IN JHARKHAND



1.77+ Lakh*

SPREAD OF FINANCIAL FRAUD AWARENESS
(VIGIL AUNTY)

*Based on the views across digital platforms

Financial literacy workshops conducted across various projects in Jharkhand 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 JHARKHAND



3,915+
SOLAR LIGHTS
INSTALLED



1,745+
WATER CONSERVATION
STRUCTURES BUILT

KEY INTERVENTIONS

IMPROVING SOIL FERTILITY

| DISTRICT - EAST SINGHBHUM

Parivartan along with Tata Steel Foundation worked across 58 villages to improve soil fertility and agricultural produce. This was done through an integrated watershed approach. A ridge to valley treatment plan was developed to harness maximum water potential and conserve the top soil fertility. Multiple structures that would act as checkpoints for water flow were also constructed to ensure sustainability.



P0523

FROM BARREN TO BOUNTIFUL

| DISTRICT - EAST SINGHBHUM

HDFC Bank Parivartan, in collaboration with Tata Steel Foundation, is driving sustainable economic growth in Potka block by revitalising natural resources through an integrated watershed approach, water absorption trenches, and farm bunding. The initiative has already benefited 3,587 farmers across 58 villages. Key efforts include:

- Building strong, sustainable community institutions
- Converting uncultivable land into productive farmland
- Promoting organic inputs for chemical-free farming
- Training and empowering farmers through capacity building

A greener, more resilient future is taking root-one farm at a time.



P0523

PROMOTING SUSTAINABLE AGRICULTURE IN 15 VILLAGES

| DISTRICT - RANCHI

HDFC Bank Parivartan and Nav Bharat Jagriti Kendra are working in the Chanho block for effective water management and providing clean energy solutions for vulnerable communities in 15 villages. This includes the construction of pucca check-dams on river streams, bunding of lands, de-silting of ponds, trench cutting in fields, soak pits, rainwater harvesting systems, and repair and maintenance of hand pumps, among other measures. Promoting sustainable agricultural practices, such as the cultivation of drought-resistant crops, reduction of chemical fertiliser use through organic composting, multi-cropping, and horticulture development to increase livelihood. Community training, awareness and collaboration with local and government authorities will also be prioritised.



P0714

STORIES OF PARIVARTAN

TURNING FALLOW LAND INTO FLOURISHING FARMS

| LOCATION - KARO VILLAGE, DULMI BLOCK, RAMGARH DISTRICT
| BENEFICIARY - MR. KALICHARAN GANJHU AND 38 OTHER FARMERS

THE CHALLENGE

In Karo village, farming life came to a halt once the rains stopped. With no irrigation and only mono-cropping in practice, 17 acres of rich farmland lay fallow after the monsoon. A mountain stream flowed nearby—visible, constant—but tragically out of reach. Its water passed the village by, unable to nourish the fields just a few hundred meters away. For farmers like Mr. Kalicharan Ganjhu, this meant missed opportunities, untapped potential, and a season of waiting.

OUR INTERVENTION

HDFC Bank Parivartan and Krishi Gram Vikas Kendra (KGVK) began by doing what many don't—they listened. Through honest farmer meetings and open community discussions, they co-developed a plan rooted in local realities. After thorough assessments and collaborative design, the villagers came together to bring it to life. A 375-meter trench and underground pipeline were constructed, channeling the mountain stream's water straight to the fields. The entire village rallied around the effort, turning vision into action with their own hands.

THE RESULT

Today, the once-idle land is alive with wheat and vegetables across Rabi and summer seasons. Seventeen acres now bloom beyond the rains, giving 39 farmers—including Mr. Ganjhu—a renewed livelihood. A trained user group oversees the system, collecting contributions and managing maintenance. What was once dry earth is now a symbol of resilience, ownership, and the power of working together.



P0661

STORIES OF PARIVARTAN

BUDDHUDIH BLOOMS: MARCEL'S JOURNEY FROM DRY SPELLS TO ABUNDANCE

| LOCATION - BUDDHUDIH VILLAGE, BARHAIT BLOCK, SAHIBGANJ DISTRICT
| BENEFICIARIES - MARCEL HANSDA & OTHER FARMERS

THE CHALLENGE

In the hilly village of Buddhudih, farmers like Marcel Hansda faced a constant uphill battle—literally and figuratively. With no reliable irrigation, vegetable farming was more of a gamble than a livelihood. Crops withered under the harsh sun, and income remained painfully uncertain. Hope, like water, was scarce.

OUR INTERVENTION

With the support of HDFC Bank Parivartan, Pravah stepped in with practical, scalable solutions. A micro-lift irrigation system was installed to ensure a steady water supply, and mulching techniques were introduced to retain precious soil moisture and minimise water loss. These low-cost innovations turned the tide for farmers struggling with unpredictable rains.

THE RESULT

For Marcel, everything changed. From cultivating just 0.5 acres, he now farms 2.5 acres of vegetables and watermelons. His summer income jumped from Rs.7,000 to Rs.50,000. With added drip irrigation support from HDFC Bank and the government, his productivity soared. What was once parched land now tells a story of revival, resilience, and rural prosperity.



P0598

Showcasing key initiatives, events and news.



P0949

A WELL OF HOPE: GUTRUTOLI'S TRANSFORMATION

Change is brewing in Gutrutoli as HDFC Bank Parivartan and Professional Assistance for Development Action (PRADAN) join hands with the Gram Sabha and Self Help Groups (SHGs) to reshape lives. A 32-foot-deep well now stands as a beacon of hope, supplying clean drinking water to the entire hamlet. Beyond quenching thirst, it irrigates 7-8 acres of farmland, empowering 12 farmers to cultivate crops year-round. No longer will fields go barren during dry months, nor will families have to choose between survival and sustainability. This well is more than water—it's a promise of dignity, resilience, and a better future.

SHAPING FUTURES, ONE CONVERSATION AT A TIME

In Giridih, Jharkhand, a quiet revolution is unfolding as adolescents gather for transformative village-level meetings. HDFC Bank Parivartan and Jan Jagran Kendra equipping them with crucial knowledge on health, hygiene, and skill development, ensuring they grow into informed, self-reliant individuals. These sessions spark confidence, inspire better choices, and lay the foundation for a healthier, more empowered generation.



A NEW START IN TESAPHULI!

The Tesaphuli community celebrated a joyful milestone with the inauguration of a brand-new *anganwadi* kendra! Spearheaded by Parivartan and Jan Jagran Kendra in collaboration with JRDA BCCL, the event was graced by the HDFC Bank branch manager from Hirapur, Dhanbad. The new center promises a brighter, healthier start for young children and mothers in the village—offering better nutrition, early education, and care. With smiling faces and hopeful hearts, Tesaphuli welcomed this vibrant space as a foundation for growth, learning, and community well-being. Here's to nurturing futures, one happy child at a time!



 **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

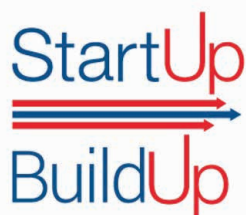
KEY INTERVENTIONS

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

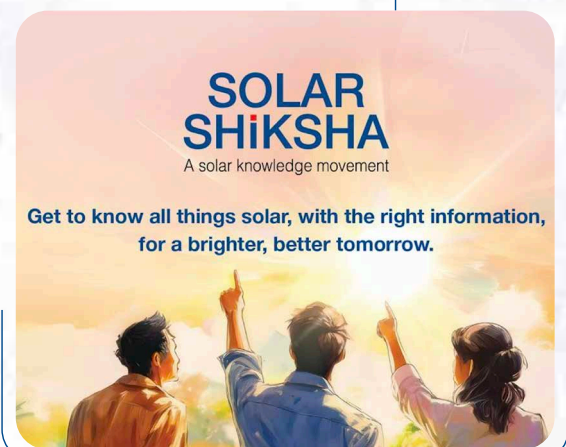
Promoting smarter financial decisions and safeguarding against fraud.



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

- Aident Social Welfare Organization
- American Indian Foundation
- Apollo Hospitals Educational & Research Foundation
- BAIF Institute for Sustainable Livelihoods and Development (BISLD)
- Centre For World Solidarity (CWS)
- Collectives for Integrated Livelihood Initiatives (CInI)
- Head Held High Foundation
- Jan Jagran Kendra
- Krishi Gram Vikas Kendra (KGVK)
- Nav Bharat Jagriti Kendra
- Network for Enterprise Enhancement and Development Support (NEEDS)
- Nudge LifeSkills Foundation
- Pravah
- Professional Assistance for Development Action (PRADAN)
- Samarthanam Trust
- Sarva Seva Samity Sanstha
- SUPPORT
- Tata Education and Development Trust (TEDT)
- Tata Steel Foundation
- Transforming Rural India Foundation
- Vikas Bharti Bishunpur

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