



 **PARIVARTAN**

A step towards sustainable progress

**Towards
A Better Tomorrow**

Karnataka

March 2025



SCAN TO VISIT OUR WEBSITE



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 Karnataka—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 KARNATAKA	05
➤ RURAL DEVELOPMENT	06
➤ PROMOTION OF EDUCATION	09
➤ SKILL TRAINING & LIVELIHOOD ENHANCEMENT	11
➤ HEALTHCARE & HYGIENE	14
➤ FINANCIAL LITERACY & INCLUSION	14
➤ NATURAL RESOURCE MANAGEMENT	15
➤ STORIES OF PARIVARTAN	16
➤ PARIVARTAN HIGHLIGHTS	18
➤ PAN INDIA IMPACT	19





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 Karnataka. -----



PARIVARTAN IN KARNATAKA

69.30+ LAKH LIVES IMPACTED

*Impact numbers as of March 2025

RURAL DEVELOPMENT



53,479+
FARMERS
SUPPORTED



4,104+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



712+
KITCHEN GARDENS
DEVELOPED



2,975+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING



3,630+
SCHOLARSHIPS
PROVIDED



~42,750+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS



170+
SMART SCHOOLS
DEVELOPED



PROMOTION OF EDUCATION

SKILL TRAINING & LIVELIHOOD ENHANCEMENT



1,347+
COMMUNITY
ENTERPRISES
SUPPORTED



7,321+
INDIVIDUALS TRAINED



520+
SANITATION UNITS
INSTALLED



HEALTHCARE & HYGIENE

FINANCIAL LITERACY & INCLUSION



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

*Based on the views across digital platforms



560+
SOLAR LIGHTS
INSTALLED



356+
WATER CONSERVATION
STRUCTURES BUILT



NATURAL RESOURCE MANAGEMENT

Focused Development Programme				Holistic Rural Development Programme			
Districts				Districts	No. of Villages	Districts	No. of Villages
Bagalkot	Chikkaballapur	Haveri	Tumkur	Bidar	20	Uttara Kannada	10
Belgaum	Davanagere	Kolar	Udupi	Gulbarga	10	Vijayapura	12
Bellary	Dharwad	Koppal	Uttara Kannada	Raichur	14	Yadgiri	10
Bengaluru	Gadag	Mysore	Vijayapura				
Bidar	Gulbarga	Raichur	Yadgiri				

RURAL DEVELOPMENT

Promoting holistic rural development of communities

IMPACT IN KARNATAKA



53,479+
FARMERS
SUPPORTED



4,104+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



712+
KITCHEN GARDENS
DEVELOPED



2,975+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING

KEY INTERVENTIONS

DOUBLING INCOME THROUGH SUSTAINABILITY

| DISTRICTS - GULBARGA, BIDAR, YADGIRI, KOPPAL, UTTAR KANNADA, RAICHUR, VIJAYAPURA

Over 80% of farmers in the region are small and underserved, making agriculture-based income crucial for their prosperity. Under the Holistic Rural Development Programme (HRDP), HDFC Bank Parivartan along with BAIF Institute for Sustainable Livelihoods and Development (BISLD), Mysore Resettlement and Development Agency (MYRADA), Action for Food Production and Watershed Organization Trust introduced organic farming to reduce input costs. Initiatives like vermi-composting, natural pest control, and advanced technologies - such as nanoparticle-based solutions and pheromone traps - helped lower expenses further. The Bank also supported farm pond construction, ensuring year-round water availability, boosting productivity, and enabling income diversification through aquaculture. These efforts have strengthened rural resilience, improved food security, and promoted sustainable agriculture, transforming the lives of small farmers.



P0375, P0562, P0563, P0564,
P0822, P0959, P0962, P1070



P0375, P0562, P0563,
P0959, P0962, P1070

HOLISTIC DEVELOPMENT THROUGH AGRICULTURE

| DISTRICTS - GULBARGA, YADGIRI, BIDAR, KOPPAL, RAICHUR, VIJAYAPURA

HDFC Bank Parivartan, along with BAIF Institute for Sustainable Livelihoods and Development (BISLD), Mysore Resettlement and Development Agency (MYRADA), Action for Food Production and Watershed Organization Trust introduced a three-pronged approach in the region to uplift rural communities. Farmers' incomes improved through high-yield seed adoption, while check dams, farm ponds, and earthen bunds enhanced watershed support. Previously barren land was cultivated, and trees were planted, restoring vegetation. To ensure long-term impact, farmers received training in sustainable and organic farming practices, equipping them with the skills for a more resilient future.

SEEDS FOR A BETTER YIELD

| DISTRICTS - GULBARGA, YADGIRI, BIDAR

With rain-fed agriculture dominating the region, climate change has led to water scarcity and frequent crop failures. Local pulse and oilseed varieties are particularly vulnerable to diseases, further threatening farmers' livelihoods. To address this, HDFC Bank Parivartan along with Mysore Resettlement and Development Agency (MYRADA) provided high-quality Bengal Gram and groundnut seeds to farmers. Additionally, training on improved farming practices helped strengthen crop resilience and boost yields, ensuring better agricultural sustainability and income security.



P0562, P0563, P0962

BUILDING CLIMATE-RESILIENT FARMING COMMUNITIES

| DISTRICT - KOPPAL

HDFC Bank Parivartan, in collaboration with BAIF Institute for Sustainable Livelihoods and Development (BISLD), is transforming 10 villages into Climate-Smart Villages by equipping over 1,000 farmers with sustainable, climate-resilient agricultural practices. The initiative focuses on soil restoration, water resource management, livestock development, and boosting red gram cultivation through improved practices and high-yield GRG-811 seeds across 660 acres. Digital advisory support via Indian Farmers Fertilizer Cooperative Limited (IFFCO) KISAN enables 461 farmers to access real-time insights and end-to-end traceability for better decision-making. Strengthening Farmer Producer Companies (FPCs) and delivering hands-on training ensures long-term impact, improved yields, and economic stability—paving the way for self-sustaining rural prosperity.



P0375



P0463

CREATING A SUSTAINABLE LIVELIHOOD

| DISTRICTS - HASSAN, SHIMOGA, CHIKMAGALUR

HDFC Bank Parivartan, in collaboration with the Industree Crafts Foundation, empowered 1,200 bamboo farmers by promoting sustainable cultivation. The programme included farmer training, sapling distribution, vermicompost support, baseline data collection, and FSC certification. By linking farmers to off-farm enterprises and global markets, the initiative ensured sustainable livelihoods and increased incomes.

EMPOWERING COMMUNITIES THROUGH HOLISTIC TRANSFORMATION

| DISTRICT - VIJAYAPURA

To strengthen climate resilience and promote sustainable livelihoods, a comprehensive initiative is being implemented in the Taluka Talikoti region. Led by HDFC Bank Parivartan in collaboration with Watershed Organisation Trust (WOTR), the project supports 3,153 households across 12 villages through watershed development, water harvesting, and training in sustainable agriculture. Key interventions include creating rainwater harvesting structures, desilting of tanks, efficient irrigation techniques, and community capacity building. Additionally, the initiative fosters non-farm livelihood opportunities, empowering women and rural communities with skill development for long-term economic stability.



P1070

UPLIFTMENT OF FARMING & FISHING COMMUNITIES

| DISTRICTS - UTTARA KANNADA, UDUPI

Across 25 villages, fishing and farming communities struggled with declining incomes, with the Siddi community facing additional challenges due to forest access restrictions. HDFC Bank Parivartan and Manuvikasa stepped in, establishing a honey cluster, distributing 648 bee boxes, and setting up a processing unit to ensure sustainable honey cultivation. Beyond beekeeping, the initiative supported 900 families with poultry, trained villagers in horticulture and fish-based food production, and empowered 99 women to launch small businesses. Additionally, 69 youth gained hospitality skills, opening doors to new livelihood opportunities.



P0465



P0565

INTEGRATED LIVESTOCK DEVELOPMENT FOR ECONOMIC ADVANCEMENT

| DISTRICTS - HAVERI, DHARWAD, DAVANGERE, GADAG, VIJAYAPURA, BAGALKOTE, BALLARY, BELGAUM

HDFC Bank Parivartan and BAIF Institute for Sustainable Livelihoods and Development (BISLD) launched a livestock development and farmer training program across 600 villages. It introduced breed improvement, AI technician training, and livestock health interventions like deworming and infertility treatments. Farmers learned better feed management, while 50 Cattle Breeding Centers supported more than 2500 breedable cattle, boosting incomes through improved livestock care.

EMPOWERING RURAL COMMUNITIES WITH HOLISTIC DEVELOPMENT

| DISTRICT - RAICHUR

Bridging gaps in rural development, HDFC Bank Parivartan, in partnership with Action for Food Production (AFPRO), is implementing a comprehensive initiative across 14 villages in Maski block. The initiative enhances livelihoods by expanding cultivation, promoting chemical-free farming, increasing farmer incomes, and supporting women-led enterprises. It also upgrades government schools with smart classrooms and fosters sustainability through solar streetlights, rainwater harvesting, and eco-friendly farming. Impacting over 8,000 individuals, this initiative addresses key socio-economic and environmental challenges for lasting progress.



P0959



P0962

CULTIVATING CHANGE IN RURAL COMMUNITIES

| DISTRICT - BIDAR

Empowering rural communities through financial literacy and sustainable development, HDFC Bank Parivartan, in partnership with Mysore Resettlement And Development Agency (MYRADA), is fostering economic growth in underserved areas. The initiative supports 4,202 households by improving agricultural productivity, promoting organic farming, and introducing modern tools like drip irrigation and power sprayers. Farmers receive training in sustainable practices, financial inclusion, and market access. The programme also strengthens Self Help Groups (SHGs) and village federations, enhances education through school upgrades, and promotes women-led enterprises, ensuring long-term social and economic impact.

PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

IMPACT IN KARNATAKA



3,630+
SCHOLARSHIPS
PROVIDED



170+
SMART SCHOOLS
DEVELOPED



~42,750+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS

KEY INTERVENTIONS

IMPROVING THE QUALITY OF EDUCATION

| DISTRICTS - BIDAR, GULBARGA, YADGIRI, KOPPAL, RAICHUR

HDFC Bank Parivartan, in collaboration with Mysore Resettlement and Development Agency (MYRADA), BAIF Institute for Sustainable Livelihoods and Development (BILSD) and Action for Food Production (AFPRO), has upgraded schools into smart schools by providing tech-enabled classrooms, STEM labs, libraries and upgrading basic infrastructure, transforming the learning environment to improve learning level outcomes.



P0563, P0562, P0564, P0375, P0959

IMPROVING ANGANWADIS FOR EXCELLENCE IN CHILDCARE

| DISTRICTS - GULBARGA, YADGIRI, BIDAR, RAICHUR



P0562, P0563, P0564, P0959

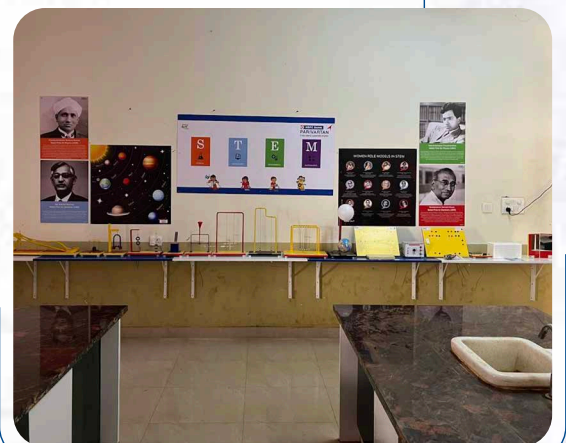
Improvement in the management and infrastructure of *anganwadis* for better learning and childcare is needed if their parents have to work without worry. HDFC Bank Parivartan, in association with Mysore Resettlement and Development Agency (MYRADA), launched an intervention to upgrade the *anganwadis* in 5 villages of Aland Block and 10 villages of Mundargi and Varknalli gram panchayats of Yadgiri district. Playing material, chair, tables, floormats, toys wardrobes and water purifiers were provided to the centres. Walls have been dotted with colourful posters of fruits and vegetables, flowers, names of months and days. Informative charts and education posters have been displayed on the walls. Minor repairs of the *Anganwadi* Center (AWC), painting, educational wall write ups and decoration with child friendly themes was undertaken, benefiting more than 150 children. Today parents, teachers and children are happy with the new improved state of these care centres. The admissions have gone up and learning quality has also improved. For example, the number of regular children at Mustur AWC has increased from 18 to 32 in just two months of the intervention.

SMART SCHOOLS SMARTER FUTURES

| DISTRICTS - BAGALKOT, BIDAR, GADAG, KOLAR, KOPPAL, RAICHUR, TUMKUR, VIJAYAPURA, GULBARGA

Enhancing educational access, a new initiative is transforming learning for 3,500 students across 10 schools in rural and semi-urban areas. In partnership with the National Agro Foundation, HDFC Bank Parivartan is bridging the gap between government and minority schools and modern educational resources. The project includes:

- Establishing STEM labs to foster innovation and scientific curiosity
- Set up libraries in all 10 schools to promote reading and self-learning
- Installing drinking water facilities for access to clean water
- Renovating toilets to improve hygiene and school conditions
- Upgrading classrooms to create better learning environments



P1101

INCLUSIVE LEARNING FOR DIFFERENTLY-ABLED

| DISTRICT - BENGALURU

Advancing inclusive education, a new initiative is enhancing learning opportunities for 30 differently-abled students at Umeed Asha Kiran School. In collaboration with the National Agro Foundation, HDFC Bank Parivartan is modernising infrastructure to create an engaging and accessible learning environment. The project includes:

- Setting up two smart classrooms with interactive learning tools
- Enhancing classroom conditions with better lighting, fans, and window screens
- Installing five sets of benches and desks for student comfort
- Conducting minor repairs to doors and windows for improved safety



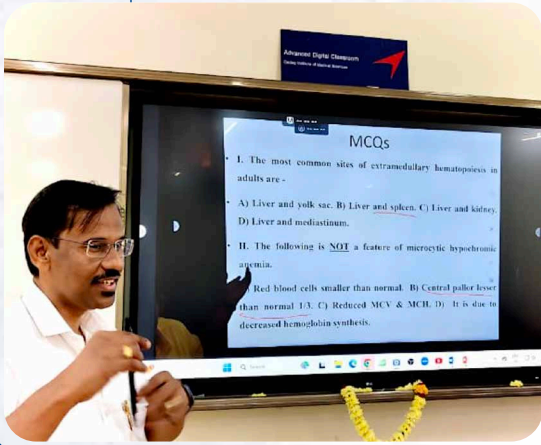
P1100

REVOLUTIONISING EDUCATION THROUGH TECHNOLOGY

| DISTRICT - GADAG

Enhancing medical education through technology, a new initiative is set to upgrade learning at the Gadag Institute of Medical Sciences (GIMS). In collaboration with the National Agro Foundation, HDFC Bank Parivartan is establishing a state-of-the-art smart classroom to equip future healthcare professionals with cutting-edge resources. Benefiting around 200 students annually, the project includes:

- An 86-inch interactive flat panel with 4K resolution for immersive learning
- OPS (i5, 11th gen) and 4K VC Camera for high-quality instruction
- Wireless screen sharing and bluetooth connectivity for seamless interaction
- Noise-reducing lapel microphone and lecture recording software
- Customised sliding panelling, wall-mounted boards, and lockable cabinets for enhanced functionality



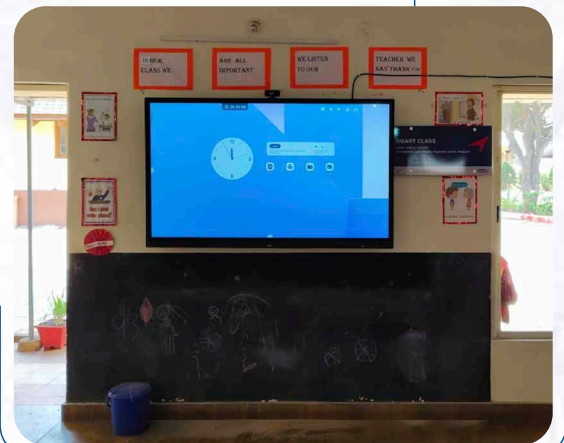
P1083

TRANSFORMING MILITARY TRAINING THROUGH TECHNOLOGY

| DISTRICT - BELGAUM

Bringing the future of military education to the Maratha Light Infantry Regimental Centre (MLIRC), this initiative is set to revolutionise training methods. With cutting-edge smart classrooms, recruits and officers will engage with interactive content, real-time simulations, and advanced audio-visual tools. Key highlights include:

- 1,000 cadets to benefit directly from tech-enhanced learning
- 25 smart interactive panels boosting instructional efficiency
- UPS-backed system ensuring uninterrupted training sessions
- Improved operational preparedness through immersive simulations



P1137

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

IMPACT IN KARNATAKA

1,347+
COMMUNITY
ENTERPRISES
SUPPORTED



7,321+
INDIVIDUALS TRAINED

KEY INTERVENTIONS

BUILDING CAREERS FOR A STRONGER TOMORROW

| DISTRICTS - BAGALKOT, BELGAUM, DHARWAD, GADAG, KOPPAL, RAICHUR, UTTARA KANNADA

The collaboration between HDFC Bank Parivartan and Deshpande Foundation focuses on empowering rural youth across North Karnataka by providing skill training and enhancing employability through the SkillPlus programme. By targeting college youth aged 18-25 years, the project aims to equip over 2400 youth with domain-specific and soft skills, preparing them for the workforce and improving their career prospects. The initiative, spread across 120 SkillPlus Centres in colleges, not only enhances the employability of underserved communities but also directly supports the government's vision of a developed India. This partnership seeks to create a tangible impact by ensuring that over 75% of the graduates secure placements.



P1080

EMPOWERING WOMEN THROUGH CMRC

| DISTRICTS - BIDAR, GULBARGA, YADGIRI

HDFC Bank Parivartan and Mysore Resettlement and Development Agency (MYRADA) worked on creating economic opportunities through the Local Economic Activation (LEA) intervention, which comprises at least 50% women. Community Managed Resource Centres (CMRCs) were created under the programme to provide economic opportunities to the villagers. Forming federations/groups also made it easy for the members to seek financial assistance, credit & market linkages. In addition, livelihood enhancement programmes were introduced to diversify the livelihood portfolio of the households in target villages. Non-farm based opportunities - including backyard poultrys, goat-rearing, chili powder processing etc - helped create alternative livelihood options.



P0562, P0563, P0564

GENERATING INCOME FOR WOMEN

| DISTRICTS - GULBARGA, BIDAR, YADGIRI, RAICHUR

HDFC Bank Parivartan understands that in order to ensure a sustainable future for India's rural communities, its women need to achieve financial independence. To that end, the Bank along with Mysore Resettlement and Development Agency (MYRADA) and Action for Food Production has provided support to numerous women's groups engaged in agricultural or non-agricultural activities in Karnataka. For example, sewing machines were provided to 32 trained women in 16 different villages; while chili powder processing machines were provided to 16 women from these very villages. Total 150 women have been trained and provided assistance. As a result, their incomes have increased significantly, thus inspiring many others to seek their own financial independence as well.



P0562, P0962, P0563, P0959, P0564

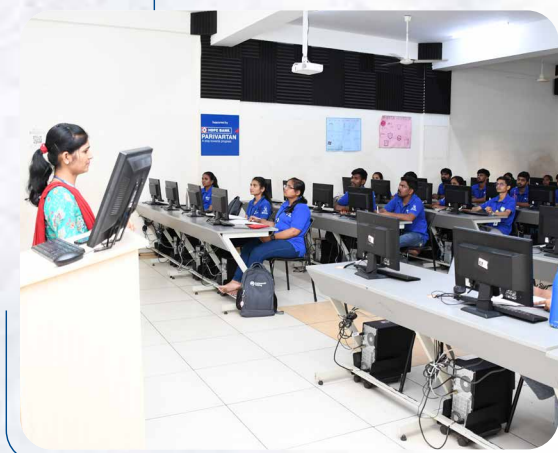
DEVELOPING SKILLS IN RURAL YOUTH TO MAKE THEM EMPLOYMENT-READY

| DISTRICT - DHARWAD

HDFC Bank Parivartan, in partnership with Deshpande Foundation, is equipping rural graduates with the skills needed to thrive in today's job market. To date, 4,601 students have enrolled in the program, with 3,637 successfully placed through collaborations with industry leaders like Hinduja Global Solutions, Wistron, TCS, and Omega Health Care.



P0391



P0638

IT SKILL TRAINING WITH EFFECTIVE INFRASTRUCTURE TO STUDENTS

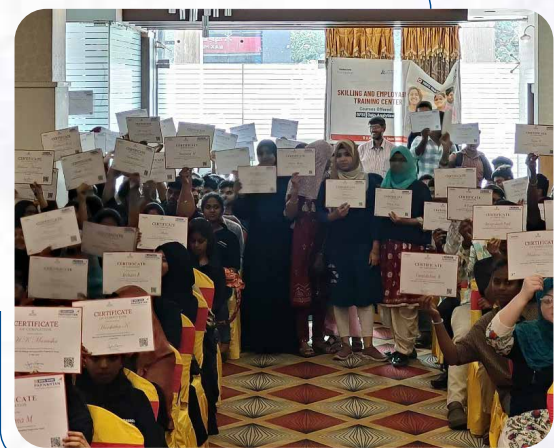
| DISTRICT - HUBBALLI

Enhancing employment opportunities for rural youth, HDFC Bank Parivartan and Deshpande Foundation are setting up an IT Skills Lab at Deshpande Skill Centre. This initiative will upgrade existing facilities and add over 600 desktops for skill training over the next 3-4 years. With a focus on holistic development, the centre will train 7,000+ youth in BFSI, Teacher Training, IT & ITeS, Electronics, and Manufacturing. Each course, spanning 3-5 months, will combine technical and soft skills to improve employability and livelihoods.

MEANINGFULLY BRIDGING THE EMPLOYMENT GAP

| CITIES - DELHI, LUCKNOW, KOLKATA, BENGALURU

Bridging the skills gap for youth in Delhi, Lucknow, Kolkata, and Bengaluru, NASSCOM Foundation and HDFC Bank Parivartan are equipping 4,520 individuals with industry-relevant training and job opportunities. The programme includes 180 hours of training in data analytics, Business Process Management, BFSI, and soft skills, alongside nationally recognized certifications. It ensures strong placement support in deep tech and other sectors, with post-placement monitoring for six months to aid career growth and stability.



P0873

EMPOWERING UNDERPRIVILEGED YOUTH WITH EMPLOYABLE SKILLS

| DISTRICT - YADGIRI

HDFC Bank Parivartan, in partnership with the Ramky Foundation, is empowering unemployed youth through skill-based training and employment opportunities. This initiative offers free, industry-relevant courses in electronics, telecom, automotive, and ITeS, targeting 10th, intermediate, and degree dropouts. Over two years, 1,000 youth will receive expert-led training, career counselling, and hands-on experience through digital classrooms, industrial visits, and guest lectures. With an employability target, the programme ensures job placements in top companies like JIO and Pioneer Elabs, driving sustainable livelihoods.



P0964

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. The initiative is equipping young adults, unschooled youth, women, and artisans with skills, financial literacy, and entrepreneurial opportunities, enabling them to build brighter futures.

Key highlights:

- 1,500 individuals are being trained and 750 youth are being prepared for the formal workforce
- 1,750 youth are being supported to launch new ventures
- 2,250 women & artisans are being onboarded to ONDC, powering 300+ microenterprises
- 2,350 households are being connected to social security schemes

With 6,550 lives being transformed, the initiative is fostering self-reliance, driving economic growth, and creating lasting impact.



P1032

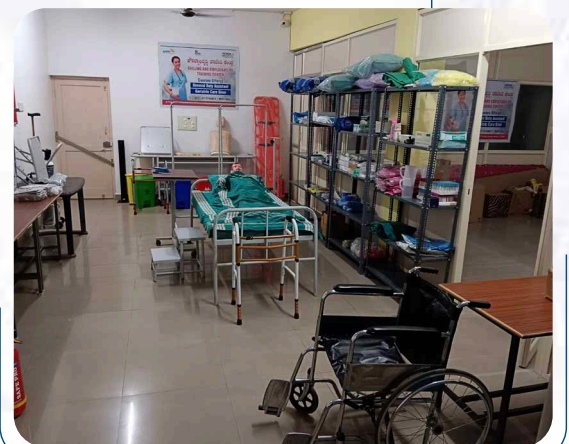
TRAINING TOMORROW'S HEALTHCARE HEROES

| STATES - KARNATAKA, ANDHRA PRADESH, JHARKHAND, BIHAR

HDFC Bank Parivartan and Apollo Hospitals Educational & Research Foundation are shaping the future of healthcare by equipping underprivileged 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
- Placement with a 90-day retention guarantee



P1038

HEALTHCARE & HYGIENE

Focused on improving sanitation facilities & promoting safe hygiene practices across several communities

IMPACT IN **KARNATAKA**



520+
SANITATION UNITS
INSTALLED

KEY INTERVENTIONS

STRENGTHENING CRITICAL CARE SERVICES AT BAGCHI-PARTHASARATHY HOSPITAL | DISTRICT - BENGALURU

HDFC Bank Parivartan, in collaboration with the Indian Institute of Science, is supporting the development of key medical services at the Bagchi-Parthasarathy Hospital. The project focuses on establishing the emergency medicine, cardiology, and radiology departments by funding essential medical equipment and covering critical pre-operational costs. These departments are integral to delivering timely and specialised healthcare services. The initiative aims to strengthen the hospital's infrastructure and improve access to advanced medical care, especially for underserved communities. Once operational, the facility is expected to serve as a vital healthcare hub, fostering research, training, and quality patient care.

P0640

FINANCIAL LITERACY & INCLUSION

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

IMPACT IN **KARNATAKA**



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

*Based on the views across digital platforms

Financial literacy workshops conducted across various projects in Karnataka 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 KARNATAKA



560+
SOLAR LIGHTS
INSTALLED



356+
WATER CONSERVATION
STRUCTURES BUILT

KEY INTERVENTIONS

EMPLOYING WATERSHED MANAGEMENT TECHNIQUES FOR SUSTAINABLE LIVING

| DISTRICTS - CHIKKABALLAPURA

Villages in Sidlaghatta and Bagepalli blocks have long faced acute water scarcity, impacting both households and agriculture. HDFC Bank Parivartan, in partnership with the Foundation for Ecological Security (FES), is addressing this challenge by restoring 150 water bodies and recharging aquifers to ensure year-round water availability. In the district, the initiative has also developed 8 check dams, renovated 200 water bodies, and improved canals, collectively rejuvenating over 6,000 acres of farmland. These efforts are resulting in higher crop yields for more than 600 farmers and better livelihoods for nearly 8,000 families.



P0506

ENHANCING VEGETATION BY TACKLING WATER SCARCITY AND SOIL EROSION

| DISTRICT - UTTARA KANNADA

To combat agricultural and environmental challenges, HDFC Bank Parivartan, in collaboration with the BAIF Institute for Sustainable Livelihoods and Development, is implementing a natural resource management project. The initiative focuses on water conservation through trench cum bunds, staggered bunds, step bunds, and CCT structures. Check dams, gabion structures, and loose boulder structures are being built to support water management, alongside farm and percolation pond excavation to recharge groundwater. Regular soil testing, borewell recharging, composting, and biomass production are enhancing soil health. Additionally, horticulture, mixed cropping, floriculture, and sustainable pest control using solar insect traps are boosting agricultural productivity and income.



P0822

STORIES OF PARIVARTAN

FROM CRANE OPERATOR TO DAIRY INNOVATOR

| LOCATION - LAKKAMPURA, JAGALUR TALUKA, DAVANGERE
| BENEFICIARY - M. KOTRESH

THE CHALLENGE

After six years as a crane operator, Kotresh returned to his five-acre farm, hoping for stability. But setbacks followed - his cows were stolen, government's Artificial Insemination (AI) services led to eight male calves, and he unknowingly sold farmyard manure instead of using it to enrich his land. Struggling to make ends meet, he felt trapped in an endless cycle of hardship.

OUR INTERVENTION

HDFC Bank Parivartan along with BAIF Institute for Sustainable Livelihoods and Development supported the Cattle Breeding Centre in Gadimakunte village, which provides AI services to Lakkampura and surrounding areas. With guidance from AI technician Badappa, Kotresh adopted sorted semen AI services, leading to four female calves and improved herd productivity. He began cultivating BNH-10 fodder on 0.5 acres, supplying fodder cuttings to neighbors and promoting sustainable practices. Awareness sessions helped him understand the value of FYM, which he now uses to enhance soil fertility and crop yield. His milk yield increased to 20 liters per day, and by collecting and selling milk from neighboring farmers, he built an additional revenue stream.

THE RESULT

Kotresh's farm flourished. His improved cattle management boosted milk yield and quality, inspiring other farmers to adopt better practices. With higher earnings from milk and manure sales, he reduced dependency on agriculture, ensuring a balanced and sustainable livelihood. Now, he plans to expand his dairy business, build a larger shed, and invest in a chaff cutter-proof that resilience and the right support can turn struggle into success.



P0565

STORIES OF PARIVARTAN

A HOMEMAKER'S JOURNEY TO FINANCIAL INDEPENDENCE

| LOCATION - VARKNALLI, YADGIRI DISTRICT
| BENEFICIARY - MRS. JAYAMMA

THE CHALLENGE

Jayamma's world revolved around her family, relying entirely on her husband's modest income from a clothing store. Financial struggles deepened with her mother-in-law's prolonged illness and her father-in-law's inability to work. With five family members to support and no stable source of income, survival became a daily challenge.

OUR INTERVENTION

Determined to take control of her future, Jayamma joined the Sri Atamalinga Self Help Group (SHG) in 2022. Through the HDFC Bank Parivartan HRDP initiative, she accessed a Rs.10,000 loan from the Revolving Fund. With this support, she expanded her small grocery store, stocking more essentials and attracting more customers.

THE RESULT

Her earnings surged from Rs.4,000 to Rs.10,000 a month, bringing stability to her household. She now repays her loan with ease while securing a brighter future for her family. More than just financial independence, Jayamma has gained confidence and a new sense of purpose. Inspired by her journey, she actively mobilises other women in her village to join SHGs, proving that a little support can spark a powerful transformation.



Showcasing key initiatives, events and news.



EMPOWERING FARMERS THROUGH SUSTAINABLE AGRICULTURE TRAINING

HDFC Bank Parivartan, in collaboration with KVK Bidar, conducted sustainable agriculture training from November 9-14, 2024, benefiting 500 farmers from Kherda (B) and Islampur villages. The sessions covered key topics such as organic farming, soil protection, pest control, dairy and goat farming, millet cultivation, and new agricultural technologies. Experts, including Dr. Gyandev Bulla, Dr. Sunil Kumar NM, and Dr. Mallikarjun Ningadalli, led the training, equipping farmers with knowledge to enhance productivity and sustainability. This initiative reinforces HDFC Bank Parivartan's commitment to strengthening rural livelihoods through capacity-building programmes.

LAUNCH OF A SKILL TRAINING PROGRAMME

On January 28, 2025, HDFC Bank Parivartan and Ramky Foundation launched a Skill Development Training Programme in Yadgiri, Karnataka, to equip local youth with industry-relevant skills. The event was graced by MLA Channareddy Patil Tunnur and City Municipal Council President Kumari Lalitha Anpur, who applauded the initiative's role in fostering self-reliance and employability. This programme reinforces HDFC Bank Parivartan's commitment to sustainable development, creating opportunities for underserved communities and driving positive socioeconomic change in the region.



CELEBRATING CHILDREN'S DAY WITH JOY AND LEARNING

On November 14, 2024, our team celebrated Children's Day at Government High School Varknalli, Yadgiri, under the HDFC Bank Parivartan's HRDP initiative, in association with MYRADA. Over 180 students participated in cultural performances, while 150 received gifts, stationery, and sweets. Awareness sessions on education, child rights, and hygiene reinforced essential values. With support from school staff and community leaders, the event fostered joy, inclusivity, and social responsibility, making it a memorable experience for all.



 **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

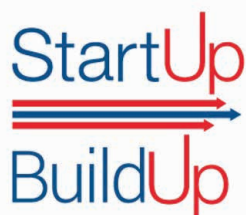
KEY INTERVENTIONS

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 Bengaluru

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

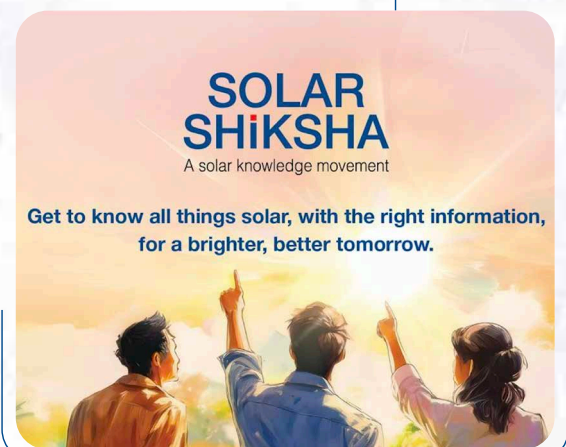
Promoting smarter financial decisions and safeguarding against fraud.



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

- Action for Food Production (AFPRO)
- Apollo Hospitals Educational & Research Foundation
- BAIF Institute for Sustainable Livelihoods and Development (BILSD)
- Deshpande Foundation
- Dhan Foundation
- Foundation for Ecological Security (FES)
- Head Held High Foundation
- Indian Institute of Science
- Indusree Crafts Foundation
- Manuvikasa
- Maratha Light Infantry Regimental Centre (MLIRC)
- Mysore Resettlement And Development Agency (MYRADA)
- NASSCOM Foundation
- National Agro Foundation
- Ramky Foundation
- Watershed Organisation Trust (WOTR)

FOLLOW US ON



csr-hdfcbank



@hdfcbankcsr



@HDFCBankCSRInitiative



@HDFCBankCSR