



 **PARIVARTAN**
A step towards sustainable progress

Towards A Better Tomorrow

Kerala

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 Kerala—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 KERALA	05
➤ RURAL DEVELOPMENT	06
➤ PROMOTION OF EDUCATION	08
➤ SKILL TRAINING & LIVELIHOOD ENHANCEMENT	09
➤ HEALTHCARE & HYGIENE	10
➤ FINANCIAL LITERACY & INCLUSION	11
➤ NATURAL RESOURCE MANAGEMENT	11
➤ STORIES OF PARIVARTAN	12
➤ PARIVARTAN HIGHLIGHTS	14
➤ PAN INDIA IMPACT	15





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 Kerala. -----



PARIVARTAN IN KERALA

40.76+ LAKH LIVES IMPACTED

*Impact numbers as of March 2025

RURAL DEVELOPMENT



4,490+
FARMERS
SUPPORTED



193+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



3,450+
KITCHEN GARDENS
DEVELOPED



80+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING



768+
SCHOLARSHIPS
PROVIDED



~17,750+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS

PROMOTION OF EDUCATION



71+
SMART SCHOOLS
DEVELOPED



SKILL TRAINING & LIVELIHOOD ENHANCEMENT



3,312+
INDIVIDUALS
TRAINED



60+
COMMUNITY ENTERPRISES
SUPPORTED



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



FINANCIAL LITERACY & INCLUSION

*Based on the views across digital platforms

NATURAL RESOURCE MANAGEMENT



280+
SOLAR LIGHTS
INSTALLED



89+
WATER CONSERVATION
STRUCTURES BUILT

Focused Development Programme

Holistic Rural Development Programme

Districts	Districts	No. of Villages
Ernakulam	Ernakulam	20
Kottayam	Idukki	20
Palakkad	Thiruvananthapuram	30
Thiruvananthapuram	Wayanad	10

RURAL DEVELOPMENT

Promoting holistic rural development of communities

IMPACT IN KERALA



4,490+
FARMERS
SUPPORTED



3,450+
KITCHEN GARDENS
DEVELOPED



193+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



80+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING

KEY INTERVENTIONS

BUILDING RESILIENT RURAL COMMUNITIES

| DISTRICTS - WAYANAD, IDUKKI

HDFC Bank Parivartan, in collaboration with the M S Swaminathan Research Foundation (MSSRF), implemented a project to enhance the livelihoods and economic security of rural communities, with a special focus on spice farmers. The initiative improved farm productivity, promoted climate-resilient practices, and created sustainable livelihood opportunities.

- Enhanced incomes of 6,350 farmers through improved agricultural practices, pest and disease management, and agri-entrepreneurship support
- Established cattle feed, bio-input, and nursery units, ensuring quality fodder, planting material, and farm inputs
- Promoted bamboo-based crafts and spice/agri-processing centres to diversify income sources
- Planted 2,000 fruit trees and installed 200 solar streetlights, improving public spaces and reducing CO₂ emissions
- Strengthened education by equipping 20 schools with smart classrooms



P0567

UPLIFTMENT OF TRIBAL COMMUNITIES THROUGH SKILL BUILDING

| DISTRICT - TRIVANDRUM

HDFC Bank Parivartan, in collaboration with Dhan Foundation, launched a Holistic Rural Development Programme to enhance the well-being of the Kaani tribal community across 30 talukas in Nemangad and Neyyattinkara villages. This initiative promotes self-help groups and enterprise units like rubber band production, chips making, and Soap Oil Units. It also boosts education by setting up smart schools and supports natural resource conservation through tree plantation and the installation of solar-powered lights. These interventions have benefited nearly 15,000 people. The community has become self-reliant, earning higher incomes, and their overall lifestyle has vastly improved.



P0568

BUILDING RESILIENT FARMING COMMUNITIES

| DISTRICT - ERNAKULAM

HDFC Bank Parivartan and M S Swaminathan Research Foundation (MSSRF) are empowering farmers in Ernakulam with sustainable solutions to counter climate challenges. The initiative supports dairy, agro-processing, and catering units, benefiting local livelihoods. It promotes goat rearing, precision farming, and drip irrigation while enhancing education through smart classrooms and school renovations. Solar street lights and irrigation support improve infrastructure. By boosting incomes and agri-entrepreneurship, this project strengthens over 500 farmers' resilience, ensuring long-term sustainability.



P0825

TRANSFORMING RURAL LIVELIHOODS THROUGH FARMING AND TOURISM

| DISTRICT - IDUKKI

HDFC Bank Parivartan and M S Swaminathan Research Foundation (MSSRF) are revitalising agriculture and tourism in Devikulam, to uplift rural communities. The initiative empowers farmers with polyhouses, apiculture, medicinal farming, floriculture and improved irrigation while integrating farm tourism for additional income. It enhances education, healthcare, and financial literacy, benefiting over 600 farmers and youth



P0970

ROOTS OF RESILIENCE

| DISTRICT - ERNAKULAM

HDFC Bank Parivartan, in partnership with the M S Swaminathan Research Foundation (MSSRF), is supporting a multi-faceted rural development initiative in five clusters of a disaster-prone district facing the impacts of climate change. The project focuses on increasing the income of over 1 Lakh farmers through value-added agri-products and enterprise development. Activities include the setup of agro-processing units for rice, fish, and dairy, along with support for pokkali rice market linkages and dairy-based entrepreneurship. Handloom modernization and mangrove conservation further diversify livelihood options. Emphasis is placed on community-based natural resource management, resilient farming systems, and inclusive planning with active participation from local institutions and farmers.



P0404

PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

IMPACT IN KERALA



768+
SCHOLARSHIPS
PROVIDED



71+
SMART SCHOOLS
DEVELOPED



~17,750+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS

KEY INTERVENTIONS

ENABLING SMART EDUCATION WITH SMART INFRASTRUCTURE

| DISTRICTS - ERNAKULAM, WAYANAD, IDUKKI, THIRUVANTHAPURAM

HDFC Bank Parivartan along with M S Swaminathan Research Foundation (MSSRF), Dhan Foundation and Centre for Youth Development and Activities (CYDA) supported schools in promoting smart education for students. The intervention helped to establish high-end interactive display systems and STEM lab components such as student science microscope, sky telescope, 4D human brain model, 4D human heart anatomy model, colour addition LED, frog anatomy model, rain gauge, optical lab set, 3D mathematical resource kit, etc. Parivartan also set up smart language labs that helped improve language proficiency of students.



P0567, P0568, P0795

REVITALISING EARLY EDUCATION SPACES

| DISTRICTS - ERNAKULAM, WAYANAD, IDUKKI

HDFC Bank Parivartan and M S Swaminathan Research Foundation (MSSRF) are working on a significant initiative focused on the renovation of 87 *anganwadis* and 2 model pre-schools across 34 villages. The intervention focuses on:

- Renovation of *anganwadis* for improved functionality
- Painting and artwork on walls to create a vibrant and stimulating environment
- Installation of floor mats, tables, and puzzle play mats
- Provision of age-appropriate toys, educational games, and art supplies

This initiative aimed at not only revitalising physical spaces but also creating a more conducive and organised learning environment for young minds. Through artistic enhancements and the infusion of educational resources, the intervention aspired to contribute positively to the early education experience in these communities.

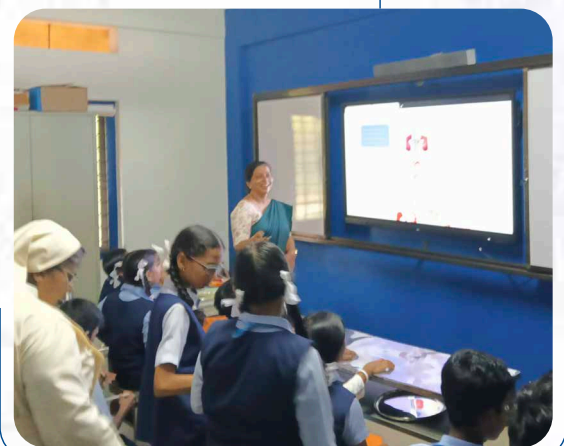


P0825, P0567

SMARTER LEARNING BEGINS HERE

| DISTRICTS - THRISSUR, KOZHIKODE, MALAPPURAM, ERNAKULAM

HDFC Bank Parivartan, in collaboration with Centre for Youth Development and Activities (CYDA), is advancing digital education through the setup of four smart classrooms and two smart schools. These digitally-enabled learning spaces are designed to make education more engaging, interactive, and effective for students. By integrating technology into the teaching process, the initiative aims to promote better conceptual understanding and personalized learning experiences. Alongside infrastructure upgrades, capacity-building sessions for teachers on digital classrooms will be conducted to ensure effective implementation. This step marks a shift toward future-ready education, creating an environment where students can thrive and adapt to the evolving demands of the 21st-century learning landscape.



P0795

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

IMPACT IN KERALA



3,312+
INDIVIDUALS
TRAINED



60+
COMMUNITY ENTERPRISES
SUPPORTED

KEY INTERVENTIONS

UNLOCKING OPPORTUNITIES

| DISTRICTS - ERNAKULAM, KOTTAYAM, TRIVANDRUM

HDFC Bank Parivartan, in collaboration with Hope Foundation, is equipping 3,000 youth with industry-relevant skills over a three-year period. The initiative focuses on enhancing employability and creating pathways to meaningful job opportunities. The impact includes:

- 1,000 students trained annually in tally, retail, hospitality & nursing assistance
- Higher employability with in-demand skills
- Better income opportunities through skill development
- Bridging the skills gap with industry-aligned training
- Inclusive growth-ensuring equal access for marginalized groups



P0696

ENTREPRENEURSHIP DEVELOPMENT

| DISTRICTS - ERNAKULAM, IDUKKI & WAYANAD

HDFC Bank Parivartan, along with M S Swaminathan Research Foundation (MSSRF), is supporting communities in leveraging their skills to build sustainable livelihoods. From seafood processing to spice cultivation, these initiatives aim to strengthen income opportunities and promote long-term economic resilience. This includes:

- 15 seafood processing units & 1 fruit processing unit in Ernakulam; helping locals add value to their produce
- 8 agro product units - boosting food processing capabilities
- 6 spice semi-processing centers - strengthening the spice value chain
- 1 mini coconut oil mill & outlet - supporting local production
- 7 tailoring units & 6 dairy product units - creating new income streams for women



P0567, P0404

ENHANCING EMPLOYABILITY AMONG DIFFERENTLY-ABLED YOUTH

| DISTRICT - ERNAKULAM

Parivartan along with Dr. Reddy's Foundation in Kochi is providing training to people with disabilities including individuals who are speech impaired, hearing impaired and visually impaired. The programme's primary focus is on building a skillfully strong youth through focused training in core employability skills. This duration of training is 60 days for age-groups of 18-35 year olds. The beneficiaries are trained in soft skills, english, communication, digital literacy, work readiness and more.



P0464

HEALTHCARE & HYGIENE

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

KEY INTERVENTIONS

BLOCK LEVEL WASTE MANAGEMENT UNIT

| DISTRICTS - ERATTAYAR, IDUKKI, NENMENI, WAYANAD

HDFC Bank Parivartan and M S Swaminathan Research Foundation (MSSRF) installed block-level plastic waste baling units with the goal of improving waste management and increasing the income of haritha karma sena members. In Idukki, the project has been a resounding success, with the units now bale up to 1,000 kg of plastic waste per day, three times more than before the intervention. This has reduced storage space requirements and reduced the need for labor. As a result, the average income of HKS - members has increased from Rs.8,000 to Rs.15,000 per month. The project has also helped to reduce plastic waste pollution in the two villages, making them cleaner and more sustainable. This is a shining example of how CSR partnerships can be used to address complex social and environmental challenges. It is also a testament to the hard work and dedication of the Haritha Karma Sena members, who are making a real difference in their communities.



P0567

ENABLING INNOVATION IN SANITATION TECHNOLOGY

| DISTRICT - PALAKKAD

To strengthen innovation in the Water, Sanitation and Hygiene (WASH) sector, HDFC Bank Parivartan has extended support to the Global Sanitation Center of Excellence (GSCoE) at IIT Palakkad. The project focuses on building facilities for incubation, prototyping, fabrication, and the testing and deployment of sanitation technologies. The GSCoE provides a platform for startups developing device-based solutions that address greenhouse gas (GHG) emissions, toilet efficiency, waste reduction, and energy recovery from waste. Over time, these innovations are expected to contribute to a reduction of over 1 lakh tons of GHG emissions and 5 lakh tons of waste and wastewater, while also improving toilet hygiene and creating employment. The initiative aims to foster scalable, sustainable sanitation solutions nationwide.



P0606

FINANCIAL LITERACY & INCLUSION

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

IMPACT IN KERALA



12.89+ Lakh*

SPREAD OF FINANCIAL FRAUD AWARENESS
(VIGIL AUNTY)

*Based on the views across digital platforms

Financial literacy workshops conducted across various projects in Kerala teach subjects ranging from savings to investments. They also inform rural communities on ways to access organised sources of finance. Digital workshops established by Parivartan are playing a vital role in dispensing this crucial information in rural communities.



NATURAL RESOURCE MANAGEMENT

Advancing rural development through solar electrification, soil restoration, and sustainable water conservation.

IMPACT IN KERALA



280+

SOLAR LIGHTS
INSTALLED



89+

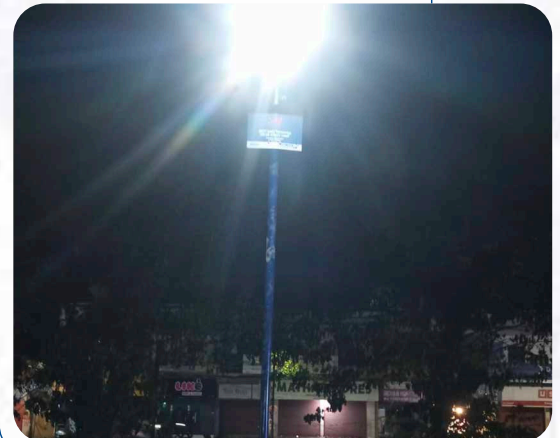
WATER CONSERVATION
STRUCTURES BUILT

KEY INTERVENTIONS

INSTALLING SOLAR STREET LIGHTS TO ASSURE SAFETY ON ROADS

| DISTRICTS - MALAPPURAM, THIRUVANANTHAPURAM, KOZHIKODE, KANNUR, KOLLAM, KASARGOD, WAYANAD, THRISSUR, PALAKKAD, ALAPPUZHA, PATHANAMTHITTA, IDUKKI

HDFC Bank Parivartan along with Dhan Foundation, M S Swaminathan Research Foundation (MSSRF), and Centre for Youth Development and Activities (CYDA) located the areas that have poor electric connectivity and planned for the installation of solar street lights. The project was established in 80 villages. As a result of intervention, 878 solar street lights were installed in the vulnerable locations where wild animal menace and theft is common. The solar street lights were also installed at village roads near junctions and deep curve roads. The intervention helped regain social safety, especially amongst women and children.



P0568, P0567, P0796,
P0825, P0970

STORIES OF PARIVARTAN

TURNING SPICES INTO STABILITY

| LOCATION - NENMENI, WAYANAD

| BENEFICIARIES - A 10-MEMBER SPICE PROCESSING GROUP

THE CHALLENGE

In Wayanad's forested highlands, many farming families face seasonal instability caused by climate change. Traditional cultivation offers little security, with limited exposure to modern practices, processing infrastructure, or access to wider markets. Without alternative income sources, households remain vulnerable.

OUR INTERVENTION

As part of a local initiative supported by HDFC Bank Parivartan and M S Swaminathan Research Foundation (MSSRF) a ten-member farmer group in Nenmeni began exploring value-added spice processing. They received hands-on training from the Indian Institute of Spices Research (IISR) in Calicut and set up a processing unit equipped with tray dryers, pulverizers, and roasters. Their enterprise, now known as Green Wayanad, produces turmeric, spice blends, coffee, and coconut oil, combining traditional know-how with new skills.

THE RESULT

The group now earns an additional Rs.8,000 per member each month, selling through local market networks, resorts, and designated Parivartan outlets. This growing enterprise is helping build economic stability for participating families and serves as a local model for community-based livelihood diversification.



P0567

STORIES OF PARIVARTAN

FROM HARDSHIP TO HOPE: A JOURNEY OF RESILIENCE AND EMPOWERMENT

| LOCATION - COCHIN

| BENEFICIARY - ASNA ALI, A YOUNG MOTHER FROM A LOW-INCOME BACKGROUND

THE CHALLENGE

Asna Ali's educational journey was cut short due to family pressures. Later, as a single mother with no stable income, she faced mounting financial challenges and few opportunities for sustainable employment. The uncertainty made it difficult to plan a secure future for herself and her child.

OUR INTERVENTION

Seeking a path forward, Asna enrolled in the nursing assistant course at the Skill Development Training Centre run by the Hope Foundation, with support from HDFC Bank Parivartan. The programme included three months of structured classroom and practical medical training, followed by an internship at Kancare Living Centre. In addition to professional skills, the experience helped her regain confidence and a sense of direction.

THE RESULT

Today, Asna works as a Nursing Assistant at Aster Medcity Hospital in Cochin, earning Rs.15,000 per month. Her journey illustrates how targeted skill-building initiatives can support individuals in rebuilding their lives and entering the workforce with renewed purpose.



P0696

Showcasing key initiatives, events and news.



P0696

EMPOWERING FUTURES: CELEBRATING SKILL DEVELOPMENT SUCCESS

The HDFC Bank Parivartan Skill Development Training Centre, Kakkanad, celebrated the graduation of 194 candidates from the July-September 2024 batch. Chief Guest Mr. Joseph Cheeran, Cluster Head, HDFC Bank, inaugurated the event and distributed certificates, recognising top performers. Mr. Chandrasekaran P., COO of Hope Foundation, and Ms. Sreeja, CSR Project Manager, HDFC Bank, emphasised the transformative power of skill development. The event featured cultural performances, alumni success stories, and the traditional Lighting of the Lamp ceremony. This milestone reaffirms HDFC Bank's commitment to empowering individuals through skill training and career opportunities.

BRIGHT BEGINNINGS: A NEW CHAPTER FOR YOUNG LEARNERS

HDFC Bank Parivartan, in collaboration with MSSRF, has transformed the *anganwadi* in Kumbalangi into a vibrant learning space for children. Inaugurated by Smt. Baby Tampi, Palluruthy Block Panchayat President, and presided over by Smt. Susan Joseph, Kumbalangi Grama Panchayat President, the event celebrated this milestone in early childhood education. HDFC Bank's Shri N. Subhash emphasised the bank's commitment to rural development. The upgraded *anganwadi* now boasts colorful murals, soft mats, and interactive play areas, fostering a joyful learning environment for young minds to thrive.



P0825

PASS THE TORCH: EMPOWERING LOCAL ENTREPRENEURS

On December 17, 2024, a Handing-Over Ceremony took place at Sopanam Auditorium, Adimali, marking a new chapter for five village enterprise units. Led by Panchayat President Mrs. Soumya Anilkumar and HDFC Bank Manager Sri. Mathew P. Kuruvila, the event celebrated the transition of activities to local entrepreneurs. Mr. Dany Kingsly conducted an insightful session on available schemes, followed by inspiring presentations from unit members. Their stories showcased the initiative's impact, ensuring these communities continue to thrive independently.



P0567



 **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

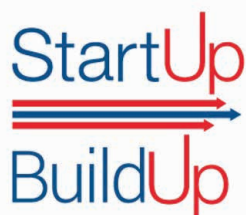
KEY INTERVENTIONS

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

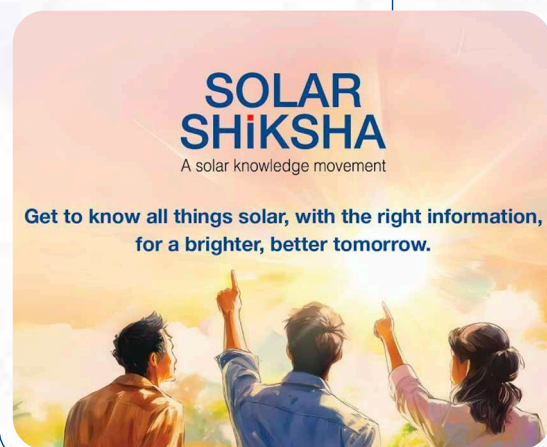
Promoting smarter financial decisions and safeguarding against fraud.



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 programs 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 programs, 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 programs, 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

- Centre for Youth Development and Activities (CYDA)
- Dhan Foundation
- Dr. Reddy's Foundation
- Hope Foundation
- IIT Palakkad (Global Sanitation Centre of Excellence)
- M S Swaminathan Research Foundation (MSSRF)

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