



 **PARIVARTAN**

A step towards sustainable progress

Towards A Better Tomorrow Madhya Pradesh

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



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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 Madhya Pradesh. -----



PARIVARTAN IN MADHYA PRADESH

63.72+ LAKH LIVES IMPACTED

*Impact numbers as of March 2025

RURAL DEVELOPMENT



69,238+
FARMERS
SUPPORTED



37,221+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



17,189+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING



786+
SCHOLARSHIPS
PROVIDED



104+
SMART SCHOOLS
DEVELOPED



~26,000+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS



PROMOTION OF EDUCATION

SKILL TRAINING & LIVELIHOOD ENHANCEMENT



17,000+
INDIVIDUALS
TRAINED



1,679+
COMMUNITY ENTERPRISES
SUPPORTED



66+
VILLAGES SUPPORTED WITH
CLEAN DRINKING WATER



955+
SANITATION UNITS
INSTALLED



HEALTHCARE & HYGIENE

FINANCIAL LITERACY & INCLUSION



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

*Based on the views across digital platforms



8,422+
SOLAR LIGHTS
INSTALLED



2,015+
WATER CONSERVATION
STRUCTURES BUILT



NATURAL RESOURCE MANAGEMENT

Focused Development Programme				Holistic Rural Development Programme			
Districts				Districts	No. of Villages	Districts	No. of Villages
Agar Malwa	Gwalior	Mandla	Umaria	Alirajpur	20	Indore	10
Balaghat	Harda	Mandsaur		Ashoknagar	15	Khargone	15
Bhopal	Indore	Panna		Bhopal	20	Sehore	20
Chhatarpur	Khandwa	Satna		Chhindwara	25	Shajapur	25
Guna	Khargone	Singrauli		Dewas	15		

RURAL DEVELOPMENT

Promoting holistic rural development of communities

IMPACT IN MADHYA PRADESH



69,238+
FARMERS
SUPPORTED



37,221+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



17,189+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING

KEY INTERVENTIONS

HOLISTIC RURAL DEVELOPMENT PROGRAMME (HRDP)

Nearly half of Madhya Pradesh's population belongs to communities that face social and economic disadvantages. One of the key challenges they encounter is the lack of cultivable land, as much of their holdings are barren, sloped, or forested. Hence, our Holistic Rural Development Programme (HRDP) focuses on treating land by building:

- Farm bunds
- Gully plugs
- Gabion structures
- Check dams

Bringing about changes in cropping patterns & transforming the arability of barren lands, these interventions have sustainably enhanced the livelihoods of targeted communities.



TRAINING FARMERS IN IMPROVED AGRICULTURAL PRACTICES

| DISTRICT - ASHOKNAGAR

HDFC Bank Parivartan, in partnership with Abhyudaya Sansthan, is driving holistic development in Chanderi block, Ashoknagar. Once struggling to meet basic needs, farmers now have a lifeline; sustainable farming, cash crops, improved techniques, and organic practices that are helping boost their incomes by 30-40%. The initiative will irrigate 4,000 acres, provide clean energy to 15 villages, and plant 5,000 trees for CO₂ reduction. Apart from the above, over 1,800 farmers and their families will benefit through:

- 75 women-led community enterprises
- 65 sustainable institutions
- 5 smart schools



P0646

FARMER SUCCESS THROUGH MULTI-TIER FARMING

| DISTRICT - SEHORE

HDFC Bank Parivartan, in collaboration with Arpan Seva Sansthan, is transforming agriculture in 20 villages of Sehore through vertical farming. This innovative approach maximises crop yield on small land parcels, providing year-round income and sustainable farming solutions. Key benefits include:

- Diversified yield - fruits and vegetables grown together
- Low-cost system, ideal for small farms
- Compatible with micro-irrigation
- Ensures steady income throughout the year

Farmers received hands-on training in seed selection, organic manure, and irrigation techniques. Their seasonal incomes have surged from Rs.9,000 to Rs.1,20,000, marking a new era of prosperity.



P0495

GRASSROOT RURAL DEVELOPMENT FOR ECONOMIC PROSPERITY

| DISTRICT - KHARGONE

HDFC Bank Parivartan, in partnership with SUVIDHA, is driving transformative change across 15 villages, impacting 12,500 underserved people. By integrating renewable energy, digital solutions, and improved infrastructure, the initiative accelerates socio-economic progress. Key interventions include:

- Installing bio-gas units, jal minars, and check dams
- Skill hubs-handloom training, dairy, rose oil extraction, sewing & design
- Tech-enabled Gram Panchayat Kendra for digital access
- Smart school transformation for quality education
- Reviving maheshwar art & expanding irrigation

These efforts enhance farmer incomes and uplift entire communities, fostering long-term prosperity.



P0735



P1076

BUILDING SUSTAINABLE FUTURES

| DISTRICT - UMARIA

In the heart of rural India, where opportunities are scarce, HDFC Bank Parivartan and the Centre for Advanced Research and Development (CARD) are driving change across 50 villages near Bandhavgarh National Park. By promoting sustainable agriculture, renewable energy, and skill development, the initiative aims to uplift 2,000 farmers, increase incomes by 20-25%, and establish 34 community enterprises; 13 of them women-led. With 300 solar streetlights ensuring safer villages, skill training for 3,450 individuals, and smart upgrades for 10 schools and *anganwadis*, this project is not just about development-it's about empowering communities for a brighter future.

HARVESTING HOPE

| DISTRICT - BHOPAL

HDFC Bank Parivartan, in collaboration with Arpan Seva Sansthan, is driving sustainable development to combat water scarcity, low agricultural productivity, and inadequate education infrastructure. By constructing masonry stop dams, farm ponds, and percolation tanks, the initiative strengthens water conservation and irrigation. Solar water pumps and micro-irrigation systems enhance efficiency, while soil testing ensures sustainable farming. Beyond agriculture, the project improves education in five government schools with smart classrooms and better sanitation. Through farmer training, self-help group empowerment, and diversified cropping, this initiative fosters long-term livelihood security and community well-being.



P0981

PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

IMPACT IN MADHYA PRADESH



~26,000+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS



786+
SCHOLARSHIPS
PROVIDED



104+
SMART SCHOOLS
DEVELOPED

KEY INTERVENTIONS

IMPROVING LEARNING THROUGH DIGITAL TRANSFORMATION

| DISTRICT - INDORE

HDFC Bank Parivartan, in partnership with the Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA), is transforming the educational landscape at Army Public School, Mhow. This initiative aims to set a new standard for learning by establishing 20 smart classrooms, which will impact approximately 2,000 students.



P1058



P0064, P0673

ZERO INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES (ZIIIEI)

One of the largest-ever programmes to facilitate wide-scale, systematic implementation of grassroots innovations to improve existing systems & processes at minimal cost, the ZIIIEI has oriented over 1.99+ lakh teachers in Madhya Pradesh, while 27,700 schools have implemented its innovative ideas.

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

IMPACT IN MADHYA PRADESH



17,000+
INDIVIDUALS
TRAINED



1,679+
COMMUNITY ENTERPRISES
SUPPORTED

KEY INTERVENTIONS

ENABLING AND EMPOWERING WOMEN

| DISTRICTS - PANNA, CHHATARPUR

Parivartan along with Professional Assistance for Development Action (PRADAN) has initiated the Focused Development Programme Skill Training & Livelihood Enhancement in Panna and Chhatarpur districts with an aim to ensure women in the region have sustainable sources of income. The income generation activities will include both on-farm and off-farm activities. With the implementation of this project, 12,000 women from small and marginal income households will have secure and sustainable livelihood opportunities and better income levels.



P0468

SOCIO-ECONOMIC DEVELOPMENT THROUGH SKILL ENHANCEMENT

| DISTRICT - KHANDWA

HDFC Bank Parivartan and Indo Global Social Service Society are driving a socio-economic revolution across 30 villages. This initiative empowers 10,000+ households through:

- Installing 300 solar street lights for safer communities
- Reviving 100 acres of barren land with moringa plantations
- Drip irrigation & restoration of 20+ water bodies
- Women-led enterprises-dairy, multi-grain milling, moringa-based bakery & leaf products
- Training in bamboo crafts & fish farming for SHGs



P0715

IMPROVING LIVELIHOOD WITH DAIRY FARMING

| DISTRICT - GUNA

HDFC Bank Parivartan and End Poverty are transforming dairy farming by enhancing livelihoods and ensuring sustainability. The initiative includes:

- 15 Milk Pooling Points (MPPs) for better milk collection
- Solar-powered Bulk Milk Coolers (BMCs) for improved preservation
- Health camps for livestock vaccination and deworming
- Artificial insemination to boost productivity
- A community-led mini dairy processing plant for value-added products
- Women-led dairy enterprises and farmer producer groups

By strengthening the dairy value chain, this project secures fair earnings, empowers communities, and promotes eco-friendly dairy solutions.



P0854

EMPOWERING FARMERS WITH SUSTAINABLE AGRICULTURE AND ENVIRONMENTAL REJUVENATION

| STATES - JHARKHAND, BIHAR, ODISHA, CHHATTISGARH, RAJASTHAN, MADHYA PRADESH, AND WEST BENGAL

For small and marginal women farmers, agriculture has long been a struggle against uncertain rains, low yields, and financial instability. HDFC Bank Parivartan, in collaboration with Professional Assistance for Development Action (PRADAN), is changing this by creating 30,000 acres of irrigated farmland, enabling double cropping, and introducing sustainable farming practices. Women farmers are gaining skills in agriculture, poultry, and fisheries, securing better incomes and food security. With farm ponds, bio-resource centers, and micro-irrigation, this initiative is not just improving harvests—it's giving women the power to build a future where migration is a choice, not a necessity.



P0949

HEALTHCARE & HYGIENE

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

IMPACT IN MADHYA PRADESH


66+

VILLAGES SUPPORTED WITH
CLEAN DRINKING WATER


955+

SANITATION UNITS
INSTALLED

KEY INTERVENTIONS

TRANSFORMING LIVES THROUGH CRITICAL CARE ENHANCEMENT

| DISTRICT - SATNA

Recognising the urgent need for quality emergency medical services, HDFC Bank Parivartan, in collaboration with Doctors For You, is strengthening critical care infrastructure at Jankikund Chikitsalaya in Chitrakoot. By equipping the hospital with a state-of-the-art ventilator and a Colour Doppler Ultrasound Machine, the initiative aims to enhance survival rates and improve critical care. Local medical staff will receive specialised training to ensure long-term impact, benefiting over 1,000 patients annually across Satna and nearby districts. This effort brings hope, faster diagnosis, and better treatment to those who need it most.



P1052

FINANCIAL LITERACY & INCLUSION

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

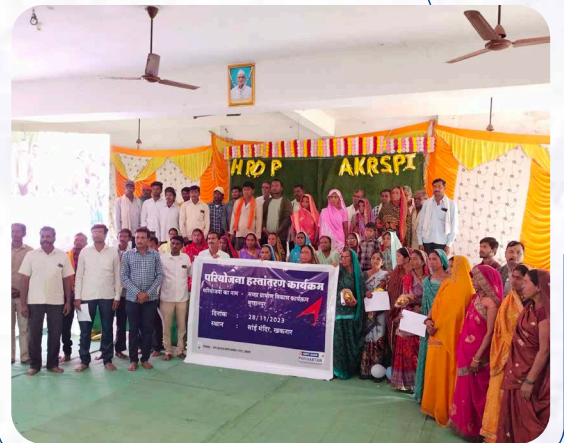
IMPACT IN MADHYA PRADESH


10.63+ Lakh*

SPREAD OF FINANCIAL FRAUD AWARENESS
(VIGIL AUNTY)

*Based on the views across digital platforms

Financial literacy workshops conducted across various projects in Madhya Pradesh teach subjects ranging from savings to investments. They also inform rural communities on ways to access organised sources of finance.



NATURAL RESOURCE MANAGEMENT

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

IMPACT IN MADHYA PRADESH



8,422+
SOLAR LIGHTS
INSTALLED



2,015+
WATER CONSERVATION
STRUCTURES BUILT

KEY INTERVENTIONS

PROVIDING SAFE DRINKING WATER TO TARGET RURAL HOUSEHOLDS

| DISTRICT - KHARGONE

In collaboration with Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA), a project was undertaken to install solar power based drinking water tanks with filtration units in 9 villages. These villages were suffering from lack of potable water as the drinking water samples showed high levels of iron and arsenic. Water borne diseases like cholera, typhoid, dysentery, hepatitis A, and gastroenteritis were highly prevalent. As the project was implemented, more than 1000 households in these villages have benefitted as they now have access to potable water. Overall health and wellbeing of villagers has improved vastly.



P0735

REVIVING RURAL LIVELIHOODS WITH NRM

| DISTRICT - SINGRAULI

HDFC Bank Parivartan, in partnership with the Watershed Organisation Trust, is driving environmental sustainability and livelihood enhancement for farmers. By implementing natural resource management techniques, the initiative reduces soil erosion, boosts water harvesting, and expands rabi crop cultivation. With climate-resilient farming, water conservation structures, and organic practices, the project ensures long-term agricultural sustainability. Community empowerment lies at its core, fostering women-led Self Help Groups (SHGs) and Village Development Committees (VDCs). By integrating sustainable solutions with local enterprise development, this initiative strengthens both the environment and rural livelihoods, paving the way for a more resilient future.



P0973

STORIES OF PARIVARTAN

EMPOWERING WOMEN WEAVERS

| LOCATION - PRANPUR

| BENEFICIARY - FARHAD BANO & 19 OTHERS

THE CHALLENGE

Farhad Bano, a skilled weaver from Pranpur, carried the weight of tradition in her hands—but earned barely enough to survive. Like many women in her village, she worked long hours on rented looms for meager daily wages of Rs.200–Rs.250. Despite pouring days of effort into each saree, middlemen reaped the profits, paying weavers as little as Rs.600–Rs.700 per piece. With no access to capital or direct markets, Farhad’s dream of owning her craft and lifting her family out of poverty felt painfully distant.

OUR INTERVENTION

To change this, HDFC Bank Parivartan and Abhyudaya Sansthan launched a transformative initiative for Pranpur’s artisans. A dedicated handloom unit was set up—complete with 10 looms, solar-powered infrastructure, and essential weaving facilities. Farhad, along with 19 other women from low-income households, received intensive training in advanced weaving, dyeing, and contemporary design techniques. Most importantly, by cutting out the middlemen, they were given direct access to markets, fair pricing, and the opportunity to build a sustainable livelihood.

THE RESULT

Today, Farhad is no longer a daily wage worker—she is an entrepreneur in her own right. With her own loom and newly acquired skills, she now earns Rs.8,000–Rs.12,000 a month—nearly double her earlier income. The initiative has not only boosted earnings but also restored dignity and self-worth. Her success has become a beacon for other women in Pranpur who once believed they had no voice in their craft.

Farhad’s journey is a powerful reminder that when women are equipped with the right tools and support, they don’t just transform their lives—they uplift entire communities.



P0646

STORIES OF PARIVARTAN

A VILLAGE TRANSFORMED

| LOCATION - SINGRAULI

| BENEFICIARY - RAMDHANI SINGH AND THE GOND (ST) COMMUNITY

THE CHALLENGE

For years, Ramdhani Singh lived a life of constant departure—leaving behind his village, his family, and his sense of belonging to work in the distant coal mines and construction sites of Singrauli. The long journeys were draining, and after travel costs, little remained to support his family. Like many from the Gond community, he was caught in a harsh cycle—migrating just to survive, yet never able to build a stable life at home.

OUR INTERVENTION

A turning point came with the introduction of Soil and Water Conservation (SWC) work in the village. Through the joint efforts of HDFC Bank Parivartan and the Watershed Organisation Trust, Ramdhani and others found local employment through projects like check dam construction and Continuous Contour Trenching (CCT). For the first time, he had the chance to earn a dignified wage without being separated from his loved ones.

THE RESULT

Today, Ramdhani works with pride in his own village, earning a stable income while helping rejuvenate the land around him. The CCTs have significantly improved groundwater levels, revitalizing ponds and wells that support the entire community. No longer burdened by the need to migrate, he now sees a future full of promise—one where his hard work not only sustains his family but also helps nurture the land for generations to come.

Ramdhani's story stands as a testament to how local employment and ecological restoration can restore both livelihoods and a sense of belonging.



P0973

Showcasing key initiatives, events and news.



P0715

MILLETS, MARKETS & MORE!

At the All India Agro Industrial Exhibition and Kisan Mela at RVSKV, Gwalior, Self Help Groups (SHGs) under the FDP project by HDFC Bank Parivartan and Indo Global Social Service Society took center stage, showcasing multi millet saliya, multigrain daliya, and drumstick powder. Visitors were drawn to these nutritious offerings, engaging with the artisans behind them. The event not only boosted product awareness but also provided a platform for economic empowerment, helping SHGs gain visibility and market recognition.

MONEY MATTERS: RURAL COMMUNITIES LEVEL UP!

At Gram Panchayat Muwala, HDFC Bank Parivartan and Baif Institute for Sustainable Livelihoods and Development (BISLD), Madhya Pradesh conducted Financial Literacy Training under the FDP Wadi Development Project, benefiting 85 participants from 50 villages. The training empowered rural families with insights into financial management, banking, digital transactions, and government schemes. Experts shared knowledge on credit cards, savings plans, and subsidies, fostering financial independence. Engaged discussions and interactive sessions highlighted the importance of digital payments. The initiative not only enhanced financial awareness but also strengthened community development, setting a foundation for long-term economic growth.



HEALTHY VILLAGES, BRIGHTER FUTURES!

As part of the FDP Wadi Development Project, HDFC Bank Parivartan and Baif Institute for Sustainable Livelihoods and Development (BISLD), organised a health check-up camp at Puniyakhedi, benefiting 101 villagers. Free medical consultations and medicines were provided, ensuring better healthcare access for Wadi families. Experts from Sardar Patel Multispecialty Hospital guided participants on health concerns, promoting awareness and well-being. This initiative, backed by HDFC Bank staff and local leaders, highlights a strong commitment to rural health and prosperity, reinforcing the power of collective action in community development.





 **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

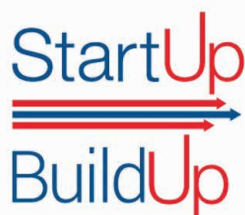
KEY INTERVENTIONS

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

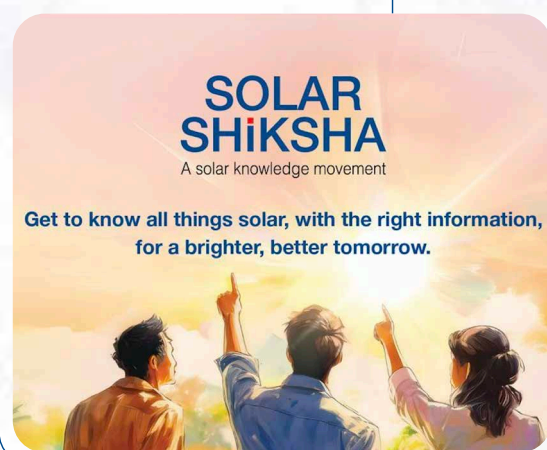
Promoting smarter financial decisions and safeguarding against fraud.



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

- Abhyudaya Sansthan
- Aga Khan Rural Support Programme India (AKRSPi)
- Arpan Seva Sansthan
- BAIF Development Research Foundation
- BAIF Institute for Sustainable Livelihoods and Development (BISLD)
- CARE India Solutions for Sustainable Development
- Centre for Advanced Research and Development (CARD)
- Development Support Centre (DSC)
- Doctors For You
- End Poverty
- Indo Global Social Service Society (IGSSS)
- Magic Bus
- Naman Sewa Samiti
- Professional Assistance for Development Action
- Sai Jyoti Gramodayog Samaj Sewa Samiti (Sai Jyoti Sansthan)
- Samaj Pragati Sahayog
- Society For The Upliftment Of Villagers & Development Of Himalayan Areas (SUVIDHA)
- Sri Aurobindo Society
- VRUTTI
- Watershed Organisation Trust

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