



 **PARIVARTAN**

A step towards sustainable progress

Towards A Better Tomorrow Meghalaya

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 Meghalaya—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 Meghalaya. -----



PARIVARTAN IN MEGHALAYA

1.93+ LAKH LIVES IMPACTED

*Impact numbers as of March 2025

RURAL DEVELOPMENT



8,637+
FARMERS
SUPPORTED



425+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



2,516+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING



48+
SMART SCHOOLS
DEVELOPED



~12,000+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS

PROMOTION OF EDUCATION



SKILL TRAINING & LIVELIHOOD ENHANCEMENT



3,146+
INDIVIDUALS
TRAINED



133+
COMMUNITY ENTERPRISES
SUPPORTED



18+
VILLAGES SUPPORTED WITH
CLEAN DRINKING WATER



HEALTHCARE & HYGIENE

FINANCIAL LITERACY & INCLUSION



24,954+*
SPREAD OF FINANCIAL
FRAUD AWARENESS
(VIGIL AUNTY)

*Based on the views across digital platforms



2,677+
SOLAR LIGHTS
INSTALLED



145+
WATER CONSERVATION
STRUCTURES BUILT



NATURAL RESOURCE MANAGEMENT

Focused Development Programme

Holistic Rural Development Programme

Districts	Districts	No. of Villages
East Jaintia Hills	East Khasi	15
East Khasi	Ri-Bhoi	24
Ri-Bhoi	West Jaintia Hills	15
West Garo Hills		

RURAL DEVELOPMENT

Promoting holistic rural development of communities

IMPACT IN MEGHALAYA



8,637+
FARMERS
SUPPORTED



425+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



2,516+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING

KEY INTERVENTIONS

SUSTAINABLE TOURISM AND CLIMATE ACTION

| DISTRICTS - UDALGURI, DARRANG, KAMRUP, RI-BHOI

HDFC Bank Parivartan and FXB India Suraksha are transforming rural tourism into a force for sustainability and empowerment. By blending eco-tourism, climate action, and handloom revival, the initiative creates opportunities for over 200 families. Eco-friendly homestays, built with bamboo and solar power, offer visitors an authentic village experience while promoting sustainable living. Local farmers and artisans thrive as agritourism and handloom workshops gain visibility. Cycling centers and solar-powered streetlights reduce carbon footprints while enhancing safety. This initiative not only preserves cultural heritage but also fosters economic independence, turning villages into hubs of sustainable progress.



P1027, P0584

NRM, EDUCATION & HEALTHCARE INTERVENTIONS FOR UPLIFTMENT

| DISTRICT - EAST KHASI

HDFC Bank Parivartan and AROH Foundation are working on the holistic development for over 5,000 households from 15 villages through skill enhancement and livelihood generation.

The intervention includes:

- Establishing food processing and dryer units along with an agriculture tool bank
- Promoting local bamboo handicraft and cash crop production
- Skilling youth on tourism, hospitality, driving, repairing and other trades
- Strengthening 60 street vendors through market shade support
- Reviving rain water harvesting & establishing solar based irrigation system
- Developing infrastructure for 9 schools & 3 *anganwadis*
- Installing 150 solar street lights
- Supporting vendors with e-carts & multi-processing units



P0751

IMPROVING FARMER INCOMES THROUGH STRONG COMMUNITY INITIATIVES

| DISTRICT - RI-BHOI

HDFC Bank Parivartan, together with Society for Action in Community Health has launched interventions to improve the incomes of farmers in this hill state, along with skills-based training to improve livelihoods. A local economic activation drive will be launched to promote 1 lakh community-led enterprises, out of which at least 50% will be women-led. Lakhs of acres of unirrigated land will be brought under irrigation to boost farmer yields. Large areas will be brought under green cover to reduce carbon footprint. Chemical free farming will be promoted and villages will be provided with safe drinking water solutions. These multi-pronged interventions will help the farming communities to be strong and resilient.



P0351, P0752

A HOLISTIC APPROACH TO RURAL UPLIFTMENT

| DISTRICTS - RI-BHOI

HDFC Bank Parivartan, in partnership with FXB India Suraksha, is implementing a multi-dimensional development project in rural Meghalaya to uplift backward, economically weaker communities. The initiative focuses on improving access to health, education, WASH, and sustainable livelihoods. Key outcomes include income enhancement for 50% of households, creation of stable livelihood opportunities for 300 families, and empowerment of 450+ women and farmers through collective-based enterprises like piggery, poultry, and strawberry cultivation. Additionally, 50 acres of land will be irrigated to enable year-round farming, and health indicators across villages are targeted to improve by 70% over four years.



P0584



P0858

FOSTERING COMMUNITY DEVELOPMENT

| DISTRICT - WEST JAINTIA HILLS

In Meghalaya, rural communities rely on natural resources for their livelihoods, but unplanned and unsustainable usage has led to unequal distribution. To address this, HDFC Bank Parivartan & AROH Foundation, under HRDP, has focused on sustainable livelihood promotion through targeted skill training programmes. These initiatives include entrepreneurial support for small and medium enterprises (SMEs), improving household water distribution systems, and constructing essential sanitation infrastructure.

FROM MARGINS TO MILESTONES

| STATES - MEGHALAYA, TRIPURA

HDFC Bank Parivartan and Tomorrow's Foundation are driving a transformative change, empowering over 25,000 individuals and 5,300 households through skill training, sustainable livelihoods, and improved infrastructure. Women-led enterprises, organic farming, and cash crop cultivation are creating financial independence, while smart schools and *anganwadi* renovations enrich education. Solar-powered water systems, upgraded healthcare, and sanitation facilities enhance quality of life. Bamboo enterprises, poultry farms, and tourism initiatives provide diverse income sources.



P1054

HOLISTIC DEVELOPMENT FOR A SUSTAINABLE FUTURE

| STATES - ASSAM, MEGHALAYA

30 villages from Sonitpur and Barak Valley in Assam, along with 15 villages in Ri-Bhoi from Meghalaya are set to undergo training on sustainable agricultural practices with HDFC Bank Parivartan and IIT Guwahati. The farmers from these target village will experience a boost in their incomes with the help of activities being undertaken like Bamboo/Agri Residue based pellet production, biomass pellet plant setup and market linkages, value addition of herbal sugarcane, Ashwagandha Farming through Agrovoltaic and setting up of Ashwagandha tea processing unit. As part of the intervention FPO, SHGs/Women-led groups, will be empowered and sustainable agricultural practices will be promoted by implementing a comprehensive project focused on Agriculture & Agri-Residue Based Enterprise Development. Nearly 120 individuals will be impacted by the project and can now dream of a sustainable future with income stability and support that can help them achieve their dreams



P0759

PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

IMPACT IN MEGHALAYA



48+
SMART SCHOOLS
DEVELOPED



~12,000+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS

KEY INTERVENTIONS

ZERO INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES (ZII EI)

One of the largest-ever programmes to facilitate wide-scale, systematic implementation of grassroots innovations that can improve existing systems & processes at minimal cost, Parivartan's ZII EI has oriented over 7,760 teachers in Meghalaya: leading to the submission of more than 4,080 innovative ideas.



P1097, P1095, P0772, P0774

BUILDING BRIGHTER BEGINNINGS

| DISTRICTS - EAST KHASI, RI-BHOI, WEST KHASI HILLS, EAST JAINTIA HILLS

HDFC Bank Parivartan, in partnership with Indo Global Social Service Society, SUVIDHA & FXB India Suraksha, is upgrading 98 government schools and 70 *anganwadi* centres in Meghalaya. With over 125 smart classrooms, digital learning centres, and well-equipped libraries, the initiative fosters interactive learning. Renovated classrooms, improved sanitation, and access to clean drinking water create a healthier, more engaging school environment. This effort ensures students have the resources to succeed in a digital world.

TRANSFORMING EDUCATION THROUGH ACTION

| STATES - NAGALAND AND MEGHALAYA

In rural Nagaland and Meghalaya, limited resources hinder learning. HDFC Bank Parivartan and Mantra4Change (MART) are bridging the gap by empowering educators and transforming schools in Mon, Peren, East Khasi, and West Jaintia Hills.

The initiative includes:

- Training teachers in programme design and monitoring
- Providing 24 learning courses to partners
- Upgrading six schools into smart schools
- Hosting knowledge and peer-learning forums
- Conducting 30 training sessions per district

By strengthening educators, this initiative paves the way for equitable, quality education.



P1045

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

IMPACT IN MEGHALAYA



3,146+
INDIVIDUALS
TRAINED



133+
COMMUNITY ENTERPRISES
SUPPORTED

KEY INTERVENTIONS

EMPOWERING LIVELIHOODS, TRANSFORMING FUTURES

HDFC Bank Parivartan is empowering rural communities with alternative livelihoods and entrepreneurial training to drive self-reliance.

- Trained 420 youth in trades like broom making, beekeeping, pig rearing, and soft skills
- Enabled thousands of women through income-generating skills under the Sustainable Livelihood Initiative
- Supported 667 households through capacity-building programmes and enterprise hubs
- Strengthened rural incomes via weaving centres and crop-based clusters for rice, turmeric, and spices
- These efforts are fostering economic resilience, skill development, and long-term community stability.



P0348, P0584,
P0752, P0751

HEALTHCARE & HYGIENE

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

IMPACT IN MEGHALAYA



18+
VILLAGES SUPPORTED WITH
CLEAN DRINKING WATER

KEY INTERVENTIONS

SANITATION FOR ALL

| DISTRICTS - EAST KHASI, RI-BHOI

In our ongoing efforts to make sanitation widely accessible, HDFC Bank Parivartan and AROH Foundation have worked extensively in bringing about an effective behavioural change in the space of sanitation. Over 80+ continuous awareness drives were conducted across several villages in Meghalaya. It has also constructed over 2,600 sanitation units across the state, thus providing easy access to better sanitation facilities.



P0751, P0752

DIAGNOSTIC SUPPORT TO MEDICAL CENTERS

| DISTRICT - JAINTIA HILLS

Limited healthcare access in remote regions often leads to delayed diagnoses. To bridge this gap, HDFC Bank Parivartan and People to People Health Foundation (PPHF) are equipping a civil hospital and a medical center with a Digital X-Ray, Endoscopy, and Ultrasound Machine. These vital tools enable early detection, timely treatment, and improved patient care. For thousands who previously traveled long distances for basic tests, this initiative brings hope and relief. With nearly 30,000 people benefiting, it's a step toward accessible, quality healthcare for all.



P0745

CLEAN WATER FOR ALL

| DISTRICTS - EAST KHASI, RI-BHOI

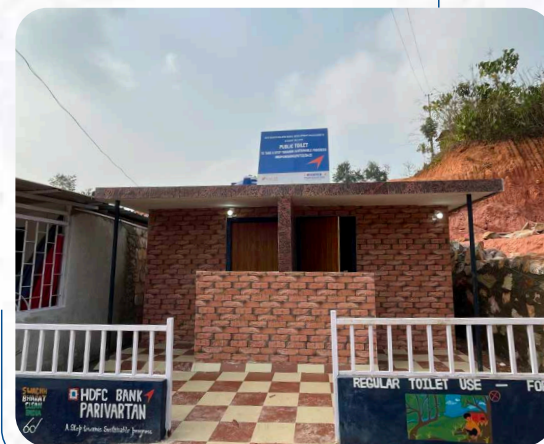


Since several villagers had to either walk miles to fetch water or didn't have any source of clean water, it directly impacted their health. Under HRDP, HDFC Bank Parivartan focused on providing safe & adequate water to rural communities in a convenient & effective manner for diverse activities including cooking, washing & sanitation. To keep the operational & building costs minimal, the project prioritised gravity feed pumps rather than pump-based supplies. A Water Management Committee was set up consisting of members from the community for the maintenance of the project. Over 25 villages have been given water connections & 18 have been provided with household water connections. Additionally, the existing & non-functional water supply connections have also been refurbished.

ENHANCING COMMUNITY HEALTH WITH SANITATION INITIATIVES

| DISTRICT - RI-BHOI

In our ongoing commitment to promote hygiene and improve public health, we along with AROH Foundation have built over 10 community washrooms in key areas with the highest impact. These facilities have played a vital role in enhancing hygiene standards and overall health for the local population. Additionally, we have developed multiple public bathing units and washing platforms to ensure women's safety while providing essential sanitation services. These efforts are crucial in safeguarding the well-being & non-functional water supply connections have also been refurbished.



P0752

FINANCIAL LITERACY & INCLUSION

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

IMPACT IN MEGHALAYA



24,954+*

SPREAD OF FINANCIAL FRAUD AWARENESS
(VIGIL AUNTY)

*Based on the views across digital platforms

Financial literacy workshops conducted across various projects in Meghalaya 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 MEGHALAYA



2,677+
SOLAR LIGHTS
INSTALLED



145+
WATER CONSERVATION
STRUCTURES BUILT

KEY INTERVENTIONS

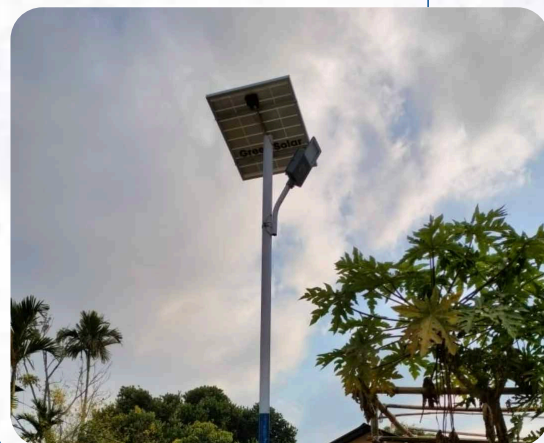
BRINGING LIGHT TO REMOTE VILLAGES

| DISTRICTS - EAST KHASI, RI-BHOI

Navigating the challenging terrain of Meghalaya, HDFC Bank Parivartan is working to ensure energy access and safety in underserved communities. In collaboration with Society for Action in Community Health and AROH Foundation, the initiative promotes renewable energy while improving everyday life through:

- Installation of 50 solar-powered streetlights across East Khasi
- Establishment of a solar micro-grid
- Distribution of over 800 solar lights to households
- Provision of 1,000+ fuel-efficient bio *chulhas*

By reducing dependency on conventional energy and enhancing safety, the project lights the way for a more sustainable and connected future.



P0752, P1094

STORIES OF PARIVARTAN

BAKING A BETTER FUTURE: ONE LOAF AT A TIME

| LOCATION - LUM NONGRIM DEWLIEH, RI-BHOI
| BENEFICIARY - 50 MEMBERS OF LATYLLILANG
AND BANJOPLANG SELF HELP GROUPS (SHGs)

THE CHALLENGE

For a group of passionate women bakers, the aroma of freshly baked goods held the promise of a better life. Day after day, they supplied cakes, cookies, and snacks to shops and restaurants across the block—fuelled by hard work and heart. But behind the sweetness was a bitter reality. With no dedicated workspace, no proper tools, and little support, their dreams were crumbling at the edges. The lack of scientific training, job opportunities, and basic infrastructure made it nearly impossible to sustain their efforts. For them, a proper bakery unit wasn't just a facility—it was hope. A lifeline to turn their passion into possibility, and their skills into a source of dignity and income.

OUR INTERVENTION

HDFC Bank Parivartan and AROH Foundation extended support through their skill development initiatives. The group received hands-on training in baking techniques, financial literacy, and marketing strategies, enabling them to rebuild from the ground up. They were trained in recipe scaling, hygiene standards, pricing, and customer engagement. A fully equipped bakery unit was set up with essential machinery and steady supply chains for quality ingredients. With guidance in branding, packaging, and promotions, their products began reaching wider markets. Continuous mentorship and on-ground support helped them move beyond baking—toward successfully running a sustainable business.

THE RESULT

Today, the bakery hums with life and purpose. Earning between Rs.15,000 to Rs.20,000 each month, the women now enjoy a stable source of income and newfound independence. Orders pour in, ovens stay hot, and the smell of success lingers in every batch. But beyond profit, it's the transformation that's truly remarkable—from uncertainty to self-sufficiency, from silence to confidence.



STORIES OF PARIVARTAN

FROM FRAGRANCE TO FORTUNE: EMPOWERING FARMERS THROUGH DISTILLATION

| LOCATION - UMTAM VILLAGE, RI-BHOI

| BENEFICIARY - 11 MEMBERS OF PERSARA SELF HELP GROUP (SHG)

THE CHALLENGE

For the farmers of Persara, lemongrass and citronella fields once held promise—but not prosperity. Without a field distillation unit, they were forced to sell raw crops at low rates, watching middlemen walk away with the real profits. Their oils, when produced, lacked consistency and market appeal due to inefficient harvesting methods and little technical know-how. With no direct access to buyers and no support to upgrade skills, they remained stuck—rich in resources, but poor in returns. What they needed wasn't just better prices; it was knowledge, tools, and belief in their ability to shape their own future.

OUR INTERVENTION

To unlock that potential, HDFC Bank Parivartan, in collaboration with Society for Action in Community Health (SACH) and the Institute of Natural Resources (under the Aroma Mission), initiated a powerful transformation. A three-day intensive training workshop at Regional Resource and Training Centre (RRTC) equipped SHG members with practical knowledge in distillation, processing, and marketing of essential oils. Soon after, a fully functional field distillation unit was installed, marking a turning point. With the tools to process their own produce and diversify their products, the farmers no longer had to depend on intermediaries—they became entrepreneurs in their own right.

THE RESULT

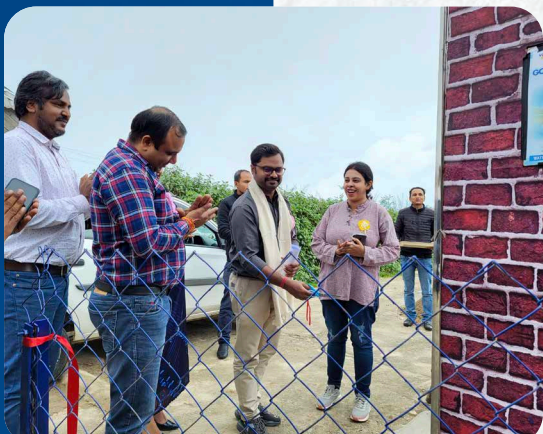
Today, the Persara SHG stands as a shining example of rural enterprise. Expanding from 1 acre to 3 acres of cultivation, they now extract premium-quality oils: lemongrass at Rs.2,000/kg and citronella at Rs.1,000–Rs.1,200/kg. But they didn't stop at oils—they've launched value-added products like soaps, mosquito repellents, floor cleaners, and incense sticks. Within a year, they generated Rs.80,000 in income, with their sights set confidently on Rs.1,50,000.

What began as a small farming effort has grown into a thriving, sustainable business—proving that with the right support, even a drop of oil can carry the weight of transformation.



P0752

Showcasing key initiatives, events and news.



EASY CHANGE, BIG IMPACT!

HDFC Bank officials, Mr. Sudipta Dey and Mrs. Nandita Das, inaugurated a Coin Dispenser Operated Machine at Laithum Village, East Khasi, bringing convenience and accessibility to local transactions. This initiative, implemented in partnership with AROH Foundation, aims to make everyday purchases smoother, ensuring small businesses and residents always have the right change; because every coin counts!

SHILLONG'S LEARNING LEAP: CELEBRATING TOP SCHOOLS

In January 2025, NVS RO Shillong, Parivartan and Khan Academy hosted a School Appreciation Event to celebrate schools excelling in digital learning. JNV East Jaintia Hills and JNV Mokokchung were recognised for seamlessly integrating Khan Academy into math lessons. The Deputy Commissioner and Assistant Commissioner (Acads.) praised teachers' dedication and new leadership's role in boosting adoption. Once lagging in engagement, Shillong has now soared into the top three regions in Khan Academy usage; proof that with the right support, big transformations happen!



SKILL TRAINING CONVOCATION CEREMONY

On December 13, 2024, HDFC Bank Parivartan and Anudip Foundation celebrated the success of graduates in Shillong who completed skill development training. Pyniaid Sing Syiem, Chief Executive Member of Khasi Autonomous District Council, praised the programme's impact, while Krittika Simlai, HDFC Bank Parivartan's State Manager, reinforced the bank's commitment to youth empowerment. Graduates received certificates, alumni shared inspiring success stories, and the event ended with a celebratory gathering marking a milestone in Meghalaya's journey toward skills, opportunities, and growth!





 **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

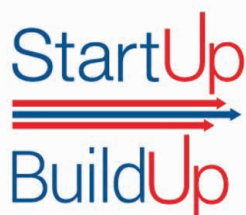
KEY INTERVENTIONS

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

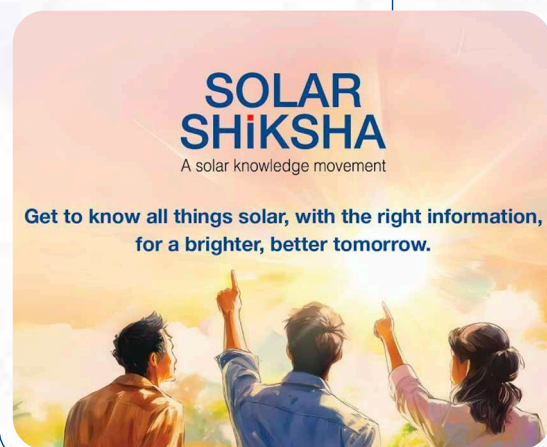
Promoting smarter financial decisions and safeguarding against fraud.



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

- Anudip Foundation
- AROH Foundation
- FXB India Suraksha
- IIT Guwahati
- Indo Global Social Service Society
- Khan Academy
- Mantra4Change (MART)
- People to People Health Foundation (PPHF)
- Society For Action In Community Health
- Sri Aurobindo Society
- SUVIDHA
- Tomorrow's Foundation

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