



 **PARIVARTAN**

A step towards sustainable progress

Towards A Better Tomorrow

Odisha

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 Odisha—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 Odisha. -----



PARIVARTAN IN ODISHA

38.74+ LAKH LIVES IMPACTED

*Impact numbers as of March 2025

RURAL DEVELOPMENT



73,610+
FARMERS
SUPPORTED



8,321+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



7,473+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING



647+
SCHOLARSHIPS
PROVIDED



~30,000+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS



120+
SMART SCHOOLS
DEVELOPED



PROMOTION OF EDUCATION

SKILL TRAINING & LIVELIHOOD ENHANCEMENT



15,345+
INDIVIDUALS
TRAINED



593+
COMMUNITY ENTERPRISES
SUPPORTED



122+
VILLAGES SUPPORTED WITH
CLEAN DRINKING WATER



HEALTHCARE & HYGIENE

FINANCIAL LITERACY & INCLUSION



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

*Based on the views across digital platforms



2,805+
SOLAR LIGHTS
INSTALLED



1,201+
WATER CONSERVATION
STRUCTURES BUILT



NATURAL RESOURCE MANAGEMENT

Focused Development Programme					Holistic Rural Development Programme	
Districts					Districts	No. of Villages
Angul	Jagatsinghpur	Kendujhar	Nabarangpur	Sambalpur	Balangir	19
Balangir	Jajpur	Khordha	Nayagarh		Kendujhar	20
Bargarh	Kalahandi	Koraput	Nuapada		Nabarangpur	15
Dhenkanal	Kandhamal	Malkangiri	Puri		Puri	15
Ganjam	Kendrapada	Mayurbhanj	Rayagada		Rayagada	15

RURAL DEVELOPMENT

Promoting holistic rural development of communities

IMPACT IN ODISHA



73,610+
FARMERS
SUPPORTED



8,321+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



7,473+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING

KEY INTERVENTIONS

CLIMATE RESILIENT AGRICULTURE TO ENHANCE LIVELIHOOD

| DISTRICT - PURI

HDFC Bank Parivartan along with Prayatn Sanstha worked in 15 villages of Puri district reaching over 6,297 households. They worked collectively to ensure socio-economic development through adaptation of sustainable agriculture methods. Climate resilience support was also provided to the beneficiaries, thus supporting lives and enhancing livelihoods of those in the coastal region of Puri.



P0421

ENHANCING LIFE AND LIVELIHOOD

| DISTRICT - BALANGIR

HDFC Bank Parivartan along with Gram Vikas is working on the socio-economic development of 20 villages. The following activities are being undertaken as part of the Holistic Rural Development Programme.

- Increase in farmers' income through improved farming techniques
- Establishing women-led Farmer Producer Organisations (FPOs) and community-led enterprises
- Planting over 2,400 trees
- Training on Village Development Committee (VDC) strengthening
- 4,600+ household to get improved sanitation facilities
- Establishing smart schools

The intervention will lead to better revenue generation for farmers, better education to reduce dropouts and improve the overall standard of living of the underserved communities.



P0585

ENSURING SOCIO-ECONOMIC DEVELOPMENT

| DISTRICT - NABARANGPUR

In remote rural pockets, women from underserved communities have long struggled with limited livelihood options, financial dependency, and unstable employment. To address these challenges, HDFC Bank Parivartan, in partnership with Agramee, launched a development initiative across 32 villages focussing on socio-economic transformation through sustainable agriculture, empowering women to secure both their food needs and financial future.



P0413, P0454

METICULOUS DEVELOPMENT TO REDUCE MIGRATION

| DISTRICT - KENDRAPARA

Kendrapara district is situated in the central coastal plain zone of Odisha where the primary source of livelihood is agriculture. Due to economic deprivation, subsistence income and frequent natural disasters, the people in the region have been forced to adopt seasonal migration to cope. HDFC Bank Parivartan and Youth Council for Development Alternatives, in order to improve this situation, are implementing a project in 20 villages that aims to increase the standard of living and strengthen community institutions in the region. This will be done through the Holistic Development Programme that would comprehensively focus on livelihood enhancements, promotion of livestock, natural resource management, awareness on water sanitation & hygiene, and enhanced quality of education. The project will reach 6,109 households, thus positively impacting 30,923 individuals across 20 villages.



P0590

CULTIVATING CHANGE IN ODISHA'S HIGHLANDS

| DISTRICT - KANDHAMAL

Rooted in the belief that lasting change begins at the grassroots, HDFC Bank Parivartan and Collectives for Integrated Livelihood Initiatives (CINI) have joined hands to uplift 2,500 tribal farmers in Kotagarh block. The initiative strengthens community institutions, promotes sustainable agriculture, and boosts market access to address persistent livelihood challenges. This includes:

- Mobilising women-led producer groups linked to Farmer Producer Companies (FPCs)
- Building irrigation systems and adopting climate-resilient farming methods
- Supporting livestock rearing with improved breeds, veterinary care, and training
- Facilitating market linkages, value addition, and government scheme convergence
- Promoting entrepreneur-led models for mechanisation, input supply, and post-harvest solutions
- Implementing a strong monitoring system with community feedback

Together, these efforts aim to build resilient, self-sustaining communities through inclusive and adaptive development.

P0966

IMPROVING QUALITY OF LIFE

| DISTRICT - RAYAGADA

Tribal communities in the region faced poverty, illiteracy, and limited livelihood opportunities. To change this, HDFC Bank Parivartan and Prayatr Sanstha empowered 3,949 households through employment generation, women-led enterprises, and sustainable farming. The initiative expanded irrigation, improved food security, and promoted non-farm livelihoods. It also strengthened public health, increased school enrolment, and provided access to clean water and sanitation. By integrating organic farming, water conservation, and renewable energy, the project not only uplifted lives but also safeguarded nature, creating lasting impact.



P0619

SOCIO-ECONOMICALLY EMPOWERING RURAL HOUSEHOLDS

| DISTRICT - JAGATSINGHPUR

With climate challenges disrupting livelihoods, this initiative by HDFC Bank Parivartan and Harsha Trust empowers 10,000 rural households to build resilience and prosperity. The project focuses on sustainable agriculture, water security, and women-led development through:

- Climate-resilient farming, crop diversification, and chemical-free practices
- Formation of producer groups, women-led enterprises, and block level committees
- Irrigation development on 2,250 acres and greening of 3,500 acres
- Promoting double cropping across 500 acres
- Strengthening fishery and livestock-based livelihood clusters
- Driving financial independence among rural women

With a mission to double incomes for half the households and increase earnings by 50% for the rest, the project ensures long-term economic stability and inclusive rural growth.



P0823

A HOLISTIC PATH TO SUSTAINABILITY

| DISTRICT - KEONJHAR

Driving inclusive development, HDFC Bank Parivartan and Gram Vikas have launched a rural initiative spanning 20 villages across two blocks. Designed to boost incomes and build resilient livelihoods, the project targets 2,000 small and medium farmers while empowering women through enterprise creation. It also includes:

- Establishing 20 women-led enterprises and supporting 150 families through goat-rearing
- Reviving 50 acres of barren land and planting 4,000 trees using sustainable practices
- Organising animal health camps and upgrading sanitation in 15 villages
- Renovating 15 *anganwadis* and turning 15 schools into smart schools
- Promoting chemical-free farming across 300 acres and encouraging agroforestry
- Rejuvenating 2 ponds and building 10 check-dams to irrigate 2,100 acres

With a holistic approach to natural resource management, health, education, and livelihoods, this initiative lays the foundation for long-term rural transformation.

P0967

CULTIVATING PROSPERITY AT SCALE

| DISTRICT - MALKANGIRI

This large-scale initiative, by HDFC Bank Parivartan and Harsha Trust, aims to double the income of 11,500 farming households by enabling sustainable and climate-resilient agriculture. It focuses on creating an irrigation command area of 5,000 acres, bringing 3,000 acres of uncultivated land under vegetation, and converting 1,000 acres to chemical-free farming practices. At the heart of this project is community empowerment, with 150 sustainable, women-led micro-enterprises established to boost rural entrepreneurship and financial independence. By integrating ecological restoration, productivity enhancement, and inclusive livelihood models, the initiative lays the foundation for long-term agricultural growth and rural transformation.



P0806

TRANSFORMING RURAL INDIA

HDFC Bank Parivartan, in partnership with Tata Education & Development Trust, is transforming the lives of marginal farmers by fostering self-reliant producer collectives and linking them to better markets. The initiative promotes sustainable farming, training farmers in drip irrigation, soil-less nurseries, farm mechanisation, and livestock management. By modernising agricultural practices and improving livelihoods, the programme is set to uplift 20,000 households, driving long-term prosperity beyond just farming - into education, healthcare, and a future free from poverty.



P0369

CLIMATE-SMART FARMING FOR SUSTAINABLE LIVELIHOODS

| DISTRICT - DHENKANAL

In the face of growing climate challenges, HDFC Bank Parivartan and Mahashakti Foundation have joined hands to support farmers in Kankadahada and Bhuban blocks. This collaborative project focuses on climate-resilient agriculture and sustainable irrigation to improve food security, livelihoods, and water conservation. It includes promoting farmer field schools, nutrition gardens, and hands-on training in sustainable practices. By combining innovation with tradition, the initiative builds long-term resilience against climate change while promoting efficient water use and healthier communities.

P0955

PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

IMPACT IN ODISHA



647+
SCHOLARSHIPS
PROVIDED



120+
SMART SCHOOLS
DEVELOPED



~30,000+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS

KEY INTERVENTIONS

ANGANWADI CENTRES SUPPORTED WITH TEACHING, LEARNING, AND PLAY MATERIALS

| DISTRICT - RAYAGADA

HDFC Bank Parivartan, in collaboration with Prayatn Sanstha, has transformed early learning in 10 remote villages by equipping *anganwadi* centers with engaging play materials and teaching aids. This initiative has sparked children's curiosity, boosted attendance, and enhanced cognitive, social, and motor skills. By making learning interactive and enjoyable, it fosters creativity, language development, and coordination, ensuring a stronger foundation for their future.



P0619



P0505

BUILDING ROBUST EDUCATION INFRASTRUCTURE

| DISTRICTS - BALANGIR, NUAPADA

HDFC Bank Parivartan, in partnership with American India Foundation, launched the Learning Continuum Programme to support underserved students in overcoming learning gaps. Reaching over 2.74 lakh children across 1,400 schools, the initiative ensured uninterrupted education through teacher training, STEM programmes, and community engagement. Special focus was given to students' mental and physical well-being, while hostels helped children from migrant families stay in school.

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

IMPACT IN ODISHA



15,345+
INDIVIDUALS
TRAINED



593+
COMMUNITY ENTERPRISES
SUPPORTED

KEY INTERVENTIONS

CREATING AN ENABLING ENVIRONMENT FOR WOMEN

| DISTRICT - KANDHAMAL

With 47.4% of households living below the poverty line, Kandhamal district faces deep-rooted economic challenges—leaving many women of reproductive age anaemic due to poor nutrition and limited access to healthcare. HDFC Bank Parivartan along with KIIT Technology Business Incubator, designed a programme where 480 women have been trained in agri and non-agri based micro enterprises in groups as well as individually. They were equipped with technological and business knowledge on agri-tech, animal husbandry guidance and non-agriculture based livelihood opportunities that diversified their income basket, thereby reducing the risk of plunging into extreme poverty.



P0455



P1053

MILLETS FOR A MILLION SMILES

| DISTRICT - NAYAGARH

HDFC Bank Parivartan, in collaboration with NIRMAL, has launched a transformative initiative supporting 2,100 small and underserved farming households in Nayagarh (Odisha) and Mahasamund (Chhattisgarh). Focused on improving food security and incomes, the project promotes millet cultivation, processing, and marketing. It includes Bio-Resource Units, central processing centres, Farmer Producer Organisation (FPO) development, and extensive training for Self Help Groups (SHGs) and farmer leaders. Value addition is driven through new product brands, retail outlets, and food festivals. With sustainable water solutions and improved farming infrastructure, the initiative combines tradition with innovation; strengthening livelihoods while championing climate-resilient agriculture.

EMPOWERING WOMEN FROM UNDERSERVED BACKGROUNDS

| DISTRICT - SAMBALPUR

Parivartan along with BAIF Development Research Foundation is implementing a project in 3 blocks of the Sambalpur district to improve income levels and standard of living. This will be done by organising women from underserved backgrounds and forming Self Help Groups. They will be trained and equipped to adopt a basket of technologies leading to improved productive assets, input-output linkages and creation of entrepreneurial mindset. Some of the livelihood activities planned are implementation of agri-horti-forestry model, promotion of farm based livelihood and off-farm livelihoods. This project will directly impact 2,000 women and increase the employability index of nearly 4,500 women.



P0592

PROVIDING SKILL-TRAINING TO RURAL YOUTH

| STATES - KARNATAKA, MAHARASHTRA, RAJASTHAN, JHARKHAND, BIHAR, UTTARAKHAND, TELANGANA, GUJARAT, HARYANA, ODISHA

HDFC Bank Parivartan with Head Held High (HHH) aims to build skills and capabilities of about 1,500 disconnected rural youths across 10 districts of 10 states. The project also assures placement of at least 70% of the trained youth in a job within a period of 39 months. These locations have been selected due to the high concentration of underserved youth in these regions. The project is a part of the core programme of HHH called Make India Capable (MIC).



P1032

ENHANCING EMPLOYABILITY AND INCOME

| DISTRICTS - SAMBALPUR, BARGARH

HDFC Bank Parivartan and Mahashakti Foundation are collectively working in 4 blocks of Sambalpur and Bargarh districts to equip women in the region with entrepreneurial skills which would lead to enhanced income levels. This will be done by equipping 8,000 women from low-income backgrounds with capacity building activities and aiding them in having a sustainable source of income. Additionally, this intervention will improve the employability index of over 10,000 women. Post intervention, 2 Farmer Producer Organisations (FPOs) and multiple micro-enterprises will be set up. Parivartan will also aid beneficiaries in networking with agencies at local, block and district levels.



P0591

EMPLOYMENT OPPORTUNITIES FOR UNDERSERVED YOUTH

| DISTRICTS - BHUBANESWAR, KHURDA

HDFC Bank Parivartan, in collaboration with Orion Educational Society, is empowering 1,900 youth from underserved communities through vocational skills training. The programme trained 240 as Assistant Beauty Therapist, 420 as Business Correspondence & Business Facilitators, 400 as Domestic Data Entry Operators, 360 as Domestic IT Helpdesk Attendants, 240 as General Duty Assistants and 240 as Retail Sales Associates. With industry visits, internships, and job fairs, the initiative ensures job placements, uplifting both individuals and their families. This effort creates lasting socio-economic impact, fostering self-reliance and community growth.



P0801

PROJECT STREE (SOCIAL AND TRANSFORMATIVE RURAL ECONOMIC EMPOWERMENT)

| DISTRICTS - PURI, KHORDHA, DHENKANAL, JAJPUR

Project STREE by HDFC Bank Parivartan and Society for Development Alternatives operates across 4 districts, supporting 20 women-led Farmer Producer Companies (FPCs).

Key achievements include:

- Training over 8,000 women farmers in certified mushroom cultivation (with Horticulture Dept.), creating an additional income source
- Establishing a model mushroom bank in Puri supplying 50,000+ spawn bottles monthly, generating Rs. 56 lakh revenue within 8 months
- Facilitating Rs. 2 lakh in loans for mushroom farming, with further credit support via HDFC Bank
- Setting up 11 Common Facility Centres (CFCs) and 3 Custom Hiring Centres (CHCs) producing items like millet cookies, mustard oil, processed groundnuts, pulses, and mushroom products, enhancing FPC branding, market reach, and direct employment
- Supporting two non-farm producer companies in coir and dhokra handicrafts, registering 2,000+ artisans with cards
- Launching 20 Common Service Centres (CSCs) across districts to improve access to government schemes



P0604

HEALTHCARE & HYGIENE

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

IMPACT IN ODISHA


122+

VILLAGES SUPPORTED WITH
CLEAN DRINKING WATER

KEY INTERVENTIONS

SANITATION FOR ALL

HDFC Bank Parivartan has been working to enhance the lives of school students by building fully equipped sanitation units with access to clean water & electricity. Besides benefiting the students, the project has also ensured a healthy work-life for the school's staff. Parivartan has built/ repaired about 203 schools sanitation units across Odisha.



P0706

CLEAN & SAFE DRINKING WATER ACCESS

| DISTRICT - JAGATSingHPUR

Over 3000 households from 50 villages of Kujanga, Ersama and Balikhuda blocks will now have access to clean and safe drinking water through an intervention driven by HDFC Bank Parivartan and Harsha Trust. Working through SHGs, the initiative aims to conduct awareness campaigns to educate villagers to clean and safe hygiene practices. Women Self Help Groups (SHGs) will be trained in water management, quality checks and maintaining the drinking water units provided that includes solar-based pipe drinking water, overhead tank, and RO plant. The water consumption patterns will also be monitored to assess the impact on health, education and economic activities. This will not just solve the problem of women and young girls walking nearly 3-5 km to fetch water but will also involve the community in project planning, decision-making, and implementation to ensure cultural sensitivity and long-term ownership.

10 ECG MACHINES DONATED TO AAMA HOSPITAL | DISTRICT - KHURDA

As part of its health care initiative, HDFC Bank Parivartan has donated 10 ECG machines to AAMA Hospital in Khurda. This effort aims to foster sustainable innovation to improve the livelihoods of impoverished households. The project seeks to promote social upliftment, equality, and the rights of underserved and disadvantaged groups, including women, children, Scheduled Castes (SC), Scheduled Tribes (ST), Persons with Disabilities (PWDs), orphans, and other members of the community.



P0739

IMPROVING ACCESS TO DIALYSIS | DISTRICTS - SAMBALPUR, BALANGIR

HDFC Bank Parivartan, in collaboration with the Government of Odisha, is enhancing healthcare access for kidney patients by installing dialysis machines at Community Health Centres. This initiative addresses the critical gap in local dialysis facilities, reducing the burden of long-distance travel to district hospitals. By bringing essential treatment closer to home, it aims to benefit nearly 1,000 patients with timely and affordable care. The installation process is expected to be completed within two months, with the machines fully operational by the end of 2024; marking a significant step toward accessible and equitable rural healthcare.

P0954, P0955, P0972

FINANCIAL LITERACY & INCLUSION

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

IMPACT IN ODISHA



6.34+ Lakh*

SPREAD OF FINANCIAL FRAUD AWARENESS
(VIGIL AUNTY)

*Based on the views across digital platforms

Financial literacy workshops conducted across various projects in Odisha 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 ODISHA



2,805+
SOLAR LIGHTS
INSTALLED



1,201+
WATER CONSERVATION
STRUCTURES BUILT

KEY INTERVENTIONS

BUILDING A BETTER FUTURE THROUGH SOLAR INNOVATION | DISTRICT - ANGUL

To combat rising energy costs and unreliable electricity in educational institutions, HDFC Bank Parivartan, in partnership with Sambhav Foundation, is installing solar grids on rooftops of 20 schools and colleges. This initiative promotes renewable energy, reduces costs, and enhances energy efficiency by integrating solar-powered appliances like LED lights, fans, and water heaters. Capacity-building workshops raise awareness about sustainability, while regular maintenance ensures long-term efficiency. By leveraging Odisha's abundant sunlight, the project empowers students with uninterrupted learning opportunities, supports digital education, and aligns with the state's renewable energy goals, benefitting 400–500 students and staff per institution.



P0875

EMPOWERING HEALTHCARE AND EDUCATION WITH SOLAR ENERGY

| DISTRICT - ANGUL

In Angul district, where lush green forests and the majestic River Mahanadi define the landscape, reliable electricity remains a critical need. With 1,871 villages and 175 sub-centers, ensuring energy access is pivotal for healthcare and education. The district's population of 12.74 lakhs faces challenges in accessing quality healthcare and education due to unreliable electricity. To bridge this gap, HDFC Bank Parivartan and Harsha Trust are implementing a solar-based solution in primary health centers (PHCs). This initiative aims to provide sustainable and reliable electricity to critical units at PHCs, enhancing healthcare services and facilitating educational activities. By leveraging solar energy, these institutions can address health inequalities, achieve universal health coverage, and contribute to mitigating climate change while ensuring a brighter future for the community.



P0779

PLANTING THE SEEDS OF CHANGE IN RURAL COMMUNITIES

| DISTRICT - KALAHANDI

Empowering tribal communities through sustainable agriculture, this initiative by HDFC Bank Parivartan and Tata Steel Foundation drives long-term resilience and income growth. Focused on smallholder farmers, women, and landless families, the project blends traditional wisdom with climate-smart practices to restore soil health, conserve water, and boost productivity.

It also includes:

- Promoting sustainable farming to enhance food security
- Establishing 2,000 nutrition gardens for women
- Developing agroforestry and horticulture across 18 hectares
- Forming a Farmers' Producer Company with 1,000 shareholders
- Encouraging farm mechanisation, weather-resilient tools, and energy-efficient practices
- Launching 400 income-generating activities for vulnerable households

This four-year intervention is designed to ensure economic stability and environmental sustainability for generations to come.

P0968

STORIES OF PARIVARTAN

AMA MILLET PASTA: EMPOWERING WOMEN, ONE STRAND AT A TIME

| LOCATION - KANDHAMAL

| BENEFICIARIES - 20 WOMEN FROM SRANIKETA SELF HELP GROUP (SHG)

THE CHALLENGE

In the hilly villages of Kandhamal, many women relied on forest produce and traditional farming for their livelihoods. While millets had long been a part of their diet, their economic potential remained largely unexplored. Limited access to capital, markets, and technical knowledge made it challenging to scale income-generating activities. Yet, these communities held untapped potential; rooted in resilience, tradition, and a deep connection to their land; awaiting the right opportunities to grow.

OUR INTERVENTION

The Women Agri-Tech Park (WATP) initiative by HDFC Bank Parivartan and KIIT TBI opened new avenues for women from Self Help Groups (SHGs), introducing them to millet processing and rural entrepreneurship. Among the participants, 20 women from the Sraniketa SHG stepped forward to explore this opportunity. Through training in product development, hygiene, marketing, and machinery handling, they went on to establish the AMA Millet Pasta Unit—turning a traditional grain into nutritious, market-ready products like pasta and vermicelli.

THE RESULT

Today, the unit produces 80 kg of millet-based products daily, earning a monthly turnover of Rs.3,00,000 and profits of Rs.1,00,000. Each member now earns approximately Rs.5,000 a month—boosting household incomes by nearly 50%. But the impact goes far beyond numbers. These women have emerged as confident entrepreneurs, role models in their communities, and advocates of millet nutrition.

What started as a simple grain has now become the seed of transformation—nourishing not just families, but the spirit of empowerment across Kandhamal.



STORIES OF PARIVARTAN

TRANSFORMING BARREN LAND INTO A THRIVING VEGETABLE FARM

| LOCATION - DEULA VILLAGE, NABARANGPUR
| BENEFICIARIES - 7 TRIBAL HOUSEHOLDS

THE CHALLENGE

In Deula village, farmers faced persistent challenges due to dry soil and limited irrigation. Without access to modern farming techniques, cultivating vegetables seemed out of reach. Many community members sought alternative livelihoods, often in low-paying or seasonal jobs, while their agricultural land remained underutilised. These conditions contributed to limited food availability and inconsistent income, highlighting the need for sustainable farming support.

OUR INTERVENTION

Under HDFC Bank Parivartan's Holistic Rural Development Programme (HRDP), in partnership with Atragamee, a 7-acre plot was developed into a shared family farm benefiting seven households. With the installation of a solar-powered borewell and the distribution of horticultural plants, access to water and cultivation opportunities improved significantly. Farmers received practical training in intercropping and sustainable agriculture, enabling them to grow diverse vegetables such as tomatoes, brinjal, chillies, pumpkin, greens, and onions—marking a shift towards more stable and planned farming practices.

THE RESULT

The revived farmland yielded strong results in the first *Kharif* season, with farmers collectively earning a net profit of Rs.1,73,000; translating to an income increase of Rs.18,000 per household. Beyond financial gains, the initiative fostered collaboration, with farmers now coordinating transport, visiting markets together, and advocating for better prices. The shift represents not just improved livelihoods, but stronger community ties and a renewed engagement with farming.



Showcasing key initiatives, events and news.



P0875

EMPOWERING SCHOOLS FOR A SOLAR-POWERED FUTURE

To ensure the long-term sustainability of our solar energy initiative, capacity building workshops are being conducted across 20 educational institutes in Angul, where solar panels have been installed with HDFC Bank Parivartan and Sambhav Foundation's support. These workshops equip school staff and students with essential skills to maintain, manage, and optimise solar systems, fostering ownership and responsibility. Key focus areas include basic maintenance, efficient energy use, renewable energy awareness, and appointing 'solar champions' for ongoing upkeep. By empowering schools with knowledge, this initiative ensures that clean energy benefits continue for years to come.

STORAGE SORTED, FUTURE SECURED!

Big moves are underway for local farmers from Jajpur as a Farmer Producer Company (FPC) takes a leap forward with five new storage-cum-aggregation units allocated by Regulated Market Committee (RMC) under Odisha State Agricultural Market Board (OSAM Board), worth Rs.23 lakhs. With support from HDFC Bank Parivartan & Society for Development Alternatives, these hubs will help farmers efficiently store and manage their harvest. Plans are in motion for five more units and a state-of-the-art cold storage facility (Rs.20 lakhs) to reduce post-harvest losses and boost market value. Once operational, these facilities will be fully managed by the FPC—putting power directly in farmers' hands and paving the way for stronger, smarter agri-infrastructure.



P0949

SOWING IDEAS, GROWING FUTURES!

On March 1, 2025, a high-impact climate action training event was held at the district planning and monitoring unit in Bhawanipatna, Kalahandi. Panchayati Raj Institution (PRI) members and Gram Panchayat Level Federation (GPLF) leaders from 8 Gram Panchayats of Lanjigarh Block joined forces with officials from Planning & Convergence, Horticulture, Agriculture, Watershed, Odisha Lift Irrigation Corporation, Odisha Agro Industries Corporation Limited, and Block Office. The focus was to boost cropping intensity through better irrigation infrastructure. With diverse expertise and shared purpose, the session laid the groundwork for climate-resilient agriculture and stronger grassroots governance.



 **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

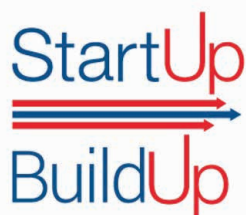
KEY INTERVENTIONS

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

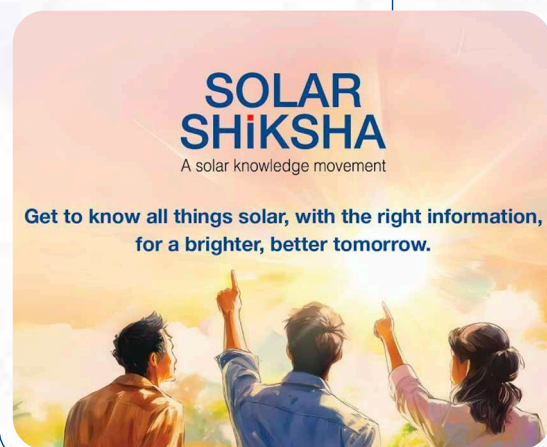
Promoting smarter financial decisions and safeguarding against fraud.



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

- Agramee
- American India Foundation
- BAIF Development Research Foundation
- Collective for Integrated Livelihood Initiatives (CINI)
- Government of Odisha
- Gram Vikas
- Harsha Trust
- Head Held High (HHH)
- KIIT Technology Business Incubator
- Mahashakti Foundation
- NIRMAN
- Orion Educational Society
- Prayati Sanstha
- Sambhav Foundation
- Society for Development Alternatives
- Tata Education and Development Trust
- Tata Steel Foundation
- Youth Council for Development Alternatives

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