

CREATING
SUSTAINABLE
COMMUNITIES

PAN INDIA

As of September 2024



PARIVARTAN

A step towards sustainable progress

Parivartan is HDFC Bank's CSR brand deeply committed to making a positive impact to 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 5 key focus areas.

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.

101.13+ MILLION
Lives impacted

Active in 28 STATES and
8 UNION TERRITORIES
pan India

FOCUS AREAS:



RURAL DEVELOPMENT



PROMOTION OF EDUCATION



**SKILL TRAINING AND LIVELIHOOD
ENHANCEMENT**



HEALTHCARE AND HYGIENE



FINANCIAL LITERACY AND INCLUSION



RURAL DEVELOPMENT



9,770+
 VILLAGES INCLUSIVE OF
 FDP & HRDP PROJECTS



58,565+
 KITCHEN GARDEN
 CREATED



56,515+
 SOLAR LIGHTS
 INSTALLED



12.33+ Lakh
 HOUSEHOLDS
 IMPACTED



13,715+
 WATER CONSERVATION
 STRUCTURES CONSTRUCTED



13,340+
 BIOMASS STOVES
 DEPLOYED



49+ Lakh
 TREES PLANTED

PROMOTION OF EDUCATION



20.22+ Lakh*
 TEACHERS
 BENEFITED



2.87+ Lakh*
 SCHOOLS
 SUPPORTED



2.16+ Crore*
 STUDENTS
 IMPACTED



930+
 COMMUNITY LIBRARIES
 BUILT

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



9.23+ Lakh
 WOMEN ENTREPRENEURS
 TRAINED



3.30+ Lakh
 INDIVIDUALS
 TRAINED



10,240+
 SHGs REVIVED/FORMED
 /TRAINED

HEALTHCARE AND HYGIENE



24,295+
 HOUSEHOLD TOILETS
 CONSTRUCTED



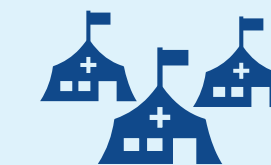
1.87+ Lakh
 PEOPLE BENEFITTED
 THROUGH HEALTH CAMPS



23+ Lakh
 UNITS OF BLOOD
 DONATED



1,810+
 SANITATION DRIVES
 CONDUCTED



7,445+
 HEALTH CAMPS
 CONDUCTED

FINANCIAL LITERACY AND INCLUSION



23+ Lakh
 FINANCIAL LITERACY
 CAMPS CONDUCTED



1.71+ Crore
 INDIVIDUALS
 REACHED

*Inclusive of immediate & extended beneficiaries

*Impact numbers as of July 2024

RURAL DEVELOPMENT





KEY INTERVENTIONS

The Bank believes that development is possible only if our villages benefit from India's growing economic prosperity & it's this belief that drives its Holistic Rural Development Programme (HRDP). The programme identifies & addresses the critical needs of each village through multiple interventions designed after consultation with the village community & other stakeholders.



The HRDP works on integrated & sustainable interventions including:

- Improvement of school infrastructure & promoting quality education
- Construction of individual household sanitation units
- Promoting health through health camps & awareness sessions
- Training & demonstration of sustainable agricultural practices
- Initiatives toward soil & water conservation
- Creating access to water for drinking & irrigation
- Promotion of alternative energy sources like solar/biogas/biomass energy
- Spread of financial literacy
- Job-oriented youth training
- Creation of alternate sources of livelihood such as livestock management
- Promotion of entrepreneurship activities like embroidery, masala making, toy manufacturing etc.

These initiatives are all in line with the Government of India's Adarsh Gaon Yojana.

IMPACT IN INDIA



9,770+

VILLAGES INCLUSIVE OF
FDP & HRDP PROJECTS



58,565+

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DEPLOYED



49+ Lakh

TREES PLANTED

STORIES OF PARIVARTAN



REVIVING RESILIENCE: TRANSFORMING LIFE IN BORDER VILLAGES

Holistic development in 6 districts

LADHAK, HIMACHAL PRADESH, UTTARAKHAND

Remote villages in Ladakh struggle with inadequate animal health services, poor school enrollment, limited electricity, low agricultural productivity, and inefficient water management, hindering community development and sustainability in harsh conditions. HDFC Bank Parivartan and Himmothan Society are enhancing the quality of life for 1,200 families through sustainable development and resilience building. Key initiatives include:

- **Smart Schools:** Establishing technology-equipped schools to provide quality education.
- **Solar-Powered Village:** Installing a 10 kWp off-grid solar power system and 10 solar street lights in each border village.
- **Water Resources:** Refurbishing a water reservoir and rehabilitating five irrigation canals.
- **Agriculture:** Providing premium seeds for five high-value crops and 100 meters of durable plastic mulch per farmer.

These efforts are fostering sustainable energy, improved education, water security, and agricultural development, paving the way for a better future for rural communities.



GENERATING SUSTAINABLE LIVELIHOODS FOR RURAL WOMEN

Skill based training to
5 Lakh+ farmers

WEST BENGAL, PUNJAB, ASSAM, JHARKHAND, ODISHA AND CHHATTISGARH

HDFC Bank Parivartan worked with Society for Development Alternatives on a Rural livelihoods enhancement programme for skill development with an aim to develop sustainable livelihoods for targeted population and provide means for income generation. Most of the beneficiaries are women who are working as artisans or farmers - landless and landed. The programme aims to economically develop up to 5 Lakh farmers and artisans spread over 120 clusters. This is being done by the way of:

- Encouraging beneficiaries to join and develop through PCs and incubating women-led producer organisations.
- Facilitating skill upgrading among rural women to boost capacities and employability.
- Mobilising rural women into self-help groups (SHGs) and producer organisations (POs) in a phased manner and providing support to help them diversify livelihoods and enhance incomes and quality of life.
- Equipping rural women with greater digital know-how and capabilities.

STORIES OF PARIVARTAN



ILLUMINATING PATHWAYS

Lighting Up 2978 Streets with Solar Lights

PAN INDIA

In a remarkable initiative, HDFC Bank Parivartan, in collaboration with Yuva Unstoppable, is lighting up the streets of India with a massive installation of 2978 solar street lights. This project extends its impact across the nation, bringing light to communities that often face the challenge of inadequate illumination. The strategic placement of these solar lights not only enhances safety and security but also contributes significantly to environmental sustainability. The initiative aligns with the shared vision of HDFC Bank Parivartan and Yuva Unstoppable to foster positive change and empower communities. By harnessing the power of solar energy, this project not only brightens up the physical landscapes but also symbolizes the collective effort to bring about transformative change in the lives of individuals and neighbourhoods across India.



TREE PLANTATION ACROSS INDIA

A Green Revolution for Environmental Harmony

PAN INDIA

HDFC Bank is implementing Pan India tree plantation project through its WBO team. The project will have the following environmental benefits:

- The trees would absorb considerable carbon dioxide.
- Curb soil erosion and increase green cover
- Create a Carbon Sink to purify the air and reduce harmful particulate matter in the satellite cities around the plantation upon maturity of trees.
- More carbon sequestered from the atmosphere would lead to reduction in local temperature contribute towards lessening global warming.
- The activity will rejuvenate soil quality and reduce erosion.

Total 6.14+ Lakh indigenous trees have been planted by far that support local biodiversity, thus, improving the overall ecosystem.

STORIES OF PARIVARTAN



REVITALISING RURAL LIVELIHOODS

3500 marginal farmers to be trained and sustainable farm and non-farm activities

BIHAR, UTTAR PRADESH, UTTARAKHAND

Addressing the agricultural productivity decline and economic challenges prevalent in Bhagalpur (Bihar), Bahraich (Uttar Pradesh), and Almora (Uttarakhand), HDFC Bank Parivartan and SUVIDHA has launched an initiative that focuses on revitalising rural livelihoods. Engaging 3500 marginal farmers, the project aims to transform agricultural practices towards sustainable, chemical-free farming. Through community-led enterprises such as organic basmati rice and Bhagalpur silk handloom units, the aim is to stimulate local economies and ensure sustainable growth. This project also includes:

- Forming and empowering Village Development Committees (VDCs), Producer Groups, and Farmer Producer Organizations (FPOs).
- Providing agricultural inputs and promoting sustainable farming practices such as organic methods and integrated pest management.
- Strengthening water storage and rainwater harvesting systems.
- Developing micro-irrigation facilities and promoting solar energy solutions.
- Expanding agricultural mechanisation through farm tool banks, including power tillers, weeders, and threshers.
- Promoting techniques like mulching and chain fencing for enhanced productivity.

By integrating these activities, the programme aims to uplift the rural population, reduce poverty, and foster sustainable development through a holistic approach.



TRANSFORMING RURAL INDIA

Adoption of improved practices for agriculture productivity enhancement along with education and healthcare initiatives

PAN-INDIA

In partnership with Tata Education & Development Trust, Parivartan's focused farmer livelihood improvement initiative aims at transforming the lives of the nation's marginal farmers by:

- Establishing self-reliant & business-viable producers' collectives
- Strengthening & establishing linkages with both input & output markets
- Assisting farmers in gradually shifting from their traditional methods into more sustainable systems
- Training and orientation in drip irrigation with mulching for open field precision farming, commercial soil-less nurseries, farm mechanization, brood lac provider, livestock feed management, etc.

Targeting the states of Jharkhand, Odisha, Uttarakhand, Rajasthan, Maharashtra & Gujarat, approximately 20,000 households are estimated to be impacted by the initiative, which aims at irreversibly bringing many farmer households out of poverty.

PROMOTION OF EDUCATION

IMPACT IN INDIA



20.22+ Lakh*
 TEACHERS BENEFITED



2.87+ Lakh*
 SCHOOLS SUPPORTED



2.16+ Crore*
 STUDENTS IMPACTED



930+
 COMMUNITY LIBRARIES
 BUILT

*Inclusive of immediate & extended beneficiaries

KEY INTERVENTIONS

HDFC Bank's education programmes are structured to promote learning by creating a conducive & effective learning environment in schools.

Under this pillar, Parivartan's interventions - in line with the Government of India's Sarva Shiksha Abhiyan - are focused on:

- Training teachers in alternate pedagogy & soft skills
- Promoting innovation through identification & replication of innovative practices
- Improving education quality through remedial classes, learning camps & teacher learning material
- Providing special scholarships
- Improving school infrastructure through refurbishment
- Setting up libraries & science labs
- Providing sports material

In addition, HDFC Bank has also introduced Smart Classes across different states to integrate technology with education.



STORIES OF PARIVARTAN



OPTIMISING LEARNING

Parivartan is providing quality education to 1.5+ Lakh students across 1500 govt. schools.

PAN INDIA

HDFC Bank Parivartan in alliance with the Khan Academy India is making and distributing high-quality learning resources that are available in regional languages to equip students with better foundational understanding of math and improve their learning outcomes. The 4 year alliance is projected to benefit over 1.5 Lakh students in grades 6-8, spanning over 1500 schools and 2400+ teachers in Jawahar Navodaya Vidyalaya (JNV) pan India and in Government schools of Uttar Pradesh. The UP Government has further announced an expansion with Khan Academy India in the year 2023 that has the potential to reach out to over 65000 schools and 5 Lakh students over a period of 3-4 more years.



TEACHER TRAINING TO ELIMINATE EDUCATION INEQUITY

Making education accessible by providing teacher training to 36 fellows.

WEST BENGAL, GUJARAT

HDFC Bank Parivartan, with the aid of Teach To Lead, is offering a fellowship programme for top-scoring graduates & professionals to build skills that will enable them to teach in low-income communities. Apart from building leadership skills, this initiative will help eliminate educational inequity, and support the varied needs of underprivileged students. The fellowship program is structured in 5 folds which includes recruitment & selection, teaching full-time to low-scoring students during summer school for 2 years, vision setting for students, teacher development trainings, 2-day retreats, examination assessments, and lastly forming a network of alumni fighting education inequity whose contribution will create massive impact in the society.

STORIES OF PARIVARTAN



SMART EDUCATION FOR ALL

Revitalising Education by digitising 912 Government Schools

PAN INDIA

HDFC Bank Parivartan, in collaboration with Yuva Unstoppable, is spearheading an initiative to convert 912 government schools into Smart Schools across India. The transformative process involves a meticulous approach, starting with a comprehensive school survey to assess the specific needs for smart classrooms and solar lights. Building strong rapport with school administrations and staff follows, ensuring their support during the implementation phase. The subsequent steps include the procurement of necessary resources through coordination with local vendors. Throughout the entire journey, diligent monitoring by the field team is conducted, from overseeing work in progress to addressing any post-completion issues promptly. This collaborative effort aims to enhance the educational infrastructure and learning environment in these schools, contributing to the holistic development of students.



FLN MISSION

Developing foundational learning and numeracy competencies in 57,233 Govt. school students.

TELANGANA, TAMIL NADU, PUNJAB, ASSAM AND ODISHA

To improve learning levels of primary class students in targeted government schools, HDFC Bank Parivartan worked with Central Square Foundation and promoted the Foundation, Learning and Numeracy (FLN) Mission. The programme aimed to ensure that every school going child achieves basic competencies of reading with comprehension and foundational mathematics. Approximately 70 lakh stakeholders, including students and teachers, across more than 150,000 government schools with primary grades will be benefiting directly from intervention. The outcomes include reduction in school drop-out rate, enhanced training of teachers, improvement in school attendance and enhanced learning experience.

STORIES OF PARIVARTAN



EFFECTIVE LEARNING AND ASSESSMENT FRAMEWORK IN SCHOOLS

Benefitting over 10,000 schools in an attempt to nurture age-appropriate learning for students.

PAN-INDIA

HDFC Bank Parivartan, in partnership with Sri Aurobindo Society, is committed to enhancing school education through its 'Development of Education Programme.' This initiative targets improved student motivation and learning outcomes, concurrently focusing on enhancing teacher motivation and effectiveness. The goal is to:

- Intensively train and handhold teachers on the use of project-based learning through online and physical modes. Equip them on seamless use of content.
- Encourage students and parents to focus on learning
- Gauge student progression through an assessment framework. Students will be motivated to take regular assessments through a digital interface.
- Felicitate and incentivise students through micro-scholarships, based on a pre-defined assessment criteria at multiple levels.

ZIIIEI has impacted 25 lakh teachers (including 38,000 in the last fiscal year) and 10 lakh students across 31 states/UTs, introducing innovative teaching approaches.



SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

IMPACT IN INDIA



9.23+ Lakh
 WOMEN ENTREPRENEURS
 TRAINED



3.30+ Lakh
 INDIVIDUALS TRAINED



10,240+
 SHGs REVIVED/FORMED
 /TRAINED

KEY INTERVENTIONS

The Bank supports several projects focused on building skill & competency, thus empowering the disadvantaged to gain access to better opportunities. Its Sustainable Livelihood Initiative (SLI) has made a difference in the lives of lakhs of women by creating long-term sustainable solutions through Self-Help Groups (SHGs) & Joint Liability Groups (JLGs).

Under Skill Training & Livelihood Enhancement, Parivartan supports multiple projects that are focused on:

- Competency-based skill-oriented training & placements
- Capacity-building
- Promoting financial literacy
- Promoting credit & entrepreneurial activities
- Upskilling for agricultural & allied practices

Today, the SLI is harnessing the collective power of women's groups to make an impact in village communities through health & sanitation programmes.



STORIES OF PARIVARTAN



UPSKILLING UNEMPLOYED YOUTH WITH VOCATIONAL TRAINING

3780 young students to receive career training in Electric Vehicle Service Technician, CRM Domestic Non-Voice, and Data Analyst roles

HARYANA, DELHI

Addressing the unemployment challenges in Delhi and Gurugram, HDFC Bank Parivartan along with Sambhav Foundation is implementing a skill development program aimed at empowering unemployed youth through targeted training initiatives. The initiative aims to prepare 3780 young individuals for careers in Electric Vehicle Service Technician, CRM Domestic Non-Voice, and Data Analyst roles, aligning their training with the evolving demands of these industries. 2835 of them will also be facilitated with placements across various sectors. Through practical training sessions, workshops, and industry partnerships, the project strives not only to train and certify participants but also to facilitate their integration into the workforce. This project also includes:

- Implementing vocational training programmes in Delhi and Gurugram targeting unemployed youth.
- Focus on skill development in high-demand sectors such as electronic vehicle service, CRM, and data analysis.
- Equipping participants with practical skills and industry-relevant training to enhance employability.
- Facilitating job placements in various sectors to ensure sustainable livelihoods.
- Monitoring and evaluating program effectiveness through regular assessments.

By implementing these targeted skill development initiatives, the project aims to uplift unemployed youth, enhance economic opportunities, and promote sustainable livelihoods.



STORIES OF PARIVARTAN



BUILDING FUTURES WITH SUSTAINABLE EMPLOYMENT

Bridging the skill gap for 3600 individuals and providing job opportunities for career advancement

MAHARASHTRA, GOA, AND GUJARAT

Addressing the issue of high dropout rates and widespread unemployment among economically and socially disadvantaged youth in Maharashtra, Goa, and Gujarat, HDFC Bank Parivartan and Medhavi Foundation are implementing a project that aims to empower 3,600 individuals with essential skills for sustainable employment. Through state-of-the-art Centers of Excellence in sectors such as healthcare, hospitality, apparel, and logistics, the initiative seeks to bridge the gap between available skills and industry demands. It provides a holistic learning environment encompassing industry visits, simulated training, and continuous technological upgrades, preparing participants not only for current job opportunities but also for future career advancements. This project also includes:

- Establishing Centers of Excellence in key sectors such as healthcare, hospitality, apparel, and logistics to provide specialised skill training.
- Integrating language proficiency modules to prepare trainees for overseas employment opportunities.
- Creating a holistic learning environment through exchange programs, industry visits, and simulated training.
- Continuous technological upgradation to enhance technical skills and meet industry demands.
- Tailoring training programmes to anticipate future skills requirements and local community dynamics.

By integrating these initiatives, the project aims to empower unemployed youth and women across Maharashtra, Goa, and Gujarat by providing market-relevant skills and facilitating entry into sustainable employment opportunities.



STORIES OF PARIVARTAN



SUSTAINABLY EMPOWERING PWD

1,575 Persons with Disabilities to undergo skill training leading to placements and financial independence

UTTAR PRADESH, UTTARAKHAND

In India, Persons with Disabilities (PwD), face poorer health, lower educational achievements, and higher poverty rates than those without disabilities. Barriers in accessing health, education, and employment services, along with a lack of awareness and resources, hinder their skill development and employment opportunities. HDFC Bank Parivartan and Sarthak Educational Trust are collaboratively fostering sustainable empowerment for PwD, impacting 1,575 youths through skill development in employability trades, leading to the placement of 1,102 youths. The project empowers disabled youth to achieve financial independence through vocational training and placement support. By focusing on skill building and employment assistance, the initiative ensures trainees gain employment and excel in their roles. The program includes basic skill building, sector-specific training, pre-employment training, allied activities, and continuous assessments. Candidates receive practical training in various trades (IT, Hospitality, Organized Retail, E-commerce, Telemarketing) within well-equipped Sector Skill Labs at each center.



MEANINGFULLY BRIDGING THE EMPLOYMENT GAP

60% of 4520 youth to be placed for emerging and meaningful jobs

UTTAR PRADESH, WEST BENGAL, KARNATAKA, DELHI/NCR

Many youths in the districts don't have employment or are enrolled in education or training. These young populations require the skills needed for jobs in IT or Business Process Outsourcing sectors. Hence, HDFC Bank Parivartan along with NASSCOM Foundation has proposed a 3-year programme to train 4520 youth, 60% of which will be women, and 70% of them will be placed for emerging jobs in deep tech & meaningful jobs, by executing the following activities.

- Skill development programme to provide 180 hours of training in data analytics, Business Process Management, Banking, Financial Services & Insurance, and Soft Skills.
- Bridging the gap between potential employers and the youth trainees.
- Providing placements to the freshly trained in meaningful jobs with aspirational employers.
- Improve employability by providing nationally recognized certificates backed by the industry.
- Provide post-placement support by tracking newly placed employees for 6 months & their salary slips.
- Ensure job satisfaction with current employer and assist them in case of replacement.

HEALTHCARE AND HYGIENE

IMPACT IN INDIA



24,295+
 HOUSEHOLD TOILETS
 CONSTRUCTED



23+ Lakh
 UNITS OF BLOOD
 DONATED



1.87+ Lakh
 PEOPLE BENEFITED
 THROUGH HEALTH
 CAMPS



1,810+
 SANITATION DRIVES
 CONDUCTED



7,445+
 HEALTH CAMPS
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KEY INTERVENTIONS

HDFC Bank has been actively championing the cause of Swachh Bharat through several sanitation projects. The focus is not only on providing sanitation infrastructure but also on fostering behavioural changes.

Under Healthcare & Hygiene, the key interventions are focused on championing the Swachh Bharat Abhiyan through:

- Awareness that brings about behavioural change
- Toilet construction
- Conducting various health camps
- Generating awareness about nutrition
- Providing access to clean drinking water
- Conducting blood donation drives



ANNUAL BLOOD DONATION DRIVE

The Bank conducts an annual blood donation drive which has been recognised by Guinness World Records as the largest effort of its kind for collecting the highest units of blood in a single day. Approximately 18,58,290 units were collected as of December 2019.

SCHOOL SANITATION

HDFC Bank believes that clean & hygienic conditions at schools are prerequisites for the holistic development of India's youngest generation. Its task include setting up separate sanitation units for boys & girls in schools, ensuring adequate water supply in the units & bringing about behavioural change in students through the WASH programme.





FINANCIAL LITERACY AND INCLUSION

IMPACT IN INDIA



23+ Lakh
 FINANCIAL LITERACY
 CAMPS CONDUCTED



1.71+ Crore
 INDIVIDUALS REACHED

KEY INTERVENTIONS

HDFC Bank Parivartan conducts financial literacy workshops to enable communities to make smart financial decisions & sustain themselves.

The Bank aims at imparting essential knowledge about investments & savings along with information on how to access organised finance sources. It includes disseminating information on general banking, carrying out credit counselling in schools & colleges, as well as among senior citizens & pensioners.

This is done by:

- Conducting financial literacy camps
- Nurturing Self Help Groups (SHGs)



FOCUSSED DEVELOPMENT PROGRAMMES

(प्र.नं./...)
वर्गीकृत खाद्य उत्पादन
ग्राम - बिरनपुर सुंदर
हितग्राही - जगदेव

वर्गीकृत खाद्य उत्पादन
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STORIES OF PARIVARTAN



WOMEN IN SPORTS PROGRAMME

Empowering women and shattering stereotypes

PAN-INDIA

The 'Unstoppable: Karke Dikhaungi' athlete scholarship programme is a unique project supported by HDFC Bank. The programme was conceptualised to promote and drive further the theme of women in sports, and is curated by GoSports Foundation. Through the programme, talented female athletes across six sports namely - archery, athletics, badminton, swimming, table tennis, and weightlifting - are supported to pursue their careers in sport. 38 girls were shortlisted to receive support through the programme towards several key areas of their requirements such as coaching and training, living expenses for food and accommodation, competition expenses at national and international events, equipment and gear, and various sports science support, such as - sports nutrition, physiotherapy, strength & conditioning, and mental conditioning & psychology. The programme also aims to provide the athletes with mentorship through its network of athletes and experts, with the aim of guiding and helping them unleash their potential on the global sporting stage.



UPSKILLING MEDICAL PRACTITIONERS IN TRAUMA CENTRES

Parivartan is organising training sessions for 4,000 doctors in trauma management to curb the number of accidental deaths

GUJARAT, GOA, RAJASTHAN, DELHI, PUNJAB, HARAYANA, MADHYA PRADESH, UTTAR PRADESH

According to NCRB, there has been an upward trend in the number of accidental deaths recorded annually in both rural and urban areas. However, trauma care management is particularly challenging in rural regions in comparison to urban centres, due to lack of trained personnel and inadequate stabilisation. Through this project 4000 AYUSH doctors are being trained through workshops on Primary Trauma Care, providing them with practical experience at various hands-on skill trauma stations. The training has empowered doctors under AYUSH, in understanding the clinical priorities in trauma management, making them competent enough to undertake a rapid systematic assessment and to resuscitate and stabilise trauma patients in environments of limited resources.

STORIES OF PARIVARTAN



EMPLOYEE PAYROLL GIVING PROGRAMME

Supporting employees to donate to causes they are passionate about

PAN-INDIA

HDFC Bank Parivartan associated with Give Foundation to provide a payroll giving programme to all its employees. The platform provides a range of verified causes to help employees directly help the cause they are very passionate about through monthly donation. HDFC Bank matches 85% of the employee donation to amplify the impact.



NURTURING CHILDREN WITH SCHOLARSHIP

24,000 scholarships being imparted to students from grade 1 to post grads

Pan India

Several students in rural India face unforeseen circumstances that force them to drop out of school. HDFC Bank Parivartan with Buddy4Study India Foundation is tackling this problem with their scholarship programme across Pan India with 24,000 scholarships impacting 10,000 students:

- A multi-scheme scholarship programme to support students from standard 1 to postgraduation.
- Reduce school and college dropout rates with this scholarship programme.
- Lessen the financial burden on students to reduce stress related to unpaid school or college fees.

By implementing this scholarship programme, the project aims to aid financially challenged students across India with quality education.

STORIES OF PARIVARTAN



SUPPORTING PROFESSIONAL WRESTLERS AND SHOOTERS

218 shooters and 230 wrestlers to get professional training to compete at 2028 Los Angeles Olympic and Paralympic Games

PAN-INDIA

HDFC Bank Parivartan partnered with Foundation for Promotion of Sports and Games (OGQ) to empower Indian athletes and Para athletes to excel on the global stage. The project focuses on developing the skills of approximately 218 shooters and 230 wrestlers which includes shooters from Project Leap, Para Project Leap, 10x Shooting Academy and wrestlers from Virendra Akhada. The goal of the project is to enhance and improve the performances of shooters and wrestlers at national & international levels. These athletes and para athletes receive professional training with an aim to qualify for 2028 Los Angeles Olympic and Paralympic Games. They are provided with the following support:

- Technical training with foreign coach support and GFG Expert coaches
- Psychological and physiological aspects of training. Health check-ups and nutrition guidance
- Participation at National Tournaments
- Accommodation for shooters during residential camps and national tournaments
- Athlete Monitoring for load management
- Personalized training program and SCATT training
- Weapon maintenance, gunsmith support, provision of ammunition and consumables

The intervention not only helps in the development of India's sporting talent but also inspires and encourages a new generation of young athletes to pursue their dreams.

PARIVARTAN HIGHLIGHTS

WORLD EARTH DAY CELEBRATED ACROSS INDIA

HDFC Bank Parivartan and Centre for Environment Education (CEE) in partnership with the local bodies and panchayats, celebrated World Earth Day across seven states and one Union Territory. Several adults and school children participated in the event. The impact included several kgs of dry waste collected, hundreds of saplings planted, and many awareness sessions held. Embracing this year's theme - 'Planet vs Plastics', the events emphasised the urgent need to reduce plastic pollution, protect water bodies, and efficiently use water.



WORLD ENVIRONMENT DAY CELEBRATED ACROSS THE NATION

On the occasion of World Environment Day, cultural programmes were held under Parivartan across Chhattisgarh, Karnataka, Bihar, Jharkhand, Himachal Pradesh, Madhya Pradesh, and West Bengal to increase awareness about the environment. The participants vowed to adopt better environmental practices. The Plantation drives included awareness sessions on plastic pollution and reuse of plastic.



INTERNATIONAL YOGA DAY CELEBRATED IN MULTIPLE STATES

International Yoga Day was celebrated with special awareness and meditation sessions by HDFC Bank Parivartan and its NGO partners across Jharkhand, Assam, Odisha, and Karnataka. Participation was observed across schools, hospitals and communities, fostering health and overall well being.





PARIVARTAN ON ITS PATH TO ACHIEVE GLOBAL GOALS

The planet has not been the same since we first came here. But the biggest opportunity we have today is to make it better. At HDFC Bank, we aim to create integrated solutions that help us to contribute to the Sustainable Development Goals by the United Nations. Parivartan, the bank’s social initiative is working towards bringing a transformation through these integrated solutions that uplifts communities and restores nature. We have aligned our vision with the Global Goals as a responsible bank and a member of the international community.

Parivartan’s five pillars, namely Rural Development, Promotion of Education, Healthcare and Hygiene, Skill Development & Livelihood Enhancement and Financial Literacy & Inclusion contributes to 9 SDGs out of the 17 laid down by the UN. We are committed to comprehensively and sustainably design our programmes in a way where we are able to realise our shared goal of a better and peaceful world in 2030.

PARIVARTAN AND THE SUSTAINABLE DEVELOPMENT GOALS

Rural Development

Under Parivartan, the bank has been working in 17+ states in India to bring in holistic development in the rural landscape. It has launched the Holistic Rural Development Programme to address key challenges in rural areas.

SDG 2 ~ Zero Hunger

1. Promoting sustainable agriculture through better water management systems by construction of check dams, farm ponds, community ponds and irrigation systems.
2. Empowering farmers through capacity building. Creating Seed Bank, Grain Bank, Village Nursery and supporting field research to achieve food security.

SDG 6 ~ Clean Water and Sanitation

1. Ensuring availability of clean drinking water and promoting sustainable management of water through construction of Rainwater Harvesting Structures, Community Tanks, Hand Pumps and Wells.

SDG7 ~ Affordable and Clean Energy

1. Adopting renewable energy to provide affordable, reliable, sustainable and accessible modern energy through installation of Solar street lights, Biomass Stoves, Community Biogas Plants and Distribution of Solar Home Lights.

Skill Development and Livelihood Enhancement

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.

SDG 2 ~ Zero Hunger

1. HDFC Bank Parivartan has created non-farm based employee opportunities to double farmers’ incomes. Using productive resources, farmers are trained on livestock management, thus, benefitting indigenous people, women and villagers.
2. The bank introduced kitchen gardens in villages in several states to promote sustainable agriculture and ensured improved nutrition to the families while successfully ending hunger. It has facilitated creation of over 40,000 kitchen gardens.

SDG4 ~ Quality Education

1. Under Parivartan, the bank is working to provide access to affordable, technical and vocational education. The bank has trained over 1.60 lakh individuals under its Skill Development programme keeping with principles of equity and inclusivity.

SDG5 ~ Gender Equality

1. Parivartan has formed/revived over 7,500 SHGs 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.

SDG8 ~ Decent Work and Economic Growth

1. The bank has trained over 1.04 lakh farmers through exposure visits and diverse agricultural training programmes for their sustained economic growth. Through varied capacity building initiatives, the farmers are able to seek full and productive employment.
2. Parivartan has empowered farmers through entrepreneurial programmes through financial as well as skill-based support. The bank has facilitated 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.



SDG12 ~ Responsible Consumption and Production

1. Through natural farming, formation of seed banks and FPOs, Parivartan has been able to help farmers in innovating their logistics and supply chain, thus enabling sustainable consumption and production patterns.

Promotion of Education

This is one of the most important pillars of Parivartan that promotes equal education to all from early childhood to secondary education. The initiative also advocates usage of technology through digitisation of schools and introducing science labs to encourage the scientific temper of children.

SDG 4 ~ Quality Education

1. To further improve the access to inclusive and equitable quality education, the bank has undertaken several initiatives including remedial classes, learning camps, training the teachers and by offering scholarships. The bank has also created requisite infrastructure for students from underprivileged background to access education in a safe and lively environment.

SDG3 ~ Good Health and Well-Being for People

1. Parivartan has 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 of hockey, football and other sports while also ensuring access to the requisite sports equipment.

Healthcare and Hygiene

Our bank has actively worked towards providing better healthcare and sanitation facilities to the vulnerable communities. With its special focus in eradicating Non Communicable Diseases in certain states to building accessible sanitation facilities despite challenging terrains, the bank has set an example in the space.

SDG3 ~ Good Health and Well-Being for People

1. Under Parivartan, the bank has helped villagers create Kitchen Gardens to improve access to nutritious food and ensure healthy lives.

2. By organising health camps and health infrastructures the bank has adopted precautionary approach while helping vulnerable communities prevent themselves from communicable and non-communicable diseases. The bank has also set a Guinness World Record in organising largest blood donation drive.

SDG6 ~ Clean Water and Sanitation

1. With creation of over 28,800 sanitation units across India, the bank has been steadfast in giving access to clean sanitation facilities for all despite terrain related changes. By making adequate and equitable sanitation accessible, the bank has helped end Open Defecation and offered women their dignified access to sanitation.

SDG13 ~ Climate Action

1. The bank has initiated a mass plantation drive and by far planted over 10 lakh trees as one of its urgent actions to combat climate change. The drive has also contributed in increasing the ground water levels and improved agriculture.

Financial Literacy and Inclusion

Financial literacy is the first step towards real financial inclusion. Our Bank conducts financial literacy workshops for communities to enable them to make smart financial decisions and sustain themselves.

SDG8 ~ Decent Work and Economic Growth

1. Being financially literate opens up several avenues for an individual. Financial inclusion is a right. To ensure, further access to employment opportunities and sustainable economic growth of an individual, providing financial literacy is fundamental.

TYPES OF PROJECTS UNDERTAKEN:

HRDP (Holistic Rural Development Programme) - HRDP is HDFC Bank's flagship programme that focuses on sustainable and holistic growth under which the Bank carries out interventions under more than one key focus areas.

FDP (Focussed Development Programme) - Under this programme, the Bank carries out focussed interventions under any one of the key focus areas in a given targeted geographical area.



PARIVARTAN STORIES

Scan this QR Code to watch how Parivartan has relentlessly transformed millions of lives in its effort of creating a better tomorrow.



 **HDFC BANK** 
PARIVARTAN
A step towards sustainable progress