



 **PARIVARTAN**

A step towards sustainable progress

Towards A Better Tomorrow

Punjab

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 Punjab—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 Punjab. -----



PARIVARTAN IN PUNJAB

36.60+ LAKH LIVES IMPACTED

*Impact numbers as of March 2025

RURAL DEVELOPMENT



46,006+
FARMERS
SUPPORTED



1,484+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



235+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING



1,956+
SCHOLARSHIPS
PROVIDED



~17,250+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS



69+
SMART SCHOOLS
DEVELOPED



PROMOTION OF EDUCATION

SKILL TRAINING & LIVELIHOOD ENHANCEMENT



9,040+
INDIVIDUALS
TRAINED



102+
COMMUNITY ENTERPRISES
SUPPORTED



8+
VILLAGES SUPPORTED WITH
CLEAN DRINKING WATER



HEALTHCARE & HYGIENE

FINANCIAL LITERACY & INCLUSION



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

*Based on the views across digital platforms



789+
SOLAR LIGHTS
INSTALLED



254+
WATER CONSERVATION
STRUCTURES BUILT



NATURAL RESOURCE MANAGEMENT

Focused Development Programme				Holistic Rural Development Programme	
Districts				Districts	No. of Villages
Amritsar	Firozpur	Moga	Rupnagar	Fazilka	15
Barnala	Gurdaspur	Mohali	Sangrur	Gurdaspur	15
Bathinda	Hoshiarpur	Mukhtasar	Tarn Taran	Moga	15
Faridkot	Jalandhar	Pathankot		Patiala	15
Fazilka	Ludhiana	Patiala			

RURAL DEVELOPMENT

Promoting holistic rural development of communities

IMPACT IN PUNJAB



46,006+
FARMERS
SUPPORTED



1,484+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



235+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING

KEY INTERVENTIONS

ENSURING SUSTAINABLE ACCESS TO IMPROVED INFRASTRUCTURE, HEALTH & EDUCATION

| DISTRICT - GURDASPUR

Enhancing rural well-being, HDFC Bank Parivartan and EFRAH are advancing development, through sustainable initiatives in health, education, WASH, and infrastructure. This includes:

- Supporting farmers with productivity and resource access
- Strengthening farmer networks and establishing farm machinery banks
- Enhancing school learning and child-friendly environments
- Improving community health through regular check-ups

This initiative benefits 16,000+ individuals, fostering socio-economic growth while addressing climate challenges.



P0719

HOLISTICALLY TRANSFORMING 15 VILLAGES

| DISTRICT - FAZILKA

HDFC Bank Parivartan and Ambuja Foundation are leading a transformative initiative across 15 villages in Fazilka, tackling groundwater depletion, soil degradation, and livelihood challenges head-on. This includes:

- Boosting water conservation through micro-irrigation and soil moisture techniques
- Reviving soil health with sustainable farming practices that enhance yields
- Empowering farmers with cost-effective methods for better profits
- Creating income opportunities for landless women through artisan-led skill training
- Modernising schools with smart classes, science centres, and better infrastructure

Beyond this, farmer clubs, cattle health camps, waste management systems, and 9,000 new trees are paving the way for a greener, more resilient future.



P0810

HOLISTIC DEVELOPMENT FOR A SUSTAINABLE FUTURE

| DISTRICT - PATIALA

Transforming 15 villages, HDFC Bank Parivartan and Ambuja Foundation are driving holistic rural development through natural resource management, education, and sustainable livelihoods. This includes:

- Planting 9,000 trees and implementing a robust waste management system
- Boosting farmer incomes through resource management initiatives
- Upgrading 15 government schools into smart schools with improved infrastructure
- Empowering women through artisan enterprises in weaving, knitting, and embroidery

Impacting 3,550+ households, this initiative fosters long-term socio-economic growth.



P0726

EMPOWERING FARMERS, ARTISANS, AND COMMUNITIES

| DISTRICT - MOGA

Bringing new hope to underserved communities, HDFC Bank Parivartan and Ambuja Foundation are driving socio-economic progress in Bagha Purana and Nihal Singhwala blocks. With a strong focus on women and landless farmers, this three-year initiative fosters better livelihoods, improved education, and stronger infrastructure.

Key interventions include:

- Upskilling 400 artisans and training 20 master artisans
- Increasing incomes for 325 farmers through better agricultural practices
- Expanding irrigation to 380 acres of farmland
- Developing 15 smart schools for quality education
- Ensuring clean drinking water in 2 villages with solar-powered *jal minars*
- Installing solar streetlights in 15 villages
- Supporting 200 farmers in vegetable farming and linking 225 to machinery banks
- Improving soil health through 15 farmer field schools



P0997

This initiative paves the way for sustainable growth, stronger communities, and a brighter future.

SUSTAINABLE CROP RESIDUE MANAGEMENT AND AGRICULTURAL ENHANCEMENT

| STATES - PUNJAB, HARYANA

HDFC Bank Parivartan, in partnership with The CII Foundation, is addressing crop residue burning in Fatehabad (Haryana) and Sangrur (Punjab) by promoting sustainable agricultural practices and building local livelihood opportunities.

Key interventions include:

- Setting up biomass pellet/briquette-making and straw-based biogas units to convert crop residue into energy and industrial inputs
- Forming and supporting FPOs to run biomass recycling enterprises profitably, with market linkages to local industries
- Deploying farm machinery through tool banks for in-situ and ex-situ straw management
- Training farmers and youth through demonstrations, door-to-door campaigns, and farm advisory services
- Managing 60–70% biomass in-situ and 30–40% through collection and value addition, reducing residue burning and improving air quality
- Monitoring progress through impact assessments and case studies to track environmental and economic outcomes



P0880

PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

IMPACT IN PUNJAB


1,956+
 SCHOLARSHIPS
 PROVIDED


~17,250+
 STUDENTS IMPACTED
 THROUGH SMART SCHOOLS


69+
 SMART SCHOOLS
 DEVELOPED

KEY INTERVENTIONS

DEVELOPING FOUNDATIONAL LEARNING AND NUMERACY COMPETENCIES

| DISTRICTS - AMRITSAR

In Punjab, HDFC Bank Parivartan and Central Square Foundation (CSF) partnered to transform education at scale. Together, they trained 47,000 teachers and ensured that 85% of classrooms had the necessary materials. With 66,000 classroom visits and guidance from 1,700 mentors, teaching quality saw a strong uplift through hands-on observation and feedback. CSF also supported the state in overhauling teacher training programs and led the development of new, NCF-2022-aligned textbooks, workbooks, and teacher guides—bringing relevant, high-quality learning closer to every child.

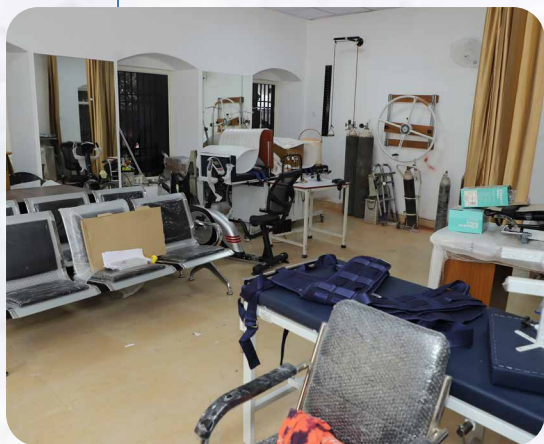


P0401

STRENGTHENING EDUCATIONAL & MEDICAL INFRASTRUCTURE

| DISTRICTS - BHATINDA, LUDHIANA, TARN TARAN, MANSA, AMRITSAR

HDFC Bank Parivartan along with Society for Action in Community Health is working on developing the educational and medical infrastructure that will positively impact 7,500 individuals from 5 districts of Punjab. Government schools in the region will see improved digital infrastructure and will be converted into smart schools. ICT Labs, music rooms, libraries and science labs will be refurbished and provided with new equipment. Transportation facility will also be made available. Additionally, 1 hospital will be equipped with state-of-the-art facilities which will help in safe and improved diagnosis.

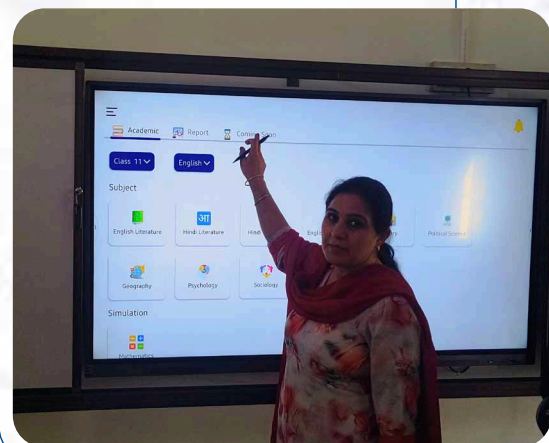


P0702

REVITALISING EDUCATION WITH SMART CLASSROOMS

| STATES - PUNJAB, HARYANA, AND HIMACHAL PRADESH

HDFC Bank Parivartan and EFRAH are transforming army schools by developing 35 modern smart classrooms, benefiting over 10,000 students. This initiative enhances learning with interactive smart panels, improved infrastructure, and upgraded school facilities. By reducing dropout rates and improving retention, the project fosters a better educational experience. Renovations include repairs, whitewashing, and floor plastering, creating a more engaging environment. With a focus on SDGs like Quality Education and Gender Equality, the initiative is set to make a lasting impact, ensuring students receive modern, technology-driven education.



P1003

ENSURING SAFER JOURNEYS FOR STUDENTS

| DISTRICTS - AMRITSAR, TARN TARAN, FIROZPUR, BARNALA, HOSHIARPUR, PATIALA, GURDASPUR, JALANDHAR, BATHINDA, MOGA, MUKTSAR, MOHALI

For many students, the journey to school is as challenging as learning itself. HDFC Bank Parivartan and SACH are bridging this gap by providing safe, reliable transport to 12 schools across Punjab. This initiative ensures that no child misses out on education due to lack of mobility, reducing absenteeism and promoting gender equity by.

- Providing 3 school buses and 9 vans to ease student commutes
- Supporting 10,500 students with safe transport
- Encouraging attendance and reducing dropout rates
- Empowering girls by making education more accessible

A simple ride can change a child's future and this project is making that possible.



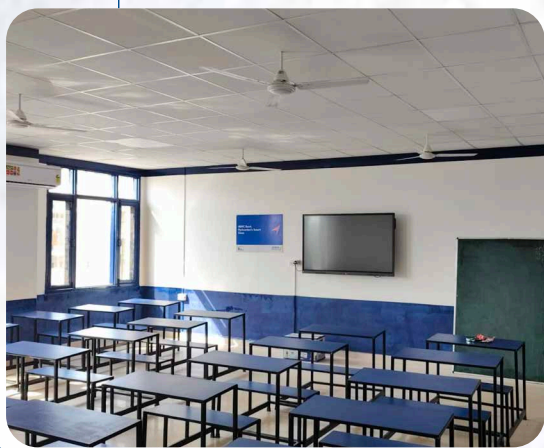
P1082

FUTURE READY CLASSROOMS FOR FUTURE READY MINDS

| DISTRICTS - HOSHIARPUR, LUDHIANA, PATHANKOT, RUPNAGAR, AMRITSAR

HDFC Bank Parivartan, in collaboration with SACH and Ashray Foundation, is revolutionising education by integrating technology into classrooms. This initiative enhances learning experiences in SGPC schools in Amritsar and beyond, fostering digital literacy and interactive education.

- 30 advanced desktop computers for two schools, benefiting 600 students
- 9 smart classrooms equipped with modern technology, empowering 1,000 students
- Improved access to online resources and digital tools for interactive learning



P1084, P1085

By bridging the digital divide, this initiative paves the way for a smarter, tech-enabled future for students.

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

IMPACT IN PUNJAB



9,040+
INDIVIDUALS
TRAINED



102+
COMMUNITY ENTERPRISES
SUPPORTED

KEY INTERVENTIONS

EMPOWERING YOUTH THROUGH SKILL DEVELOPMENT

| DISTRICT - MOHALI

HDFC Bank Parivartan and Orion Educational Society, in collaboration with local stakeholders, is addressing unemployment among underserved youth through a comprehensive skill training initiative. The project aims to upskill 5,070 individuals in sectors like banking, healthcare, media, information technology, and retail, ensuring 75% receive job placements.

Key interventions include:

- Career counseling, psychometric testing, and industry-aligned training
- Personality development, grooming, and job etiquette workshops
- Post-placement tracking for sustained employment and career growth

By fostering skill development and economic independence, this initiative is creating lasting opportunities for youth and women.



P0840

PROJECT STREE (SOCIAL AND TRANSFORMATIVE RURAL ECONOMIC EMPOWERMENT)

| DISTRICTS - LUDHIANA, MOGA, BARNALA, RUPNAGAR

In Punjab, a focused rural development initiative by HDFC Bank Parivartan, Grant Thornton Bharat LLP and Society for Development Alternatives is empowering women and promoting agri and non-farm sector growth across four districts.

- 17 Farmer Producer Companies (FPCs) led by women have achieved a combined turnover of Rs.13.83 crore to date.
- 22 women certified as drone pilots received drones worth Rs.3.3 crore, enabling precision farming that reduced input costs by 11–13% and increased yields by 4–6%.
- 2 Custom Hiring Centres (worth Rs.60+ lakh) were set up under the Crop Residue Management Scheme to support farm mechanisation and promote a burn-free Punjab.
- Dairy interventions have improved milk yield by 15–20% and enhanced milk quality, boosting incomes for women farmers.
- 22 Common Facility Centres established, including mustard oil and wheat processing units, have opened value-addition and market access opportunities.
- Direct farmer-to-market sales of maize, potatoes, and basmati rice have improved price realisation for producers.



P0604

IMPROVING LIVELIHOODS THROUGH NATURAL RESOURCE MANAGEMENT

| DISTRICT - PATHANKOT

Driving change in Dharkalan and Bamial, HDFC Bank Parivartan and PHIA Foundation are tackling soil erosion and water scarcity while empowering local communities. This initiative focuses on:

- Enhancing water storage and rainwater harvesting solutions
- Optimising irrigation with micro-irrigation techniques
- Promoting sustainability through solar energy solutions
- Strengthening community groups like Village Development Committees (VDCs), Producer Groups, and Farmer Producer Organisations (FPOs)
- Ensuring access to quality seeds and seedlings
- Encouraging eco-friendly farming with composting and bio-fertilisers

With a focus on biodiversity conservation and income diversification, including fruit and millet processing, this project fosters long-term sustainability and resilience.



P0861

HEALTHCARE & HYGIENE

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

IMPACT IN PUNJAB


8+

VILLAGES SUPPORTED WITH
CLEAN DRINKING WATER

BUILDING HEALTHY HABITS, ONE VILLAGE AT A TIME

Through a series of impactful healthcare and hygiene interventions, HDFC Bank Parivartan is driving change in rural communities. Regular health check-up camps and awareness drives have empowered villagers with knowledge on nutrition, hygiene, and preventive care. Clean drinking water systems have been installed to reduce waterborne diseases, while the construction of community and household toilets has significantly improved sanitation and reduced open defecation. These efforts not only promote healthier lifestyles but also uphold dignity, especially for women and children. By addressing basic health and hygiene needs, the initiative is laying the foundation for stronger, more resilient rural communities.



FINANCIAL LITERACY & INCLUSION

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

IMPACT IN PUNJAB


14.18+ Lakh*

SPREAD OF FINANCIAL FRAUD AWARENESS
(VIGIL AUNTY)

*Based on the views across digital platforms

Financial literacy workshops conducted across various projects in Punjab 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 PUNJAB



789+
SOLAR LIGHTS
INSTALLED



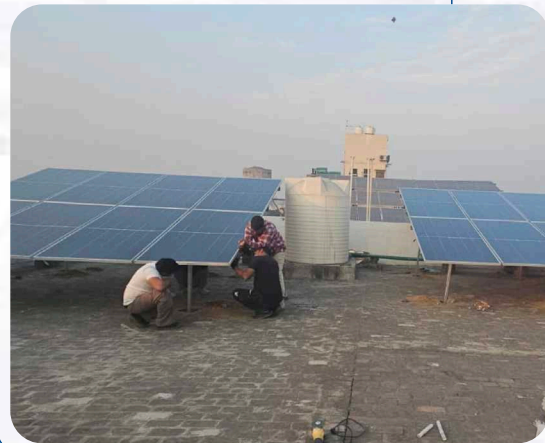
254+
WATER CONSERVATION
STRUCTURES BUILT

KEY INTERVENTIONS

SOLAR-POWERED LEARNING REVOLUTION

| DISTRICTS - LUDHIANA, MOGA, AMRITSAR, PATIALA, RUPNAGAR

The initiative, led by HDFC Bank Parivartan and the Society for Action in Community Health, aims to provide solar energy systems to 20 schools and colleges in Punjab, benefitting underserved students. The project will install 10KVA solar power units to reduce electricity costs, ensuring that children from lower-income families have access to affordable, quality education. The adoption of solar energy will reduce electricity expenses in 20 educational institutions, impacting 12,000 students.

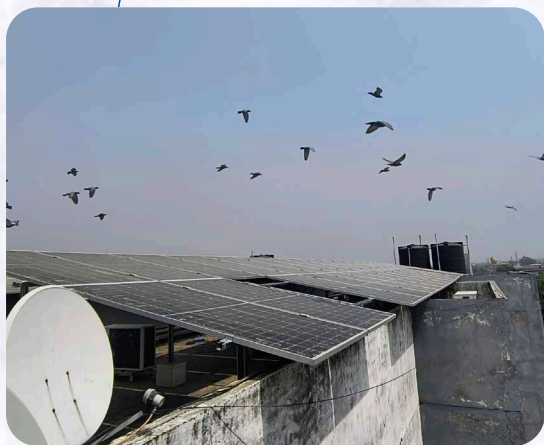


P1060

CREATING CHANGE THROUGH SUSTAINABLE ENERGY

| DISTRICT - MOHALI

This HDFC Bank Parivartan and YUVA Unstoppable project focuses on reducing carbon footprint for the Directorate of Research and Medical Education (DRME) by installing a 100kW solar panel system. This system aims to cut electricity costs, promote renewable energy, and reduce the institution's carbon footprint, all while contributing to its long-term sustainability. The project also includes continuous system maintenance, monitoring, and training for DRME personnel, ensuring the solar installation operates efficiently.



P1056

MITIGATING STUBBLE BURNING

| DISTRICT - LUDHIANA

The entire north India is facing low air quality due to the problem of stubble burning by farmers. This not just affects the quality of life but also degrades the agri-land to a large extent. To mitigate this issue, HDFC Bank Parivartan along with CII Foundation is promoting sustainable agricultural practices. The intervention will focus on:

- Setting up biomass pellet & briquette making units
- Establishing Farmer Producer Organisations (FPOs) to host and run profit-making rural enterprises
- Setting up straw based mechanised composting & bio-gas units

Apart from the above, young farmers will be trained to provide advisory support and farm tool machinery will be procured and deployed at 27 farmer co-operatives. 15,000 farmers from 126 villages are set to benefit from this intervention that will not just help increase their income but also reduce the problem of stubble burning by 90%.



P0722

STORIES OF PARIVARTAN

WEAVING A NEW FUTURE: FROM HARDSHIP TO ENTREPRENEURSHIP

| LOCATION - VILLAGE THEDI
| BENEFICIARY - CHINDERPAL KAUR

THE CHALLENGE

Despite being educated, Chinderpal Kaur found herself trapped in a cycle of financial struggle. With no stable employment and only daily wage labor through MGNREGA to rely on, life was uncertain. Her husband's erratic income as a truck driver only added to the instability. Dreams of a better life felt distant, and without formal skills, she saw no clear path forward.

OUR INTERVENTION

In 2022, a door opened. Through the livelihood enhancement project, HDFC Bank Parivartan and Ambuja Foundation introduced Chinderpal to a women's self-help group and provided her with weaving training. Though she started with no experience, her determination was unwavering. She practiced diligently, slowly turning threads into art—and hope.

THE RESULT

Weaving became more than a skill; it became her voice, her power. From student to mentor, she began teaching other women, breaking barriers as she traveled to Delhi and Ahmedabad, gaining exposure and refining her craft. Today, she's a master artisan in the IGNCA Charpai project, earning Rs. 1,500 a day. Her story is no longer one of struggle—it's one of strength, growth, and self-reliance.



P0488

STORIES OF PARIVARTAN

FROM STRUGGLES TO SUCCESS: RAKHI'S JOURNEY INTO TECH

| LOCATION - MOHALI
| BENEFICIARY - RAKHI

THE CHALLENGE

Rakhi grew up surrounded by financial hardship. Despite her determination, the lack of exposure to technical education and career opportunities kept her dreams just out of reach. She longed for more—a stable job, a meaningful career, a future she could be proud of—but didn't know where to begin.

OUR INTERVENTION

Everything changed when Rakhi enrolled in the Junior Software Developer course at HDFC Bank Parivartan's Mohali Centre, implemented by Orion Educational Society. With every coding class and workplace training session, her confidence grew. She learned to write code, solve problems, and most importantly—believe in her own potential.

THE RESULT

Rakhi now works as an Executive Engineer at Vertex Infosoft Solution Pvt. Ltd., earning Rs.17,600 a month. What once felt impossible is now her everyday reality. Her journey from uncertainty to success is a powerful reminder that with the right support, even the biggest dreams are within reach.



P0840

Showcasing key initiatives, events and news.



WOMEN EMPOWERMENT SUMMIT CHAMPIONS RURAL ENTREPRENEURS

At the Women Empowerment Summit 2025 in Moga, Chief Minister S. Bhagwant Singh Mann highlighted women's vital role in the state's progress. Over 600 women shared success stories in farming, technology, and micro-enterprises. Saddi Dharati Women Farmer Producer Company from Barnala launched value-added products like cold-pressed mustard oil and organic pickles, supported by Punjab State Rural Livelihood Mission (PSRLM) and Agricultural Technology Management Agency (ATMA). Engaging 55 women, their enterprise achieved a Rs.5 lakh turnover, proving that skill development and market access empower women-led businesses to drive rural economic growth.

STRENGTHENING LIVELIHOODS & SUSTAINABILITY IN PATHANKOT

HDFC Bank Parivartan, in partnership with PHIA Foundation, launched the livelihood enhancement project in Pathankot to enhance natural resource management and livelihoods. The initiative focuses on biodiversity conservation, livelihood diversification, and women's empowerment through 1,200 SHGs. Key government officials pledged support for training, market linkages, and sustainable practices in agriculture and horticulture. With a strong commitment from stakeholders, the project aims to drive long-term community resilience and economic growth in Dharkalan and Bamiyal blocks.



VIRASAT WOMEN EMBRACE 6S FOR WORKPLACE EXCELLENCE

Ambuja Foundation and the Apparel Made-Ups & Home Furnishing Sector Skill Council hosted a 6S event, bringing together 100 women artisans from four stitching units in Punjab. The event focused on improving workplace efficiency through the Six S' - Sort, Set in Order, Shine, Standardize, Sustain, and Safety. Artisans showcased their commitment to these principles, enhancing productivity and safety. Awards recognised the best implementations, fostering motivation and collaboration. This initiative, supported by HDFC Bank Parivartan, continues to empower women through skill development, reviving traditional handicrafts under the Virasat-E-Malwa collective.





 **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

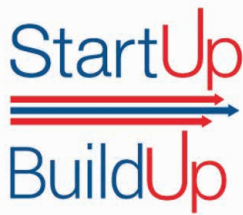
KEY INTERVENTIONS

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

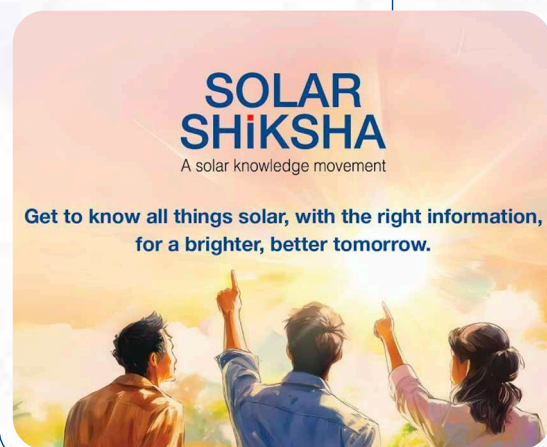
Promoting smarter financial decisions and safeguarding against fraud.



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

- Ambuja Foundation
- Ashray Foundation
- Central Square Foundation
- CII Foundation
- EFRAH - A Society for Social Welfare
- Grant Thornton Bharat LLP
- Orion Educational Society
- Partnering Hope into Action Foundation (PHIA)
- Society for Action in Community Health (SACH)
- Society for Development Alternatives
- Yuva Unstoppable

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