



 **PARIVARTAN**

A step towards sustainable progress

**Towards  
A Better Tomorrow**

**Rajasthan**

March 2025



SCAN TO VISIT OUR WEBSITE



66

## 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 Rajasthan—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.



99



# TABLE OF CONTENTS



➤ <b>ABOUT PARIVARTAN</b>	<b>04</b>
➤ <b>IMPACT IN RAJASTHAN</b>	<b>05</b>
➤ <b>RURAL DEVELOPMENT</b>	<b>06</b>
➤ <b>PROMOTION OF EDUCATION</b>	<b>08</b>
➤ <b>SKILL TRAINING &amp; LIVELIHOOD ENHANCEMENT</b>	<b>09</b>
➤ <b>HEALTHCARE &amp; HYGIENE</b>	<b>11</b>
➤ <b>FINANCIAL LITERACY &amp; INCLUSION</b>	<b>13</b>
➤ <b>NATURAL RESOURCE MANAGEMENT</b>	<b>13</b>
➤ <b>STORIES OF PARIVARTAN</b>	<b>15</b>
➤ <b>PAN INDIA IMPACT</b>	<b>17</b>







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 Rajasthan. -----



# PARIVARTAN IN RAJASTHAN

## 44.25+ LAKH LIVES IMPACTED

\*Impact numbers as of March 2025

### RURAL DEVELOPMENT



**44,241+**  
FARMERS  
SUPPORTED



**10,130+**  
ACRES OF LAND BROUGHT  
UNDER IRRIGATION



**4,176+**  
ACRES OF LAND BROUGHT  
UNDER CHEMICAL-FREE  
FARMING



**501+**  
SCHOLARSHIPS  
PROVIDED



**~44,250+**  
STUDENTS IMPACTED  
THROUGH SMART SCHOOLS



**177+**  
SMART SCHOOLS  
DEVELOPED



### PROMOTION OF EDUCATION

### SKILL TRAINING & LIVELIHOOD ENHANCEMENT



**19,322+**  
INDIVIDUALS  
TRAINED



**715+**  
COMMUNITY ENTERPRISES  
SUPPORTED



**142+**  
VILLAGES SUPPORTED WITH  
CLEAN DRINKING WATER



### HEALTHCARE & HYGIENE

### FINANCIAL LITERACY & INCLUSION



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

\*Based on the views across digital platforms



**2,395+**  
SOLAR LIGHTS  
INSTALLED



**670+**  
WATER CONSERVATION  
STRUCTURES BUILT



### NATURAL RESOURCE MANAGEMENT

Focused Development Programme		Holistic Rural Development Programme	
Districts		Districts	No. of Villages
Banswara	Pratapgarh	Barmer	20
Baran	Rajsamand	Bikaner	20
Chittorgarh	Sirohi	Jaisalmer	15
Jaipur	Udaipur	Rajsamand	12
Karauli		Sirohi	15



# RURAL DEVELOPMENT

Promoting holistic rural development of communities

## IMPACT IN RAJASTHAN



**44,241+**  
FARMERS  
SUPPORTED



**10,130+**  
ACRES OF LAND BROUGHT  
UNDER IRRIGATION



**4,176+**  
ACRES OF LAND BROUGHT  
UNDER CHEMICAL-FREE  
FARMING

## KEY INTERVENTIONS

### HOLISTIC RURAL DEVELOPMENT PROGRAMME (HRDP)

Rural Rajasthan has a vast opportunity for improvement in a number of fields ranging from agriculture, infrastructure development to even education. HDFC Bank Parivartan, under its Holistic Rural Development Programme worked in the state to sustainably help communities improve their livelihoods through:

- Improved agricultural techniques
- Soil & water conservation measures
- Natural Resource Management (NRM)
- Horticulture
- Orchid development
- Herbal plantation planning

Renovation of school infrastructure, WASH activities, provision of safe drinking water etc. are also taken up to ensure a conducive learning environment in schools & anganwadis.



### SUSTAINABLE CRAFT ENTERPRISES FOR A VIBRANT ECOSYSTEM | DISTRICT - RAJSAMAND

To foster a vibrant ecosystem in the Devgarh block, HDFC Bank Parivartan, in collaboration with Urmul Rural Health, Research and Development Trust, is working to harness the potential of value chains to enable holistic socio-economic development across 12 villages. The project will impact 600 families of farmers/mining labourers and artisans through incubation of craft clusters that foster sustainable craft enterprises to subsequently enhance their income. The intervention aims at:

- Training marginal farmers/mining labourers for agri value chain development
- Creating an integrated enterprise hub for agri-foods, and logistics
- Promoting eco-friendly production methods
- Providing skill training to women artisans
- Scaling and strengthening existing artisan skills and empowering craft value chain
- Organising exhibitions and trade fairs to attract buyers
- Establishing smart schools and renovating existing facilities



P0681

### BUILDING RURAL RESILIENCE IN TRIBAL HEARTLANDS | DISTRICT - SIROHI

HDFC Bank Parivartan and SRIJAN are driving rural development across 15 villages in Pindwara block, focusing on water access, renewable energy, and healthcare. The initiative includes water harvesting, solar irrigation, bio-resource centers, and women-led enterprises. With 2,400 acres transitioning to chemical-free farming, this project fosters sustainability and economic empowerment.



P0853



## TRANSFORMING COMMUNITIES

| DISTRICT - BIKANER

This initiative by HDFC Bank Parivartan, in collaboration with Urmul Rural Health, Research and Development Trust, empowers communities by improving livelihoods, health, education, and social inclusion. Through sustainable farming, women-led enterprises, and educational advancements, the project fosters self-reliance and long-term growth along with enabling economic empowerment through embroidery and craft clusters, strengthening livestock health, and enhancing sanitation. Smart schools, youth programmes, and gender-sensitive community institutions ensure holistic development. With solar streetlights, rainwater harvesting, and clean drinking water, over 30,000 individuals benefit, transforming villages into self-sustaining ecosystems.



P1068



P0988

## TRANSFORMING RURAL LIVELIHOODS BY ADDRESSING CRITICAL ISSUES

| DISTRICT - JAISALMER

A thriving rural economy starts with access to water, sustainable farming, and healthy livestock. This initiative, by HDFC Bank Parivartan and BAIF Institute for Sustainable Livelihoods and Development, empowers communities by enhancing water conservation, improving veterinary care, and promoting efficient irrigation. By introducing modern breeding practices, entrepreneurship training, and market linkages, the project boosts agricultural productivity and income. Clean drinking water initiatives, rainwater harvesting, and watershed management further ensure long-term resilience. Through holistic interventions, this effort is transforming livelihoods, fostering self-reliance, and creating a more sustainable future for rural communities.

## RURAL RISE: PATH TO PROGRESS

| DISTRICT - BARMER

HDFC Bank Parivartan and Ambuja Foundation are driving lasting change by empowering underserved communities, especially women and landless farmers. This initiative spans 20 villages, addressing water scarcity, education, livelihoods, and renewable energy. Key efforts include creating smart schools, installing solar streetlights, and sustainable farming practices. Farmers benefit from agricultural demonstrations, FPOs, and livestock support through vaccination and improved breeding programmes. Goat-based livelihood groups further enhance economic stability. By fostering self-sufficiency and resilience, this project paves the way for stronger, more prosperous rural communities, ensuring long-term growth and sustainability.



P0986



# PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

## IMPACT IN RAJASTHAN



**501+**  
SCHOLARSHIPS  
PROVIDED



**~44,250+**  
STUDENTS IMPACTED  
THROUGH SMART SCHOOLS



**177+**  
SMART SCHOOLS  
DEVELOPED

## KEY INTERVENTIONS

### QUALITY EDUCATION FACILITIES FOR STUDENTS

| DISTRICT - RAJSAMAND

A brighter future begins with better schools. HDFC Bank Parivartan, in partnership with Moinee Foundation, is transforming Government Primary School Verawas into a smart school. This includes infrastructure upgrades, clean water stations, improved toilets, a library, and digital classrooms powered by Smart-knowledge servers. Teacher training and student orientation ensure long-term impact, fostering a modern and inclusive learning environment.



P0633

### SUPPORT EQUIPMENT FOR SMART CLASSES

| DISTRICTS - MULTIPLE

HDFC Bank Parivartan along with the Indo Global Social Service Society is supporting 400 schools across 26 districts in Rajasthan with digital infrastructure. The equipment that will be provided to the schools includes:

- 55" Smart TVs
- 4TB hard drives for recording e-content
- UPS with 4-6 hours of power backup
- Speaker systems to enable volume transmission across the classroom

With enhanced learning experience, over 40,000 students will directly benefit from the intervention, which will eventually help them shape their careers in a better way.



P0692



# SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

## IMPACT IN RAJASTHAN



**19,322+**  
INDIVIDUALS  
TRAINED



**715+**  
COMMUNITY ENTERPRISES  
SUPPORTED

## KEY INTERVENTIONS

### EMPOWERING FARMERS WITH SUSTAINABLE AGRICULTURE AND ENVIRONMENTAL REJUVENATION

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

HDFC Bank Parivartan and Professional Assistance for Development Action (PRADAN) are transforming the lives of small and marginal women farmers by promoting sustainable agriculture and natural resource management. The project is creating 30,000 acres of irrigated farmland, boosting productivity, food security, and rural incomes while reducing distress migration. Women farmers receive skill training in agriculture, poultry, fisheries, and livestock, enabling them to adopt double cropping and advanced farming techniques. Through farm ponds, bio-resource centers, and micro-irrigation, the initiative fosters self-reliance and resilience, ensuring long-term community impact. This isn't just about farming—it's about securing livelihoods, strengthening rural economies, and empowering women to lead change.



P0949



P0429

### PROMOTION OF TRADITIONAL CRAFTS

| DISTRICTS - BIKANER, JODHPUR

The legacy of traditional handicrafts has been passed down through generations in Rajasthan. Harnessing the community's traditional skills can ensure a steady and drought-resilient source of livelihood. Therefore, HDFC Bank Parivartan and URMUL Seemant Samiti focused on capacity-building for women artisans by providing training and establishing craft centres with the necessary infrastructure. The comprehensive skill-building workshops have economically empowered these women, thereby improving their socio-economic status. These interventions have enabled women to develop craft-based livelihood enterprises and have sensitised communities in the programme areas to adopt crafts as a sustainable, drought-proof alternative.

### DOMAIN SPECIFIC SKILL TRAINING FOR LIVELIHOOD ENHANCEMENT

| DISTRICT - JAIPUR

For many young men and women, a job isn't just an income - it's independence, dignity, and a future. To bridge the gap between education and industry needs, Parivartan and Centum Foundation are skilling 3,240 youth in high-demand sectors like retail, healthcare, banking, and logistics. Through hands-on training and mentorship, they're not just preparing for jobs - they're building careers. Some will step into roles like pharmacy assistants or retail associates, while others will chart their own entrepreneurial paths. This initiative isn't just about employment - it's about empowerment.

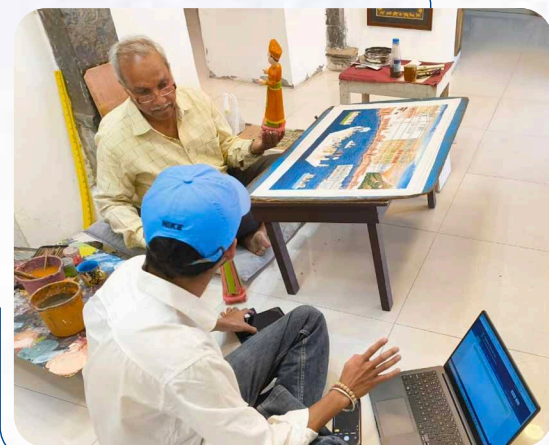


P0689

## FUELING DREAMS WITH SKILLS

| STATES - JHARKHAND, TELANGANA, MAHARASHTRA, BIHAR,  
ODISHA, RAJASTHAN, HARYANA, J & K, KARNATAKA

Economic empowerment begins with access to the right opportunities. This initiative equips young adults, unschooled youth, women, and artisans from economically weaker sections with the tools to build sustainable livelihoods. Through career training, financial literacy, and entrepreneurship support, the project helps individuals secure jobs, launch businesses, and achieve financial independence. With HDFC Bank Parivartan and Head Held High Foundation leading the effort, the initiative includes skill-building for youth, incubation support for startups, and digital and financial inclusion for thousands of women and artisans. Over 6,500 individuals will directly benefit, creating lasting economic transformation.



P1032



# HEALTHCARE & HYGIENE

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

## IMPACT IN RAJASTHAN


**142+**

VILLAGES SUPPORTED WITH  
CLEAN DRINKING WATER

## KEY INTERVENTIONS

### SUPPORTING THE SPECIALLY-ABLED

| DISTRICT - JAIPUR

In a quest to provide mobility and support to patients or Persons with Disability (PwD), HDFC Bank Parivatan is aiding Shree Bhagwan Mahaveer Viklang Sahayata Samiti to provide special aid and equipment to a large number of beneficiaries from the marginal section of the society. This includes supporting them with 18,180 artificial limbs & callipers, 1,413 crutches, 2,590 hand peddled tricycles and 2,056 wheel chairs. Apart from this, 5 special mobile workshops will also be conducted for the beneficiaries over the span of 3 years.



P0679

### EMPOWERING COMMUNITIES THROUGH WASTE MANAGEMENT

| DISTRICTS - UDAIPUR, SALUMBAR

A cleaner, healthier future begins with better waste management. This initiative by HDFC Bank Parivatan and Seva Mandir is transforming sanitation across 32 villages by engaging communities, educating on waste segregation, and promoting eco-friendly disposal. Waste collection systems, resource recovery centres, and biodegradable solutions ensure sustainability, while sanitation workers are empowered through training and government collaboration. With awareness campaigns and capacity-building efforts, the project directly impacts 15,000 people - fostering long-term environmental responsibility and community well-being.



P0987

### CRITICAL CARE ENHANCEMENT PROJECT FOR LIFESAVING SUPPORT

| DISTRICT - RAJSAMAND

HDFC Bank Parivatan and Doctors For You are joining forces to support the ICU at RK Government Hospital, a lifeline for thousands in Rajsamand and nearby districts. With 1,200 daily outpatient visits, the hospital urgently needs enhanced critical care infrastructure. This initiative strengthens emergency response, ensures life-saving interventions, and improves healthcare access for the community. By equipping the ICU, we're not just upgrading a hospital - we're giving patients a fighting chance, offering hope, and securing a healthier future for the region.



P0940

## **BRIDGING HEALTHCARE GAPS WITH TECHNOLOGICAL AID**

### **| DISTRICT - CHITTORGARH**

This project is a collaboration between HDFC Bank Parivartan and Doctors for You, aiming to enhance healthcare facilities at Shri Sanwaliya Ji Government General Hospital by setting up an arthroscopy system. This initiative addresses the critical gap in advanced medical equipment needed for joint surgeries and sports injuries. By providing a state-of-the-art arthroscopy system, the project aims to significantly improve the hospital's ability to offer minimally invasive surgeries, benefitting the local population who previously had limited access to such specialised care.



P0976



# FINANCIAL LITERACY & INCLUSION

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

## IMPACT IN RAJASTHAN



**15.36+ Lakh\***

SPREAD OF FINANCIAL FRAUD AWARENESS  
(VIGIL AUNTY)

\*Based on the views across digital platforms

Financial literacy workshops conducted across various projects in Rajasthan 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 RAJASTHAN



**2,395+**

SOLAR LIGHTS  
INSTALLED



**670+**

WATER CONSERVATION  
STRUCTURES BUILT

## KEY INTERVENTIONS

### RESTORING LANDSCAPES, EMPOWERING COMMUNITIES

| DISTRICT - BHIWARA, UDAIPUR, RAJSAMAND

HDFC Bank Parivartan, in partnership with the Foundation for Ecological Security, is working to revive degraded landscapes through soil and water conservation on common lands, enabling productive use and improved vegetation in 149 villages. The initiative promotes water security in drought-prone regions and encourages sustainable water management in low-rainfall areas. It strengthens local institutions and tenure systems to ensure better governance of natural resources. Community awareness and capacity-building are central to the programme, with a focus on managing shared resources and promoting irrigation through grassroots water governance models, ultimately reducing economic stress and restoring ecological balance.



P0532

## EMPOWERING RURAL COMMUNITIES THROUGH SUSTAINABLE PRACTICES

| DISTRICT - KARAULI

HDFC Bank Parivartan and Arpan Seva Sansthan are transforming 45 villages in Masalpur with better irrigation and sustainable farming. The initiative includes water management structures, micro-irrigation, chemical-free farming, and farmer field schools. It also promotes organic practices, vermicomposting, and vegetable cluster commercialisation - boosting incomes and empowering rural communities.



P0852



# STORIES OF PARIVARTAN

## A BRIGHTER FUTURE: HOW A SOLAR PUMP TRANSFORMED ANTA BAI'S FARM

| LOCATION - GHARAT, SIROHI  
| BENEFICIARY - ANTA BAI AND HER FAMILY

### THE CHALLENGE

For Anta Bai, farming wasn't just work — it was survival. Yet unreliable electricity, soaring power bills, and countless sleepless nights spent irrigating their fields drained her family's strength and hope. Their 3 *bighas* of land stayed mostly dry and underutilised, leaving every harvest hanging by a thread.

### OUR INTERVENTION

Change arrived with the support of HDFC Bank Parivartan and Self Reliant Initiatives Through Joint Action (SRIJAN). Anta Bai contributed Rs.40,000, while the Bank provided Rs.1,63,500 to install a solar pump—bringing reliable, affordable irrigation within reach for the first time.

### THE RESULT

Today, Anta Bai's fields flourish with wheat, vegetables, and black gram. Her expected earnings have risen by Rs.19,400, and irrigation costs have dropped by Rs.15,000. Most importantly, the endless, exhausting nights are over. With the sun now powering her farm, Anta Bai's family is harvesting not just crops, but a brighter future.



P0853

# STORIES OF PARIVARTAN

## RESTORING WATER, RESTORING LIVELIHOODS

| LOCATION - BHILWARA

| BENEFICIARIES - 42 FARMING HOUSEHOLDS

### THE CHALLENGE

In Chainpura village, life has always been at the mercy of the skies. Erratic rainfall and parched fields turned survival into a daily struggle. Crops withered, livestock was sold in distress, and each season carried the haunting fear of drought. With no reliable water source, hope was drying up alongside the land.

### OUR INTERVENTION

In 2022, a spark of change was ignited. With the support of HDFC Bank Parivartan and Foundation for Ecological Security (FES), the villagers formed the Charagah Vikas Samiti. Together, they mapped out a water conservation plan and set to work repairing a vital water harvesting structure on the Nakadi river. What began as a dream in March became a reality by April 2022.

### THE RESULT

Today, 42 farming families stand stronger. Forty-five acres bloom with secure irrigation, nine wells brim with recharged water, and over 1,900 animals finally have access to safe drinking water. In Chainpura, resilience has taken root — turning dry fields into fertile ground for a brighter, more secure future.



P0532





 **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



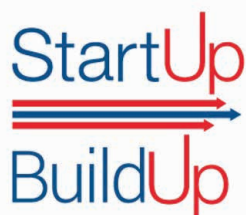
# KEY INTERVENTIONS

## 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

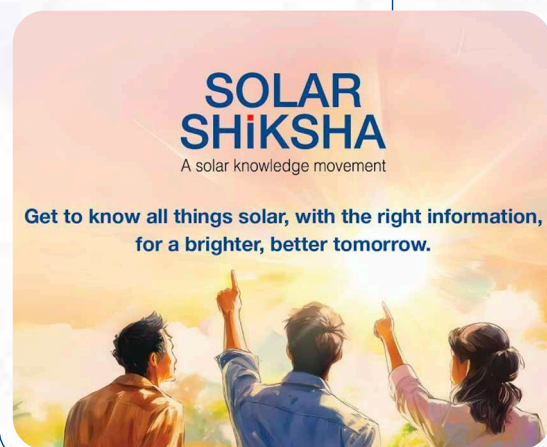
Promoting smarter financial decisions and safeguarding against fraud.



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
- Arpan Seva Sansthan
- BAIF Institute For Sustainable Livelihood And Development (BISLD)
- Banasthali Vidyapith School
- Centum Foundation
- Doctors For You
- Foundation for Ecological Security (FES)
- Head Held High Foundation
- Magic Bus
- Moinee Foundation
- N.M. Sadguru Water and Development Foundation
- Professional Assistance for Development Action (PRADAN)
- Save the Children
- Self Reliant Initiatives Through Joint Action (SRIJAN)
- Seva Mandir
- Shree Bhagwan Mahaveer Viklang Sahayata Samiti
- Urmul Rural Health, Research and Development Trust
- Urmul Seemant Samiti

## FOLLOW US ON



csr-hdfcbank



@hdfcbankcsr



@HDFCBankCSRInitiative



@HDFCBankCSR