



 **PARIVARTAN**

A step towards sustainable progress

Towards A Better Tomorrow

Tamil Nadu

Including: Puducherry, Andaman And Nicobar Islands

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.

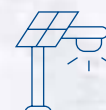
This report captures an overview of our CSR initiatives in the state of Tamil Nadu—highlighting key interventions, stories from the ground, measurable outcomes and the collective efforts of our partners, employees and communities. As we look to the future, we remain committed to scaling up our efforts, 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 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 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 upto 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 Tamil Nadu. -----



PARIVARTAN IN TAMIL NADU

1.40+ CRORE LIVES IMPACTED

*Impact numbers as of March 2025

RURAL DEVELOPMENT



24,599+
FARMERS
SUPPORTED



6,313+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



625+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING



1,357+
SCHOLARSHIPS
PROVIDED



55+
SMART SCHOOLS
DEVELOPED



~13,750+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS



PROMOTION OF EDUCATION

SKILL TRAINING & LIVELIHOOD ENHANCEMENT



1,478+
INDIVIDUALS
TRAINED



75+
COMMUNITY ENTERPRISES
SUPPORTED



3,000+
SANITATION UNITS
INSTALLED



HEALTHCARE & HYGIENE

FINANCIAL LITERACY & INCLUSION



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

*Based on the views across digital platforms



633+
SOLAR LIGHTS
INSTALLED



38+
WATER CONSERVATION
STRUCTURES BUILT



NATURAL RESOURCE MANAGEMENT

Focused Development Programme			Holistic Rural Development Programme	
Districts			Districts	No. of Villages
Chennai	Kanyakumari	Ramanathapuram	Ariyalur	16
Coimbatore	Krishnagiri	Thoothukudi	Krishnagiri	25
Dharmapuri	Nagapattinam	Virudhunagar	Ranipet	12
Kanchipuram	Nilgiris		Tenkasi	15
			Tiruchirappalli	15

RURAL DEVELOPMENT

Promoting holistic rural development of communities

IMPACT IN TAMIL NADU



24,599+
FARMERS
SUPPORTED



6,313+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



625+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING

KEY INTERVENTIONS

ENHANCING FARMER INCOME

| DISTRICTS - RAMANATHPURAM, SIVAGANGA, PUDUKOTTAI

HDFC Bank Parivartan, in partnership with DHAN Foundation, worked across 225 villages in 10 blocks, positively impacting over 20,000 farmers. The initiative focused on nurturing and institutionalizing Farmer Producer Organisations (FPOs) by:

- Introducing and evolving a scalable FPO model
- Providing hands-on training and mentoring support
- Establishing robust governance systems
- Enhancing productivity through targeted training programs

Progress was closely tracked using rural appraisal techniques, enabling timely interventions and tailored solutions to ensure meaningful, on-ground impact.



P0361



P0366

FARM BUNDING

| DISTRICT - VIRUDHUNAGAR

HDFC Bank Parivartan and National Agro Foundation, with an aim to provide sustainable income and livelihood, implemented a programme to construct farm bunds across the slope of fields. The programme has covered 262 acres of land, thus aiding multiple farmers to avoid soil erosion, maintain soil moisture and grow healthy crops.

ENHANCING IRRIGATION THROUGH POND RENOVATION

| DISTRICTS - KRISHNAGIRI

For years, farmers battled dry fields and shrinking harvests, their hopes fading with every season. Water scarcity left their lands parched, threatening their livelihoods. HDFC Bank Parivartan, in collaboration with Mysore Resettlement and Development Agency (MYRADA), is bringing change by:

- Restoring common ponds to boost irrigation
- Replenishing groundwater for sustained farming
- Expanding cultivable land by 34 acres
- Constructing 40 farm ponds to support agriculture
- Promoting chemical-free farming among 230 farmers
- Training 1,600 farmers in soil health and fertilizer use



P0561

LAYERED SOLUTIONS FOR RURAL GROWTH

| DISTRICT - TENKASI

Rural communities in Melaneelithanallur struggle with water scarcity, low farm yields, and limited livelihood opportunities. HDFC Bank Parivartan and Hand in Hand India are tackling these challenges, empowering 7,199 individuals, including farmers, women, and school children. The project restores union tanks and ponds to irrigate 300 acres, trains 1,100 farmers in eco-friendly practices, and introduces drought-resilient crops to 325 farmers. It supports 381 community enterprises, upgrades three government schools with smart learning tools, and installs 150 solar streetlights across 15 villages. By strengthening livelihoods, education, and water access, this initiative fosters sustainable rural growth.



P1075

SUSTAINABLY TRANSFORMING RURAL LANDSCAPE

| DISTRICT - TIRUCHIRAPALLI

In Manapparai Block, where resources are scarce and opportunities limited, HDFC Bank Parivartan and ASSIST are driving a transformative change. By constructing farm ponds, check dams, and renovating percolation tanks, the project secures water for 4,940 acres, ensuring sustainability for generations. Wastelands are being revived, farmers empowered with natural fertilisers like Azolla, and floriculture expanded with marigolds, creating new income streams. Education is also a priority, with upgraded *anganwadi* centers and solar streetlights improving safety and learning conditions. This initiative is more than development—it's about restoring balance, strengthening livelihoods, and building a resilient future.



P0824

SUSTAINABLE APPROACH TO REVOLUTIONISE FARMING

| DISTRICT - KRISHNAGIRI

Farmers in Uthangarai block face pest infestations and declining yields, impacting their livelihoods. HDFC Bank Parivartan and Mysore Resettlement and Development Agency (MYRADA) are addressing these challenges through integrated measures that include:

- Pheromone pest traps to control beetles and borers without chemicals, coconut growth regulators to boost nut yield, high-yielding seed varieties, micronutrient mixtures, and tissue-cultured banana plantlets for uniform, higher yields.
- Soil Health Cards to optimise fertiliser use, green manure cultivation, vermicomposting, and Azolla units for nitrogen fixation, better paddy yields, and livestock feed.
- Solar fencing to prevent wildlife damage and customised hiring centres for affordable machinery access.
- Promotion of agri-allied activities such as fish farming, goat rearing, and dairy farming for income stability.
- Village Development Committees to ensure quality implementation and local participation.



P0826

GROWING RESILIENT COMMUNITIES

| DISTRICT - RANIPET

Farmers in Thimiri block face water scarcity, low yields, and limited income. HDFC Bank Parivartan and BAIF Institute for Sustainable Livelihoods and Development are addressing these challenges by empowering 6,800+ farmers with better agriculture, water solutions, and education. The project includes five check dams, 20 gabion structures, and drip irrigation for 150 acres to improve water access. It promotes chemical-free farming on 100 acres, supports 50 families in honeybee farming, and provides livestock to enhance income. Additionally, seven schools will receive digital learning tools, and five *anganwadis* will be upgraded with play equipment. By strengthening agriculture, livelihoods, and education, this initiative paves the way for lasting change.



P1059



P0971

BUILDING SUSTAINABLE LIVELIHOODS AND GREEN FUTURES

| DISTRICT - ARIYALUR

Rural communities thrive when they have the resources to shape their own future. HDFC Bank Parivartan and the National Agro Foundation are empowering farmers and villages to build a self-sustaining ecosystem through water conservation, sustainable farming, and renewable energy. From check dams and farm ponds to smart classrooms and green livelihoods, this initiative is transforming lives. With 3,000 farmers trained, 10,000 trees planted, and thousands of acres revitalised, this project goes beyond development - it nurtures dignity, resilience, and a future where communities thrive independently.

PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

IMPACT IN TAMIL NADU



1,357+
SCHOLARSHIPS
PROVIDED



~13,750+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS



55+
SMART SCHOOLS
DEVELOPED

KEY INTERVENTIONS

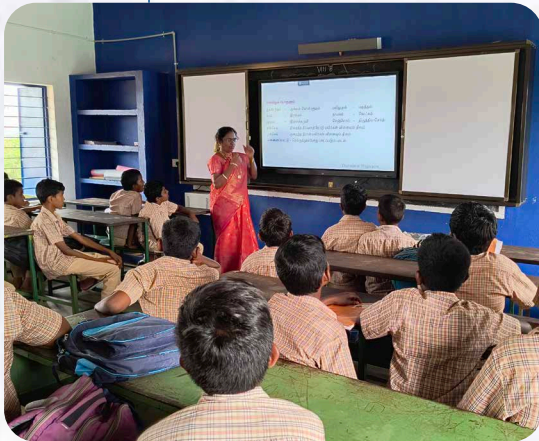
CREATING A BETTER FUTURE THROUGH SMART SCHOOLS

| DISTRICTS - VIRUDHUNAGAR, KRISHNAGIRI, THANJAVUR, CHENNAI

HDFC Bank, in association with the National Agro Foundation (NAF), Mysore Resettlement and Development Agency (MYRADA), Centre for Youth Development and Activities (CYDA) and Yuva Unstoppable, has transformed 110 government schools into smart schools replete with libraries and smart classrooms with digital appliances. It will also involve the renovation/construction of toilets and drinking water facilities in these schools. It's expected to improve the learning capacity of the students who attend these schools.



P0561, P0691, P0366, P0921



P0795

SMART SCHOOL DEVELOPMENT PROJECT

| STATES - TAMIL NADU, KERALA

HDFC Bank Parivartan, in collaboration with the Centre for Youth Development and Activities (CYDA), launched the "Smart School Development Project" across 15 schools in Tamil Nadu and Kerala. The initiative introduced science and math labs, smart classrooms, libraries, and clean drinking water facilities. Sanitation units were repaired, and teachers were trained in STEM and digital education. The project not only upgraded infrastructure but also enriched learning experiences and promoted student well-being—paving the way for a more engaging, healthier, and tech-driven future for thousands of young learners.

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

IMPACT IN TAMIL NADU



1,478+
 INDIVIDUALS
 TRAINED



75+
 COMMUNITY ENTERPRISES
 SUPPORTED

KEY INTERVENTIONS

EMPOWERING ENTREPRENEURIAL WOMEN

| DISTRICTS - MADURAI, MAYILADUTHURAI, THIRUNELVELI, NAGAPATTANAM

HDFC Bank Parivartan with Industree Crafts Foundation worked with the collectivised women producers who own an end-to-end banana value chain. The project supports women entrepreneurs with seed funding and builds networks across collectives and markets, to ensure that the products reach a diverse range of consumers in the regional, national, and international markets. Additionally, 1,400 women were trained on technical and managerial aspects of growing a business. And 1,500 farmers across seven enterprises were trained to become a part of the resilient workforce.



P0463



P1035

LEARNING WITHOUT LIMITS

| STATES - WEST BENGAL, KARNATAKA, TAMIL NADU, MAHARASHTRA, JHARKHAND AND NORTH EAST

HDFC Bank Parivartan, in partnership with Samarthanam Trust for the Disabled, is implementing a 27-month skill development initiative to empower 1,250 youth, including 60% with disabilities. The program offers a structured three-month residential training focused on technical skills, soft skills, and career readiness. A dedicated job fair will facilitate employment for over 500 candidates, engaging 75+ corporate partners. Conducted across 40 batches in Odisha, Mumbai, Pune, and Delhi-NCR, the initiative aims for a 60-65% placement rate, promoting inclusive workforce participation and long-term economic stability.

ENABLING YOUTH FOR A BETTER TOMORROW

| DISTRICT - CHENNAI

HDFC Bank Parivartan along with Dr. Reddy's Foundation is training people with disabilities including individuals who are speech, hearing and visually impaired. The programme's primary focus is on building skillfully strong youth through focused training in core employability skills. The training duration is 60 days for age-groups of 18-35 year olds. The beneficiaries are trained in soft skills, english, communication, digital literacy, work readiness and more.



P0464

DEVELOPING A SUSTAINABLE TOMORROW

| DISTRICTS - COIMBATORE, NILGIRI

HDFC Bank Parivartan, in collaboration with Keystone Foundation, implemented a programme to address key regional challenges. The initiative promoted diversified, climate-resilient farming systems to strengthen food, nutrition, and income security. Interventions included micro-irrigation to ensure water availability, farmland fencing to prevent runoff, and support for farm- and forest-based enterprises. Spanning 77 villages and benefiting over 2,605 individuals, the programme advanced sustainable livelihoods and long-term community resilience.



P0566

PROMOTING COMMUNITY-LED INSTITUTIONS FOR SOCIO-ECONOMIC DEVELOPMENT

| DISTRICT - NILGIRIS

HDFC Bank Parivartan, in partnership with Action for Community Organisation, Rehabilitation and Development (ACCORD), is implementing a strategic initiative to mobilise farmers and establish village-level producer groups, enhancing their collective bargaining power to secure better prices for their produce. The project is providing training to 1,000 farmers to improve both the quantity and quality of agricultural output. The intervention promotes community enterprises and the creation of sustainable community institutions by scaling existing units for processing, packaging, and marketing produce. Producer groups are actively being formed to enable bulk sourcing and establish new market linkages, leading to increased incomes and fostering comprehensive socio-economic development in the region.



P0699

IMPROVING LIVES WITH SERICULTURE

| DISTRICT - KRISHNAGIRI

Sericulture holds immense potential, yet farmers struggle with limited market access and low yields. HDFC Bank Parivartan and Mysore Resettlement and Development Agency (MYRADA) are changing this by empowering 1,415 farmers to turn silk farming into a thriving livelihood. By introducing high-quality cocoon varieties, organic farming, and sustainable irrigation, the project enhances both income and resilience. Community enterprises, training, and shared resources like reeling units and a Sericulture Business Centre ensure long-term success. This initiative is not just about silk—it's about transforming lives, securing futures, and weaving prosperity into the fabric of farming communities.



P0969

HEALTHCARE & HYGIENE

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

IMPACT IN TAMIL NADU



3,000+
SANITATION UNITS
INSTALLED

KEY INTERVENTIONS

PRIVATE SANITATION FACILITIES TO ASSURE HEALTH AND SAFETY AT VILLAGE

| DISTRICT - VIRUDHUNAGAR

HDFC Bank Parivartan and National Agro Foundation are constructing a dedicated sanitation complex to benefit 150 women, ensuring access to safe and hygienic facilities at Maravarperungudi village. This intervention not only addresses a basic need but also enhances privacy, safety, and dignity for women in the village. By providing a secure space for sanitation, the project helps reduce health risks and empowers women with a healthier, more respectful environment.



P0366



P0769

ADVANCING TB DIAGNOSIS IN INDIA

| UNION TERRITORY - PUDUCHERRY

Tuberculosis (TB) remains a major health challenge, with India bearing 27% of the global burden. Committed to ending TB by 2025, the country is expanding early detection and treatment efforts. HDFC Bank Parivartan and Doctors For You are introducing a portable handheld digital X-ray system at District Hospital, Puducherry. This technology ensures faster diagnosis, remote access, reduced waiting times, and efficient data management - crucial for combating TB effectively. Innovations like these accelerate India's fight against TB, bringing life-saving care closer to those in need.

ENHANCING ICU FACILITY AT GB PANT HOSPITAL

| UNION TERRITORY - ANDAMAN AND NICOBAR ISLANDS

HDFC Bank Parivartan and Doctors For You have upgraded the Intensive Care Unit at GB Pant Hospital in Port Blair, strengthening critical care for the Andaman and Nicobar Islands. As the region's primary hospital, GB Pant serves over 1,200 patients daily. With limited healthcare access across the archipelago, enhanced ICU facilities ensure better emergency preparedness, especially during natural disasters. This initiative reinforces life-saving care, improving healthcare outcomes for the island's communities.



P0794

TREATING SEPTAGE WITH A PORTABLE UNIT | DISTRICT - KANYAKUMARI

HDFC Bank Parivartan, in partnership with Nagercoil Municipal Corporation, has established a high-efficiency Septage/Sewage Treatment Plant (STP) at Compost Yard Vallampurivilai to improve urban sanitation and environmental health. The facility is designed to treat 50,000 liters of wastewater daily using advanced technology, ensuring safe disposal and enabling reuse where possible. With a compact footprint and a 1.05 lakh-liter collection tank, the plant maximizes treatment capacity while minimizing land use. This initiative not only supports cleaner and more efficient waste management but also reduces public health risks and environmental contamination. By addressing the critical challenge of septage management, the project contributes to building a more sustainable and hygienic urban ecosystem for the residents of Nagercoil.



P0870

FINANCIAL LITERACY & INCLUSION

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

IMPACT IN **TAMIL NADU**



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

*Based on the views across digital platforms

Financial literacy workshops conducted across various projects in Tamil Nadu 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 **TAMIL NADU**



633+
SOLAR LIGHTS
INSTALLED



38+
WATER CONSERVATION
STRUCTURES BUILT

KEY INTERVENTIONS

ESTABLISHING AUTOMATIC WEATHER STATION

| **DISTRICT - VIRUDHUNAGAR**

In Aladipatti, Maravarperungudi and Vedanatham, farmers were facing problems due to the unpredictability of weather which led them to multiple economic issues. HDFC Bank Parivartan and National Agro Foundation provided them with weather station equipment which has given them access to information about wind speed and direction, temperature, humidity, evaporation and precipitation. The observations are recorded once on an everyday basis. This has helped farmers to be equipped and adapt easily to changes in weather conditions.



P0366

SOIL TEST FOR LAND TREATMENT

| DISTRICT - VIRUDHUNAGAR, KRISHNAGIRI, RANIPET

HDFC Bank Parivartan along with National Agro Foundation, BAIF Institute for Sustainable Livelihoods and Development and Mysore Resettlement and Development Agency (MYRADA) empowered 600 farmers by facilitating soil testing across nearly 600 acres of farmland. Soil testing plays a vital role in assessing fertility levels, identifying nutrient deficiencies, and detecting potential toxicities or trace mineral imbalances. It also helps track land degradation and improvements over time. With accurate insights into their soil health, farmers were able to adopt targeted agricultural practices, optimize input use, and make informed decisions. As a result, they now enjoy improved crop quality, healthier yields, and increased profits. This intervention not only enhanced productivity but also promoted sustainable farming practices—strengthening rural livelihoods and ensuring long-term soil and environmental health.



P0366, P0826, P1059



P0824, P0366, P0561, P0826

INCREASING RAINWATER HARVESTING STRUCTURE

| DISTRICTS - VIRUDHUNAGAR, KRISHNAGIRI

In Thiruchuzhi, precious rainwater once flowed straight into the sea, leaving the land dry. To change this, HDFC Bank Parivartan, National Agro Foundation, ASSIST and Mysore Resettlement and Development Agency (MYRADA) built check dams, turning lost water into a life-giving resource. These structures capture rain, recharge groundwater, and replenish wells and borewells after every downpour. With 49 check dams, two rainwater harvesting units, and 11 sunken pits, the region now holds onto its water, securing a better future. This initiative is not just about conserving water—it's about sustaining livelihoods, reviving the land, and ensuring that every drop counts.

REVIVING WATER BODIES, RESTORING BALANCE

| DISTRICTS - THOOTHUKUDI, RAMANATHAPURAM

HDFC Bank Parivartan, in partnership with the National Agro Foundation, is spearheading a sustainability initiative across 42 villages. Beyond promoting chemical-free farming for socio-economic upliftment, the project is placing a strong emphasis on rejuvenating natural water bodies. By renovating village ponds and tanks and enhancing the water-holding capacity of surface water sources, the initiative is helping secure long-term water availability for farming and community use. With over 39,000 lives being impacted, the effort is integrating organic farming techniques such as vermicompost, Azolla, and Panchakavya, fostering healthier crops, more resilient ecosystems, and a sustainable future rooted in water conservation.



P0695

EMPOWERING COMMUNITIES WITH SOLAR SOLUTIONS

| STATES - TAMIL NADU, KERALA

In a joint effort, HDFC Bank Parivartan and the Centre for Youth Development and Activities have illuminated Tamil Nadu and Kerala with the installation of 150 solar lights. These lights signify a commitment to sustainable energy solutions and community empowerment. The activities include:

- Harnessing solar power for street lighting not only reduces carbon emissions but also ensures road safety. By embracing solar technology, these communities pave the way for a greener future
- Training villagers and Gram Panchayat personnel in basic operation and maintenance ensures the longevity and effectiveness of the solar lighting systems, fostering sustainable development at the grassroots level



P0796

STORIES OF PARIVARTAN

WINNING THE BATTLE AGAINST PESTS

| LOCATION - KANNIKARANKOTTAI, UTHANGARAI BLOCK, KRISHNAGIRI
| BENEFICIARY - UTHRA, A COCONUT FARMER

THE CHALLENGE

For Uthra, her coconut grove was more than a livelihood—it was her legacy. But when Rhinoceros beetles began ravaging her 50 trees, each fallen leaf felt like a blow to her hopes. Season after season, she battled the infestation with expensive chemical pesticides, only to see her yields decline and her savings vanish.

OUR INTERVENTION

HDFC Bank Parivartan and Mysore Resettlement and Development Agency (MYRADA) stepped in with a simple yet powerful idea—eco-friendly pheromone traps. Uthra was provided with three traps designed to lure and capture the beetles, breaking their life cycle without harming the environment or her crops.

THE RESULT

Today, Uthra's trees stand tall and green. She saves Rs.2,000 in chemical costs and enjoys healthier yields. More importantly, she has reclaimed her confidence—farming not just to survive, but to thrive, sustainably.



P0826

STORIES OF PARIVARTAN

REVIVING A LIFELINE: RESTORING WATER AND HOPE FOR FARMERS

| LOCATION - KADALAIYUR VILLAGE, KOVILPATTI BLOCK, THOOTHUKUDI DISTRICT

| BENEFICIARY - 96 FARMERS AND 1,800 COMMUNITY MEMBERS

THE CHALLENGE

Once central to Chettikulam village, the Kanmai tank had gradually deteriorated over the years. Silt accumulation, weakened bunds, and reduced water flow had affected its ability to serve the community. For farmers, this meant challenges in irrigation and lower agricultural yields. Beyond farming, more than 1,800 villagers depended on the tank for drinking water, but with declining groundwater levels, meeting daily needs was becoming increasingly difficult.

OUR INTERVENTION

HDFC Bank Parivartan and National Agro Foundation stepped in with a mission to breathe life back into the Kanmai. The overgrown mesquite (Proposis Juliflora) was cleared, desilting and deepening work revived its capacity, bunds were reinforced, and inlet channels cleared to restore water flow. Every step was taken with long-term water security and agricultural revival in mind.

THE RESULT

The once-dry tank now holds 160 lakh litres of water. Groundwater levels have risen by 1 meter. Farmers who once hoped for a single crop now harvest up to three times a year. A stretch of 110 barren acres is now lush farmland, benefiting 96 farmers over 208 acres. With renewed irrigation and hope, Chettikulam thrives once more.



P0695

Showcasing key initiatives, events and news.

LAUNCHING HRDP IN ARIYALLUR

HDFC Bank Parivartan, in partnership with the National Agro Foundation, launched the Holistic Rural Development Programme in Alagapuram, Ariyalur District, Tamil Nadu, on February 27, 2025. The event was graced by key dignitaries, including MLA Ka. So. Ka Kannan and senior officials. This initiative aims to foster self-reliant communities through sustainable agriculture, natural resource conservation, and improved rural infrastructure. By promoting green villages with local employment, water security, and climate resilience, the programme ensures economic growth without overexploiting resources, securing a better future for generations to come.



P0971

INAUGURATION OF ANGUTHI SUNA ODAI CHECK DAM

HDFC Bank Parivartan, in collaboration with Mysore Resettlement and Development Agency (MYRADA), has commenced the construction of the Anguthi Suna Oдай check dam, marking a significant step in sustainable water management. Undertaken despite the challenges of the Fengel cyclone, this project spans 46.4 acres, transforming 11 acres of unirrigated land into fertile farmland and restoring 13.6 acres as green cover. Benefiting 20 farmers, the dam will enhance irrigation, boost crop yields, and strengthen ecological balance, ensuring long-term prosperity for the community.



P0826

LIGHTING THE PATH TO RURAL PROSPERITY

HDFC Bank Parivartan, in collaboration with BAIF Institute for Sustainable Livelihoods and Development (BISLD), launched its Holistic Rural Development Programme (HRDP) in Timiri, Ranipet, in a vibrant event graced by senior district officials. The project began with the inauguration of a solar streetlight in Vanakkampadi village, improving safety and connectivity across farmlands. Farmers were empowered with solar insect traps to promote eco-friendly agriculture. Through inspiring addresses and traditional ceremonies, the event symbolized a renewed commitment to sustainable rural development. With clean energy and innovative farming support, this initiative paves the way for a brighter, self-reliant future.



P1059



 **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

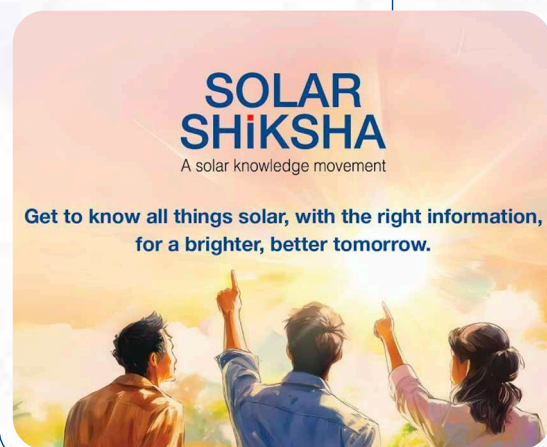
Promoting smarter financial decisions and safeguarding against fraud.



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

- Action for Community Organization, Rehabilitation and Development (ACCORD)
- Appropriate Technology India
- ASSIST
- BAIF Institute for Sustainable Livelihoods and Development
- Centre For Youth Development And Activities (CYDA)
- DHAN Foundation
- Doctors For You
- Dr. Reddy's Foundation
- Hand In Hand India
- Industree Crafts Foundation
- Keystone Foundation
- Mysore Resettlement and Development Agency (MYRADA)
- Nagercoil Municipal Corporation
- National Agro Foundation
- Samarthanam Trust
- Yuva Unstoppable

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