



 **PARIVARTAN**

A step towards sustainable progress

**Towards
A Better Tomorrow**

Telangana

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 Telangana—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 Telangana. -----



PARIVARTAN IN TELANGANA

90,769+
LIVES IMPACTED

*Impact numbers as of March 2025

RURAL DEVELOPMENT



7,806+
FARMERS
SUPPORTED



1,426+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



1,422+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING



1,084+
SCHOLARSHIPS
PROVIDED



139+
SMART SCHOOLS
DEVELOPED



~34,750+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS



PROMOTION OF EDUCATION

SKILL TRAINING & LIVELIHOOD ENHANCEMENT



255+
INDIVIDUALS
TRAINED



486+
COMMUNITY ENTERPRISES
SUPPORTED



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

*Based on the views across digital platforms



FINANCIAL LITERACY & INCLUSION

NATURAL RESOURCE MANAGEMENT



450+
SOLAR LIGHTS
INSTALLED



66+
WATER CONSERVATION
STRUCTURES BUILT

Focussed Development Programme

Holistic Rural Development Programme

Districts			Districts		No. of Villages
Adilabad	Mahbubnagar	Sangareddy	Adilabad		15
Hyderabad	Mulugu	Vikarabad	Jayashankar Bhupalpally		19
Jayashankar Bhupalpally	Nalgonda	Warangal	Kumuram Bheem Asifabad		15
Karimnagar	Nirmal		Medak		15
Mahabubabad	Ranga Reddy		Narayanpet		10

RURAL DEVELOPMENT

Promoting holistic rural development of communities

IMPACT IN TELANGANA



7,806+
FARMERS
SUPPORTED



1,426+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



1,422+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING

KEY INTERVENTIONS

A HOLISTIC APPROACH TO DEVELOPMENT

| DISTRICT - MEDAK

Unreliable irrigation, outdated farming, and poor livestock health affect rural livelihoods. In 15 villages, HDFC Bank Parivartan and S M Sehgal Foundation are addressing these challenges through the Holistic Rural Development Programme (HRDP). The project also:

- Installs solar-powered irrigation systems
- Upgrades schools and *anganwadi* centers to strengthen community institutions
- Introduces crop diversification and farmer training for improved incomes
- Sets up custom hiring centers for easy access to farm machinery
- Distributes livestock nutrition kits and conducts health and sanitation drives



P0819

COLLABORATIVE SUSTAINABLE DEVELOPMENT

| DISTRICT - ADILABAD

HDFC Bank Parivartan and BAIF Institute for Sustainable Livelihoods and Development (BISLD) are supporting 15 villages through Project HARVEST—an initiative focused on natural resource management, agriculture, education, and renewable energy. The project also:

- Promotes soil moisture conservation, crop diversification with improved seed varieties and Solar Insect Trap.
- Introduces solar energy solutions and groundwater recharge measures
- Upgrades school infrastructure with digital tools and better sanitation
- Engages local institutions and local bodies through stakeholder orientation sessions

The initiative addresses rain-fed farming and weak infrastructure, while fostering sustainability and community resilience.



P0961

EMPOWERING COMMUNITIES THROUGH EDUCATION AND AGRICULTURE

| DISTRICT - NARAYANPET

HDFC Bank Parivartan and MYRADA are strengthening rural communities across 10 villages by addressing agriculture, education, and livelihoods. Focused on building resilience and self-sufficiency, the project also:

- Introduces drip irrigation, organic farming, and soil health checks to boost productivity
- Enhances water efficiency with sprinkler systems
- Upgrades government school infrastructure and promotes vocational training
- Reduces dropout rates, especially among girls, through improved facilities and support programmes
- Empowers women with local income-generation opportunities

The initiative supports long-term socio-economic growth in *Krishna Mandal*.



P0963

PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

IMPACT IN **TELANGANA**



1,084+
SCHOLARSHIPS
PROVIDED



~34,750+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS



139+
SMART SCHOOLS
DEVELOPED

KEY INTERVENTIONS

EMPOWERING STUDENTS BY TRANSFORMING SCHOOLS

| **DISTRICT - ADILABAD**

In many tribal schools, poor infrastructure force children to abandon classrooms long before the bell rings. HDFC Bank Parivartan, in partnership with BAIF Institute for Sustainable Livelihoods and Development, is working to change that. The project upgrades 10 tribal government schools by installing essential facilities to enhance the learning environment. More than infrastructure, this is about giving every child a space where learning feels safe, joyful, and full of hope.



P1067

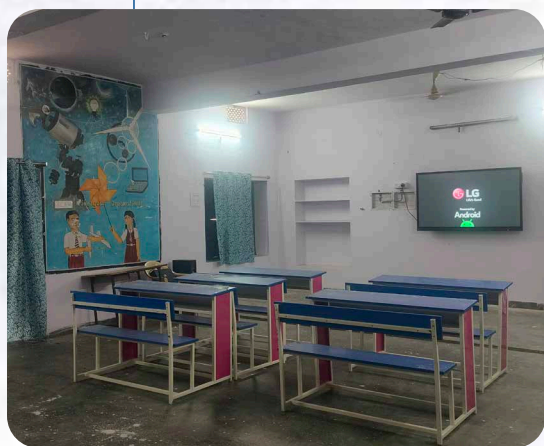
EMPOWERING YOUNG MINDS THROUGH ENRICHED LEARNING

| **DISTRICT - NALGONDA**

HDFC Bank Parivartan, in collaboration with BAIF Institute for Sustainable Livelihoods and Development, is transforming government schools to create inspiring, well-equipped spaces for 1,500 students. Rooted in local culture and progress, the project also:

- Upgrades 10 school facilities to enhance the learning environment
- Introduces modern tools and digital tech for interactive education
- Boosts student engagement and participation

This is more than an upgrade—it's a step toward nurturing confident, curious learners ready to shape the future.



P1102

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

IMPACT IN **TELANGANA**



255+
INDIVIDUALS
TRAINED



486+
COMMUNITY ENTERPRISES
SUPPORTED

KEY INTERVENTIONS

EMPOWERING YOUTH THROUGH VOCATIONAL TRAINING | **DISTRICT - WARANGAL**

For many underprivileged youth, the path to employment feels out of reach. HDFC Bank Parivartan, with Kherwadi Social Welfare Association, is changing that—equipping 1,700 young individuals with practical training in hospitality, healthcare, accounting, and sales. The programme also:

- Builds confidence through the “*Soch Ka Parivartan*” soft skills module
- Facilitate job placements via local networks

This initiative turns skills into opportunity, helping youth step into brighter, more secure futures.



P0820

FUELING DREAMS WITH SKILLS

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

HDFC Bank Parivartan, in partnership with Head Held High Foundation, is uplifting youth, women, and artisans from underserved sections by equipping them with skills, financial literacy, and entrepreneurial support. The project also:

- Trains 1,500 individuals to make informed career and life choices
- Prepares 750 unschooled youth (18–29 years) for formal employment
- Supports 1,750 youth with ideation and incubation for entrepreneurship
- Extends social security access to 2,350 households for financial inclusion

Overall, the initiative is set to impact 6,550 individuals over four years; fostering dignity and self-reliance.



P1032

HEALTHCARE & HYGIENE

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

KEY INTERVENTIONS

ENHANCING CRITICAL CARE WITH VENTILATOR SUPPORT

| DISTRICT - JAYASHANKAR BHUPALPALLY

HDFC Bank Parivartan, in partnership with Doctors for You, is enhancing emergency care by equipping Bhupalpally Government Hospital with two advanced ventilators. This support will boost the hospital's critical care capacity, ensuring timely respiratory assistance for patients in need.



P1078

FINANCIAL LITERACY & INCLUSION

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

IMPACT IN **TELANGANA**



30.34+ Lakh*

SPREAD OF FINANCIAL
FRAUD AWARENESS
(VIGIL AUNTY)

*Based on the views across digital platforms

Financial literacy workshops conducted across various projects in Telangana 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 **TELANGANA**



450+
SOLAR LIGHTS
INSTALLED



66+
WATER CONSERVATION
STRUCTURES BUILT

KEY INTERVENTIONS

CONSERVING RESOURCES, CREATING OPPORTUNITIES

HDFC Bank Parivartan, in collaboration with its NGO partners, is driving holistic rural development in Telangana, with a strong emphasis on Natural Resource Management (NRM). The initiative focuses on water conservation, solar energy adoption, and sustainable resource optimisation to enhance livelihood and economic stability. By implementing eco-friendly solutions and promoting efficient resource use, the projects empower rural communities to become more self-reliant while ensuring environmental sustainability. This initiative is not just about conservation—it's about creating resilient, thriving villages with access to sustainable livelihoods and a better quality of life.



STORIES OF PARIVARTAN

FARMING SMARTER, LIVING BETTER: A JOURNEY FROM STRUGGLE TO STABILITY

| LOCATION - SURARAM VILLAGE, TELANGANA

| BENEFICIARY - A 45-YEAR-OLD FARMER SUPPORTING A FAMILY OF FIVE

THE CHALLENGE

For over two decades, this farmer toiled on his 2.5-acre plot, clinging to traditional methods passed down through generations. But the odds kept stacking against him—shrinking water sources, relentless pest attacks, and rising costs pushed his family closer to the edge. With two young children, a supportive wife, and an elderly parent depending on him, each harvest felt like a gamble with survival.

OUR INTERVENTION

In 2024, a ray of hope arrived through an awareness session under the Holistic Rural Development Project (HRDP), supported by HDFC Bank Parivartan in collaboration with S M Sehgal Foundation. That day, he learned about sustainable, water-saving techniques like mulching and trellis farming. Encouraged, he stepped forward. With the Village Development Committee's support, he received training, tools, and materials for one acre—contributing his own labour and a token sum to make it truly his.

THE RESULT

The change was transformative. Mulching locked in precious moisture, reducing water use by 20%. The trellis kept crops healthy, slashing pest damage. His yield rose by 15%, input costs fell by 10%, and he took home an extra Rs.25,000. Today, he walks his fields with renewed pride—empowered not just to grow, but to lead others toward a better future.



STORIES OF PARIVARTAN

POWERING PROSPERITY THROUGH THE SUN

| LOCATION - BHEEMRAOPALLY VILLAGE, MEDAK

| BENEFICIARIES - LOCAL FARMERS INCLUDING GARIJALA ASHOK KUMAR, G. PRAVEEN KUMAR, MENDE POCHIAIAH, AND OTHERS

THE CHALLENGE

In Bheemraopally, farming had become a battle against the elements. For years, erratic rainfall and unreliable electricity left farmers clinging to costly diesel pumps. Every season felt like a risk—high fuel prices, unpredictable irrigation, and limited crop choices chipped away at their hopes and earnings. The land was ready, but the odds weren't in their favour.

OUR INTERVENTION

That changed when HDFC Bank Parivartan stepped in with a sustainable solution: solar-powered irrigation systems. Submersible solar pumps replaced diesel, bringing reliable, year-round water access. Farmers received training in water-efficient techniques and climate-resilient farming—giving them the confidence to plan ahead, diversify crops, and cut down fuel dependency.

THE RESULT

The village witnessed a quiet revolution. Farmers began cultivating high-value crops like vegetables and paddy. With lower costs, better yields, and rising incomes, the land responded—and so did spirits. As farmer Garijala Ashok Kumar put it, "Our crops are thriving, and our future feels secure." Solar power didn't just irrigate fields—it brought back the light of hope.



Showcasing key initiatives, events and news.



P0819

THE AND KIT FOR HEALTHIER LIVESTOCK

HDFC Bank Parivartan, in partnership with S M Sehgal Foundation, enhanced livestock health and farmer incomes by distributing the Animal Nutrition and Deworming (AND) Kit. This comprehensive kit addresses critical gaps in animal care with mineral mixtures for balanced nutrition, calcium syrup to support lactating animals, Albendazole for effective deworming, and multivitamins to strengthen immunity. By improving milk yield, preventing deficiencies such as milk fever, and boosting overall livestock performance, the AND Kit is a practical and impactful solution for sustainable animal husbandry.

HRDP TAKES OFF IN NARNOOR

HDFC Bank Parivartan, in partnership with BAIF Institute for Sustainable Livelihoods and Development, kicked off the HRDP Project in Narnoor, Adilabad with a vibrant launch event! From smart classrooms and a green library at ZPHS Tadihathnoor to showcasing eco-friendly farming at Ballanpur, the day was packed with purpose. Honoured by Adilabad's District Collector and HDFC Bank leaders, the event celebrated tribal culture with traditional welcomes and a grand lamp-lighting ceremony.



P0961

KICKING OFF A RURAL REVOLUTION

On 6th Feb 2025, the Holistic Rural Development Programme (HRDP) was launched by HDFC Bank Parivartan and Mysore Resettlement and Development Agency (MYRADA) at Raita Bhavan, Kungsi Village. The event brought together community leaders, government officials, and local beneficiaries, marking the start of a transformative journey toward sustainable rural growth in Narayanpet. The initiative aims to improve livelihoods, infrastructure, and access to essential services across villages.



P0963



 **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

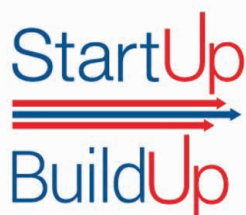
KEY INTERVENTIONS

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

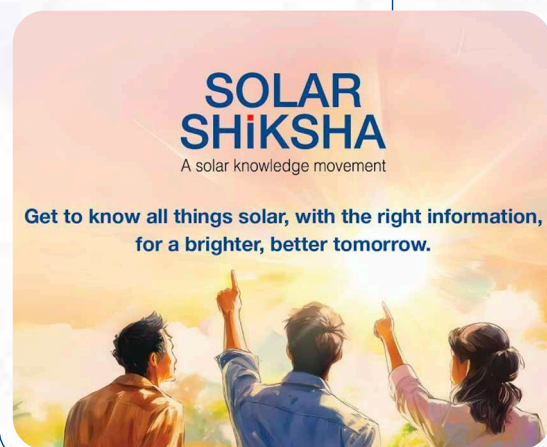
Promoting smarter financial decisions and safeguarding against fraud.



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

- BAIF Development Research Foundation
- BAIF Institute for Sustainable Livelihoods and Development (BISLD)
- Doctors for You
- Head Held High Foundation
- Kherwadi Social Welfare Association
- Mysore Resettlement and Development Agency (MYRADA)
- S M Sehgal Foundation

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