



 **PARIVARTAN**
A step towards sustainable progress

**Towards
A Better Tomorrow**

Uttar Pradesh

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 Uttar Pradesh—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 Uttar Pradesh. -----



PARIVARTAN IN UTTAR PRADESH

2.03+ CRORE LIVES IMPACTED

*Impact numbers as of March 2025

RURAL DEVELOPMENT



1.56+ Lakh
FARMERS
SUPPORTED



9,169+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



7,520+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING



3,275+
SCHOLARSHIPS
PROVIDED



438+
SMART SCHOOLS
DEVELOPED



~1.09+ Lakh
STUDENTS IMPACTED
THROUGH SMART SCHOOLS



PROMOTION OF EDUCATION

SKILL TRAINING & LIVELIHOOD ENHANCEMENT



16,378+
INDIVIDUALS
TRAINED



3,040+
COMMUNITY ENTERPRISES
SUPPORTED



131+
VILLAGES SUPPORTED WITH
CLEAN DRINKING WATER



2,601+
SANITATION UNITS
INSTALLED



HEALTHCARE & HYGIENE

FINANCIAL LITERACY & INCLUSION



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

*Based on the views across digital platforms



19,149+
SOLAR LIGHTS
INSTALLED



1,385+
WATER CONSERVATION
STRUCTURES BUILT



NATURAL RESOURCE MANAGEMENT

Focused Development Programme

Holistic Rural Development Programme

Districts				Districts		No. of Villages	
Agra	Chandauli	Jhansi	Raebareli	Agra	15	Pilibhit	15
Aligarh	Chitrakoot	Kanpur	Shamli	Ayodhya	15	Prayagraj	15
Ayodhya	Deoria	Kushinagar	Siddharthnagar	Gorakhpur	15	Saharanpur	15
Baghpat	Gautam	Lalitpur	Sonbhadra	Jhansi	15	Siddharthnagar	15
Bahraich	Buddha Nagar	Lucknow	Unnao	Kaushambi	15	Sitapur	15
Balrampur	Ghaziabad	Mahoba	Varanasi	Lakhimpur	15	Sultanpur	15
Banda	Ghazipur	Meerut		Mathura	15	Varanasi	15
Bareilly	Gorakhpur	Prayagraj (Allahabad)					

RURAL DEVELOPMENT

Promoting holistic rural development of communities

IMPACT IN UTTAR PRADESH



1.56+ Lakh
FARMERS
SUPPORTED



9,169+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



7,520+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING

KEY INTERVENTIONS

IMPROVING IRRIGATION TO INCREASE INCOME

| DISTRICTS - GORAKHPUR, BAHRAICH, PRAYAGRAJ, PRATAPGARH, AYODHYA, SHRAVASTI, BARABANKI, SITAPUR, LALITPUR, CHITRAKOOT, JHANSI

In Uttar Pradesh, farm lands are mostly dependent on rain for irrigation. Due to the unavailability of good irrigation facilities farmers were forced to restrict themselves to paddy and wheat cultivation. HDFC Bank Parivartan along with Peoples Action for National Integration (PANI), Gorakhpur Environmental Action Group (GEAG), Sarthak Education Trust, Self Reliant Initiatives Through Joint Action (SRIJAN), Aga Khan Foundation (India), Centre for Advanced Research and Development (CARD) and Humana People to People India with an aim to aid, installed more than 100 units of solar based group irrigation units in different villages. After the intervention, 5,400 farmers now have access to irrigation facilities and are therefore able to cultivate other crops. Additionally, this has also reduced irrigation expenses that farmers previously incurred and increased their income levels.



P0818, P0817, P0536, P0443, P0407
P0803, P0353, P0286, P0386, P0446



P0407

PROMOTING SUSTAINABLE AGRICULTURE WITH SOLAR IRRIGATION

| DISTRICT - GORAKHPUR

HDFC Bank Parivartan, with the aid of Gorakhpur Environmental Action Group (GEAG) supported smallholder farmers. The objective of the intervention was to promote renewable energy sources, through deployment of solar irrigation pumps for agriculture. Previously farmers faced concerns about cultivating crops in *rabi* and *zaid* seasons due to crop failure, the crop intensity has now increased in both seasons. The intervention has helped cut down input cost by almost 10x.

REVITALISING RURAL LIVELIHOODS THROUGH SUSTAINABLE SOLUTIONS

| DISTRICT - PILIBHIT

Empowering farmers, women, and communities - HDFC Bank Parivartan and S M Sehgal Foundation are driving sustainable growth across 15 villages in Puranpur, Pilibhit.

Key impact includes:

- Installed 150 solar street lights
- Demonstrated 82 animal nutrition kits to increase the capacity of milch animals belonging to 200 households
- Formed 15 Village Development Committees (VDCs)
- Provided 196 goats to landless households
- Transformed a school into smart school
- Renovating an *anganwadi*
- Providing 16 farm machines



P1006

EMPOWERING RURAL COMMUNITIES THROUGH FLORICULTURE AND ORCHARD DEVELOPMENT

| DISTRICTS - SITAPUR, VARANASI, JHANSI, CHITRAKOOT & SAHARANPUR

To enhance the earning potential of small farmers, HDFC Bank Parivartan, in collaboration with the Aga Khan Foundation (India), Ambuja Foundation, and the Centre for Advanced Research and Development (CARD), is implementing initiatives to train and upskill farmers in best practices and alternative farming techniques. In Sitapur district, 30 beneficiaries are engaging in floriculture, while in Varanasi, 75 farmers are benefitting from similar interventions. Across Saharanpur, Jhansi, and Chitrakoot districts, 240 nano-orchards have been established, delivering significantly higher profits for participating farmers.



P0443, P0536, P0485,
P0616, P0802



P0753

FOSTERING IMPROVED EDUCATION AND LIFESTYLE

| DISTRICT - SIDDHARTHANAGAR

To uplift small farmers and underserved families, HDFC Bank Parivartan and AROH Foundation are implementing initiatives across 15 villages, enhancing sanitation, healthcare, and safe living conditions. Key interventions include upgrading 15 government schools into smart schools, improving *anganwadi* infrastructure, and promoting chemical-free farming on 300 acres. Additionally, 410 acres will receive new irrigation cover, and 80 acres of barren land will be cultivated. Solar irrigation pumps will reduce carbon footprints, and five villages will gain access to clean drinking water. Benefiting over 28,000 people across 4,100 households, the initiative also increases incomes for 1,000+ farmers.

SUSTAINABLE LIVELIHOOD ENHANCEMENT

| DISTRICT - MAHOBA

For a complete socio-economic improvement in 50 villages of the Jaitpur block, HDFC Bank Parivartan along with Self Reliant Initiatives through Joint Action (SRIJAN) is working on holistic development initiatives. This includes:

- Constructing and renovating dams and wells
- Establishing prakritik kendras & seed banks
- Installing 500 solar street lights
- Developing nano orchards & gabion structures
- Forming 50 Village Development Committees (VDCs) & 100 farmer groups

The overall objective of the intervention is to strengthen farmer livelihoods by sustainably managing natural resources. Over 2,500 farmers will see the impact with an increase in their incomes by 25% to 30%.



P0723

EMPOWERING COMMUNITIES WITH SUSTAINABLE DEVELOPMENT INITIATIVES

| DISTRICT - MATHURA

HDFC Bank Parivartan and S M Sehgal Foundation are revolutionising rural livelihoods in Farah, Mathura, through sustainable agriculture, renewable energy, and community-driven development.

Key impact includes:

- Providing 10 sprinklers and 10 portable drips across 10 acres of land
- Forming 15 Village Development Committees (VDCs)
- Rejuvenating 1 pond to boost water storage and irrigation
- Establishing 2 Farmer Field Schools for sustainable farming
- Providing 152 goats to landless households
- Demonstrating 200 animal nutrition kits
- Providing 16 farm machinery
- Renovating 1 *anganwadi*
- Converting 1 school in smart school



P1007



P0731

MODERNISING AGRICULTURE FOR SUSTAINABLE LIVELIHOODS

| DISTRICT - BALRAMPUR

Farmers from many districts of our states often do not get access to environmentally sustainable practices that are launched from time to time. To address this problem, HDFC Bank Parivartan has joined hands with Peoples Action for National Integration to bring sustainable modern agricultural practices especially in the area of water conservation and climate-smart crop diversification. Sprinkler irrigation, vermicomposting and potato mechanisation will be introduced to the farmers. Many community institutions are being encouraged. The land under cultivation and irrigation will be increased that this will enable farmers to generate viable livelihoods.

CLIMATE FRIENDLY LIVELIHOOD ENHANCEMENT OF RURAL POPULATIONS

| DISTRICT - SONBHADRA

To improve the overall quality of life in villages, it is important to bring about sustainable increase in farmer incomes. HDFC Bank Parivartan in association with BAIF Institute for Sustainable Livelihoods and Development is working on creating the infrastructure for community institutions that will fuel rural incomes. Area under farming will be increased and a great stress will be laid on promoting chemical-free farming. Additionally, area under irrigation will be increased and 30 solar irrigation pumps will be provided to farmers to reduce their dependence on rains. The intervention also aims at providing alternate household income by developing 150 fruit orchards. These interventions are poised to bring increased incomes to nearly 2,456 farmers.



P0738

BUILDING FARMER FRIENDLY RURAL INFRASTRUCTURE

| DISTRICT - BANDA

To drive economic prosperity in rural areas, HDFC Bank Parivartan and Manjari Foundation are implementing initiatives to enhance irrigation, reduce carbon footprint, and boost rural incomes. Key interventions include installing polyhouses, solar water pumps, streetlights, sprinkler systems, and forming farmer producer groups. Traditional water bodies will be restored, damaged structures repaired, and check dams constructed. Custom hiring centers will support farmers, while nano orchards and multi-layered farming will create new income opportunities. Over 24,000 people will directly benefit from these efforts.



P0733

CRAFTING BRIGHTER TOMORROWS IN RURAL REGIONS

| DISTRICT - AYODHYA

HDFC Bank Parivartan and Ambuja Foundation are empowering 23,000+ residents across 15 villages with sustainable agriculture, renewable energy, and education-focused interventions.

Key initiatives include:

- Establishing 15 farmer clubs, 15 agri-tool banks, 375 vegetable plots, and 125 demo plots
- Providing goat farming support for 285 individuals
- Providing 150 solar streetlights, 600 solar home lighting units, and 10 solar irrigation pumps
- Providing 450 smokeless *chulhas* for environmental health
- Converting 14 schools into smart schools, renovating 19 *anganwadis* and establishing a village resource center
- Water testing for 360 structures and promoting water literacy
- Conducting 45 cattle camps and goat-rearing training sessions
- Establishing 40 micro-enterprises, 30 community institutions enabling 355 businesses



P0989

TRANSFORMING RURAL COMMUNITIES

| DISTRICT - AGRA

In a bid to address agricultural, health, and educational challenges, HDFC Bank Parivartan and Ambuja Foundation are driving a comprehensive transformation in 15 villages of Fatehabad block. This initiative focuses on improving the lives of over 4,000 households and nearly 29,000 individuals through the following interventions:

- 15 farmer clubs formed and 3 farm machinery banks established
- 15 health check up camps organised which covered 1,416 individuals
- Organized 15 cattle health camps and covered 3,653 cattle under vaccination and health report card
- 30 Self Help Groups (SHGs) revived for local economic activation
- 7 schools converted to smart schools
- Renovated 1 community pond and installed 3 jal minars to ensure clean drinking water
- 3 *anganwadis* renovated for fostering change among the children of early childhood age group



P0815

The project aims to foster sustainable development and significantly enhance the quality of life in these rural areas.

SUSTAINING RURAL LIVELIHOODS

| DISTRICT - LALITPUR

HDFC Bank Parivartan, in collaboration with Centre for Advanced Research and Development (CARD), is implementing a comprehensive programme to enhance agricultural practices and environmental sustainability across 40 villages in Madawra Block.

Key initiatives include:

- Renovated 13 wells, 2 check dams and constructed 1 new check dam for improving water harvesting structures
- Formed 40 Village Development Committees (VDCs) and 80 Farmer Interest Groups (FIGs)
- Introducing modern irrigation techniques and multilayer farming practices
- Installed 400 solar street lights and promoted tree plantations

This project aims to bolster community resilience, improve agricultural productivity, and promote environmental stewardship.



P0817

CRAFTING FUTURES THROUGH SUSTAINABLE GROWTH

| DISTRICT - JHANSI

Breaking socio-economic barriers, HDFC Bank Parivartan and Self Reliant Initiatives through Joint Action (SRIJAN) are transforming 15 villages in Bamaur, Jhansi, by empowering 2,630 farmers with climate-smart agriculture, renewable energy, and community-driven initiatives.

Key impact includes:

- Forming 15 Village Development Committees (VDCs) and 12 Farmer Producer Groups (FPGs)
- Converting 15 acres of land into chemical free farming
- Installing 150 solar street lights and 300 solar home lights
- Converting 2 schools into smart schools and renovating 1 *anganwadi*
- Installed 45 goat-rearing units
- Built 15 Doha and 2 gabion structures
- 50 acres of land brought under irrigation by enhancing water levels
- Promoted multi-layer vegetable farming



P1008

PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

IMPACT IN UTTAR PRADESH


3,275+
 SCHOLARSHIPS
 PROVIDED


438+
 SMART SCHOOLS
 DEVELOPED


~1.09+ Lakh
 STUDENTS IMPACTED
 THROUGH SMART SCHOOLS

KEY INTERVENTIONS

DIGITISING EDUCATION

| DISTRICTS - SITAPUR, LAKHIMPUR, KUSHINAGAR, DEORIA, GORAKHPUR, VARANASI, AGRA, MATHURA, LALITPUR, BULANDSHAHAR, SHRAVASTI, KAUSHAMBI, BARABANKI, SAHARANPUR, AYODHYA, CHANDAULI

With education rapidly evolving, HDFC Bank Parivartan, along with Centre for Advance Research and Development (CARD), Ambuja Foundation, Sahbhagi Shikshan Kendra, and Learning Links Foundation, is supporting 200 government schools with smart classrooms, enabling students from underserved communities to access modern learning tools. These digital classrooms make lessons engaging, boost confidence, and enhance participation. Equipped with projectors, interactive boards, and curriculum-based content, they transform education into an immersive, student-friendly experience.



P0403, P0381, P0503,
P0408, P0616

STUDENT LEARNING IMPROVEMENT PROJECT

| STATES - ASSAM, BIHAR, UTTAR PRADESH

For too many students, math is a roadblock instead of a stepping stone. HDFC Bank Parivartan and Khan Academy India are changing that by making math learning engaging, accessible, and personalised in government schools and Jawahar Navodaya Vidyalayas (JNVs) across India. By equipping teachers with better tools and fostering a culture of excellence, this initiative has already reached over 65,000 students in 700+ schools. With the UP government's support, it is now expanding to impact nearly 5 lakh students, ensuring that no child is left behind in the pursuit of knowledge.



P0435

BETTER INFRASTRUCTURE FOR A BETTER FUTURE

| DISTRICT - CHANDAULI

Like most of rural India, the district of Chandauli is home to a number of government schools with very poor infrastructure. A vast majority of students are forced to sit on floor mats whilst teachers find it quite challenging to do their job effectively due to the difficulties they face in maintaining decorum. HDFC Bank Parivartan's Holistic Rural Development Programme (HRDP) categorically focuses on the educational needs of such schools. In partnership with the government's Sahbhagi Shikshan Kendra (SSK), the Bank has hence supported 11 schools in the district through the provision of desks and benches. As a result, these schools have reported an overall increase in attendance as well as the creation of a classroom ambiance conducive to learning.



P0408

UPGRADING SCHOOL INFRASTRUCTURE

| DISTRICTS - VARANASI, PRAYAGRAJ, CHANDAUJI, GHAZIPUR, GORAKHPUR

A child's development thrives in the right environment - pedagogical, environmental, and digital. HDFC Bank Parivartan and Learning Links Foundation are upgrading 100 schools into smart schools with libraries, science labs, and improved sanitation. This initiative fosters interactive learning, encourages hands-on pedagogy, and integrates technology for a dynamic educational experience. Training teachers, parents, and stakeholders ensures long-term impact, creating an ecosystem where students can excel.



P0687

TRANSFORMING SCHOOLS FOR UNDERPRIVILEGED CHILDREN

| STATES - MAHARASHTRA, UTTAR PRADESH

HDFC Bank Parivartan, in partnership with Round Table India Trust, is enhancing educational infrastructure in Maharashtra and Uttar Pradesh to improve learning conditions for over 1,000 underprivileged children. In Nalasopara (Maharashtra), the project will construct six classrooms, two toilet blocks, and science labs. In Noida (Uttar Pradesh), upgrades include eight classrooms, two multi-purpose halls, four toilets, smart classrooms, and the refurbishment of 12 existing classrooms, six toilets, and the staff room. Both sites will benefit from rainwater harvesting, waterproofing, ground levelling, green corridors, sports areas, improved entrances, safe drinking water, and upgraded sanitation. All interventions follow BaLA (Building as Learning Aid) principles to create engaging, safe, and inclusive spaces.

P1044

ENHANCING EDUCATIONAL INFRASTRUCTURE IN MAU

| DISTRICT - MAU

To address inadequate educational infrastructure, HDFC Bank Parivartan and Ambuja Foundation are upgrading a government school in the Mau district. This project focuses on:

- Upgrading infrastructure for approximately 500 students and teachers
- Providing essential furniture and training teachers in effective educational practices
- Introducing innovative pedagogical methods and integrating technology in teaching
- Implementing monitoring mechanisms for attendance, health services, and academic assessments

The initiative aims to improve learning outcomes, increase student engagement, and foster holistic development in the community.



P0871

IMPROVING ACCESS TO ENHANCED LEARNING

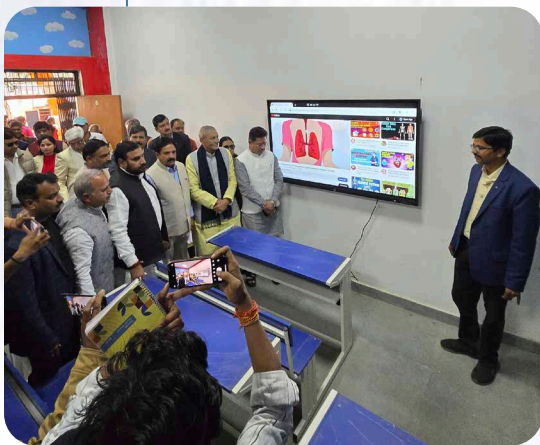
| DISTRICT - AGRA

HDFC Bank Parivartan and Ambuja Foundation are transforming Queen Mary Public Library into a modern knowledge hub, bridging the educational gap for students and readers. By integrating digital tools and updated resources, this initiative fosters a culture of learning, making knowledge more accessible to all. Key impact includes:

- 500 students gain improved access to educational resources
- Modern IT infrastructure with computers and high-speed internet
- Expanded book collection to serve diverse learning needs
- Digital catalog system for seamless access to library materials



P1051



P1062

FUELING COMMUNITIES WITH ENERGY AND EDUCATION

| DISTRICT - ALIGARH

Brightening streets and classrooms, HDFC Bank Parivartan and Ambuja Foundation are transforming Aligarh with renewable energy and modern learning facilities. This initiative not only enhances safety but also empowers students with better educational infrastructure, fostering a future driven by knowledge and sustainability. This includes:

- Installation of 100 solar streetlights in ADA area, ensuring safer, well-lit public spaces
- Upgrade of Naurangi Lal Rajkiya Inter College with five smart classrooms
- 100 new table benches, creating a more comfortable learning environment

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

IMPACT IN UTTAR PRADESH



16,378+
INDIVIDUALS
TRAINED



3,040+
COMMUNITY ENTERPRISES
SUPPORTED

KEY INTERVENTIONS

UPSKILLING YOUTH FOR A BETTER TOMORROW

| DISTRICT - GREATER NOIDA

Breaking barriers to employment, HDFC Bank Parivartan and Ambuja Foundation are empowering disadvantaged youth with skill training and placement opportunities, paving the way for financial independence and long-term career growth. Key impact includes:

- 1,883 youth mobilised and guided through personalised career counseling
- 1,580 trained and additional 540 proposed
- 1,041 placed and 420 additional projected
- Special focus on women's empowerment, enabling financial independence



P1001



P0805

SKILLING THE SPECIALLY ABLED

| DISTRICT - VARANASI

Parivartan in partnership with Sarthak Education Trust, is working towards upskilling specially abled individuals by providing training in trades like computer, ITes, customer service, retail, e-commerce, pharmacy, mobile repair, IT etc. The project aims to provide skill development training and sustainable employment opportunity to persons with disabilities. Till now total of 799 Persons with Disabilities (PwDs) are trained from which 583 are placed.

UPSKILLING THE FUTURE

| DISTRICTS - LUCKNOW, VARANASI

Parivartan and Ambuja Foundation designed a project to reach the unprivileged and economically underserved population with skill training and placement support initiatives. The training courses identified for the Skill Development Center were:

- General Duty Assistant
- Medical Lab Technician
- Field Technician AC
- Retail Management

The project has already trained 1,370 youths in last 3 years and proposed to train 3,305 additional aspirants. The HDFC Bank Skill Development project is expected to have high social returns which are attainable because of the Bank's continuous placement, retention and career progression efforts.



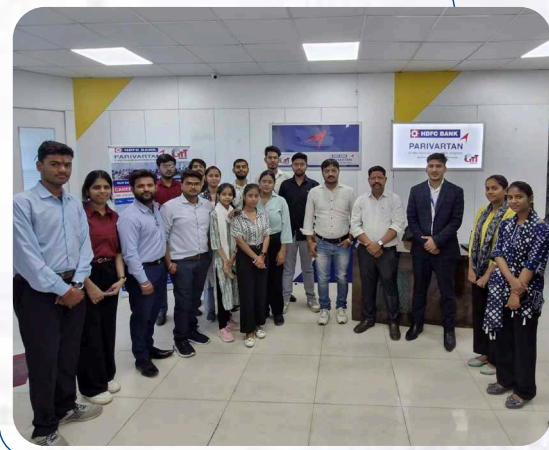
P0816

UNLOCKING POTENTIAL THROUGH UPSKILLING

| **DISTRICT - AGRA**

Empowering the next generation, HDFC Bank Parivartan and GTT Foundation are equipping youth with industry-relevant skills in Banking, Financial services and Insurance (BFSI) and Retail Sales/Customer Service, ensuring brighter career prospects in high-demand sectors. Key impact includes:

- 2,000 youth trained - 1,000 in BFSI and 1,000 in Retail Sales/Customer Service
- 45-day intensive training for hands-on expertise
- 100% placement assistance for sustainable employment
- 6 months of post-training mentorship for long-term career growth



P1002

EMPOWERING COMMUNITIES THROUGH SPORTS

| **STATES - UTTAR PRADESH, UTTARAKHAND & HARYANA**

HDFC Bank Parivartan, in partnership with Plan International India Chapter, is implementing the Sports RISE project to enhance sports excellence and drive community development in urban areas of Uttar Pradesh, Uttarakhand, and Haryana. The initiative uses sports as a tool to address social, health, and educational challenges while creating livelihood opportunities.

Key interventions include:

- Establishing Gram Kreed Kendras and upgrading stadiums to improve sports infrastructure
- Setting up sports schools and scouting programmes to identify and nurture young talent
- Promoting SHGs for sports goods manufacturing to generate local employment
- Fostering community spirit and social cohesion through sports-based activities
- Providing training in sports management and equipment production to empower youth
- This integrated approach builds a strong pipeline of sports talent while advancing community well-being and socio-economic growth

P0865

ECONOMIC GROWTH BACKED BY SKILL DEVELOPMENT

| **DISTRICT - AGRA**

As India takes giant leaps as a growing economy in the modern world, many sectors provide opportunities for employment to our youth. HDFC Bank Parivartan in partnership with Centum Foundation will train and certify 3,000 youth in employable skills from sunshine sectors like banking, retail, healthcare, tourism and hospitality, based on their interests. An estimated 2,250 of them will be provided with job placements. This initiative will greatly empower the youth and inspire many others to come forward and seek upskilling in the future.



P0721

MEANINGFULLY BRIDGING THE EMPLOYMENT GAP**| STATE - UTTAR PRADESH, WEST BENGAL, KARNATAKA**

In several districts, many young people remain unemployed and are not enrolled in education or training, limiting their access to emerging career opportunities. To address this, HDFC Bank Parivartan, in partnership with the Nasscom Foundation, has launched a three-year programme to train 4,520 youth—60% of them women—in high-demand skills such as data analytics, business process management, banking and financial services, insurance, and soft skills. The programme aims to place 70% of participants in deep-tech and other meaningful jobs by offering industry-recognised certifications, connecting trainees with potential employers, and providing six months of post-placement support to ensure long-term career growth.

P0873

REVITALISING RURAL LIVELIHOODS**| STATES - BIHAR, UTTAR PRADESH, UTTARAKHAND**

P0863

To address declining agricultural productivity and economic challenges in Bhagalpur (Bihar), Bahraich (Uttar Pradesh), and Almora (Uttarakhand), HDFC Bank Parivartan, in partnership with Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA), is engaging 3,500 marginal farmers in a shift towards sustainable, chemical-free farming. The initiative combines community-led enterprises—such as organic basmati rice and Bhagalpur silk handloom units—with measures to strengthen rural infrastructure. Key interventions include forming and empowering Village Development Committees, Producer Groups, and Farmer Producer Organisations; promoting organic and integrated pest management practices; improving water storage, micro-irrigation, and solar energy use; expanding mechanisation through farm tool banks; and adopting techniques like mulching and chain fencing. Together, these efforts aim to enhance productivity, boost incomes, and promote long-term rural resilience.

HEALTHCARE & HYGIENE

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

IMPACT IN UTTAR PRADESH

131+
VILLAGES SUPPORTED WITH
CLEAN DRINKING WATER

2,601+
SANITATION UNITS
INSTALLED

KEY INTERVENTIONS

SANITATION FOR ALL

| DISTRICTS - VARANASI, CHANDAULI, SHRAVASTI, LALITPUR, SAHARANPUR, PRATAPGARH, PRAYAGRAJ, AGRA

Taking ahead our ongoing efforts in bringing sanitation facilities to all, Parivartan has enabled sanitation facility like community bathroom, soak pit construction, drainage fitting and hand pump platform renovation with water outlet in about more than 100 villages in different districts of Uttar Pradesh. Until the last quarter, it has ensured the sanitation programme has covered 214 community bathrooms construction benefitting more than 2500 community members, 1,461 soak pits/ hand pump renovation benefitting more than 5,000 community members. Additionally, to ensure effective behavioural change, more than 400 awareness drives have been conducted in villages across the state.



P0381, P0485, P0403, P0408, P0407, P0616, P0386

MAKING WATER ACCESSIBLE

| DISTRICTS - PRATAPGARH, VARANASI, SHRAVASTI, GORAKHPUR, AYODHYA, PRAYAGRAJ, AGRA, MATHURA, BAHRAICH

In numerous regions of Uttar Pradesh, the critical issue of water scarcity, exacerbated by alkaline groundwater, posed a severe challenge. Traditional approaches, such as installing hand pumps or attempting deep boring, proved unsuccessful due to cost constraints. In response, Parivartan collaborated with partners like People's Action for National Integration (PANI), Ambuja Foundation, Sahbhagi Shikshan Kendra, S M Sehgal, and Gorakhpur Environmental Action Group (GEAG) to introduce community-managed Jal Minars in the district. Overcoming initial hurdles of expenses and lack of electricity, Parivartan successfully drilled 160-200 feet deep bores and erected tanks with a capacity of 5,000 litres. This initiative has led to the construction of more than 100 Jal Minars in Uttar Pradesh, significantly benefiting over 5,400 families.



P0403, P0407, P0386, P0616, P0345, P0353

SOLID WASTE MANAGEMENT

| DISTRICTS - LUCKNOW, UNNAO

India generates over 2 lakh tonnes of solid waste daily, much of it mixed and unrecycled, leading to pollution and harmful emissions. To combat this, HDFC Bank Parivartan and Saahas are setting up sustainable waste management in 80 villages. The initiative promotes waste segregation at the source, local processing without open burning, and scientific disposal. Through awareness campaigns and gram panchayat involvement, the project ensures efficient collection, segregation, and composting, creating a cleaner and more sustainable environment.



P0724

REVOLUTIONISING SPINAL CARE THROUGH INNOVATION

| DISTRICT - BAREILLY

HDFC Bank Parivartan and AROH Foundation are transforming spinal injury care by equipping the Uttar Pradesh Spinal Injuries Centre with advanced rehabilitation technology, offering patients a chance at faster recovery and renewed independence. Key impact includes:

- Digital radiography, traction, and physiotherapy machines for precise diagnosis & treatment
- 20-30% increase in patients treated annually
- 15-20% faster recovery through advanced physiotherapy tools
- 40% rise in patient satisfaction with better pain management
- Improved mobility, reducing emotional and physical distress
- Empowering healthcare professionals with cutting-edge rehabilitation tools



P1000

EMPOWERING COMMUNITIES THROUGH SUSTAINABLE WASTE SOLUTIONS

| DISTRICT - KANPUR

Waste shouldn't define our villages - change should. HDFC Bank Parivartan and Sambhav Foundation are transforming waste management in 40 rural villages, ensuring a cleaner, healthier future for over 10,000 households. Key impact includes:

- 40 waste vending carts deployed for efficient collection
- Resource Recovery Centres (RRCs) established for sustainable recycling
- Awareness campaigns educating 10,000+ individuals on waste segregation
- Safety training for sanitation workers to improve health conditions
- Village sanitary incinerators ensuring safe disposal of non-biodegradable waste
- Recycling partnerships reducing landfill waste and promoting sustainability



P1004

CLOSING THE LOOP ON WASTE

| DISTRICT - GREATER NOIDA

A cleaner tomorrow starts today. HDFC Bank Parivartan and Centre for Environment Education (CEE) Society Ahmedabad are transforming plastic and dry waste management, benefiting up to 1 lakh residents. By constructing Swachh Centres (MRFs) and promoting a circular economy, the initiative ensures sustainability and dignity for waste workers. This includes:

- Awareness campaigns and training for waste pickers
- Infrastructure development for waste processing
- Safety gear, insurance, and financial inclusion for workers
- Collaboration with recyclers and NGOs
- Community engagement through events and contests



P1057

ADVANCING SUSTAINABLE WASTE MANAGEMENT

| DISTRICT - VARANASI

A cleaner city is a healthier city. HDFC Bank Parivartan and HYVA India Private Limited are transforming waste management in Varanasi, ensuring cleaner streets, healthier communities, and a more sustainable future for nearly 10,000 households. By introducing cutting-edge infrastructure, this initiative not only streamlines waste collection but also fosters a culture of responsible waste disposal. This includes:

- Installation of a SC 260 Static Compactor with a tipcart, hopper, and a 2-container change-over system
- Deployment of a Hook Loader 20-53S with chassis (6X2), GVW 28T, and a 20 Cum Cylindrical Container
- Construction of a state-of-the-art transfer station for efficient waste processing



P1065

FINANCIAL LITERACY & INCLUSION

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

IMPACT IN UTTAR PRADESH



31.92+ Lakh*

SPREAD OF FINANCIAL FRAUD AWARENESS
(VIGIL AUNTY)

*Based on the views across digital platforms

Financial literacy workshops conducted across various projects in Uttar Pradesh 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 UTTAR PRADESH



19,149+
SOLAR LIGHTS
INSTALLED



1,385+
WATER CONSERVATION
STRUCTURES BUILT

KEY INTERVENTIONS

HARNESSING THE SUN FOR SUSTAINABILITY

| DISTRICT - JHANSI

While India has achieved 100% rural electrification, much of it relies on non-renewable sources and excludes household access. To bridge this gap, HDFC Bank Parivartan and Self Reliant Initiatives through Joint Action (SRIJAN), under HRDP, have installed 150 solar-powered streetlights across 15 villages in Jhansi. These sustainable lights enhance safety, enable children to study at night, and improve overall community well-being. By reducing dependence on non-renewable energy, the initiative ensures a lasting impact on rural electrification.



P1008

TREE PLANTATION INITIATIVE FOR RURAL SUSTAINABILITY

| DISTRICT - LUCKNOW

This project was a collaboration between HDFC Bank Parivartan and AROH Foundation, aimed at promoting environmental sustainability in rural communities. The initiative sought to plant 5,000 trees, positively impacting approximately 500 households. Running from 1st October 2024 to 31st December 2024, the project contributed to the ecological balance in the region. The impact was tracked through physical visits and reports, ensuring the successful planting and nurturing of the trees for long-term environmental benefit.



P0937



P0945

POWERING EDUCATION WITH CLEAN ENERGY

| DISTRICT - AYODHYA

To promote sustainability, HDFC Bank Parivartan and Ambuja Foundation are installing a 30 KV solar panel system at Army Public School, Ayodhya, reducing reliance on conventional energy. This initiative lowers the school's carbon footprint, ensures a consistent power supply, and enhances the learning environment. It also fosters awareness of renewable energy, aligning with national sustainability goals.

CLEAN ENERGY SOLUTIONS TO IMPROVE EDUCATION

| DISTRICT - DEORIA

HDFC Bank Parivartan and Gorakhpur Environmental Action Group (GEAG) are enhancing education and sustainability at Ashram Paddati Vidyalaya by installing a 25 kW off-grid solar system. Equipped with Havells solar panels and tubular batteries, this initiative ensures reliable power for classrooms, hostels, and common areas, reducing dependence on unreliable sources. It creates a safer, eco-friendly environment for 200 hostel students while lowering carbon emissions.



P0957

SOLAR-POWERED HEALTHCARE AND EDUCATION

| DISTRICT - BALRAMPUR

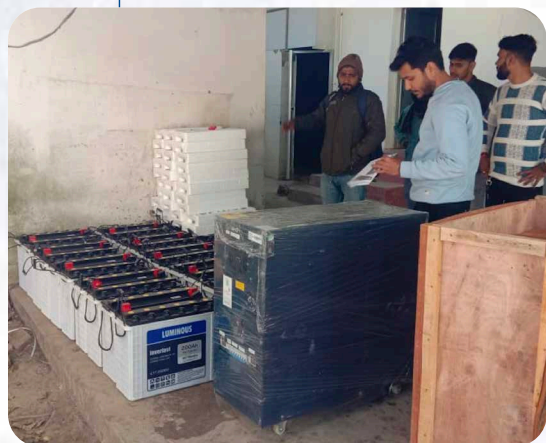
Transforming energy access, HDFC Bank Parivartan and AROH Foundation are bringing sustainable power to MAA Aadi Shaktipeeth and MAA Pateshwari Shakti Peeth Nyaas in Tulsipur, Balrampur. This initiative tackles frequent outages that disrupt healthcare and education, impacting 6,000 lives monthly while fostering local economic growth.

Key impact includes:

- 120 KW off-grid solar system installed for 2 schools and 1 hospital
- Reliable electricity benefits 1,000 patients monthly, improving healthcare services
- 5,000 students experience enhanced learning conditions with a stable power supply
- Local job creation through solar system construction, installation, and maintenance
- Significant carbon emission reduction with clean, renewable energy



P1026



P1077

SOLAR POWER FOR GORKHA TRAINING CENTRES

| DISTRICT - VARANASI

In a world grappling with climate change, HDFC Bank Parivartan and Ambuja Foundation are lighting the way with clean energy. By installing a 30 KW solar system across 39 Gorkha Training Centres in Army Cantonment, Varanasi, this initiative not only cuts carbon emissions but also ensures a reliable, renewable power source. A step toward a greener future, it strengthens environmental resilience and paves the way for sustainable progress.

STORIES OF PARIVARTAN

TURNING DROUGHT INTO OPPORTUNITY

| LOCATION - GHORAWAL BLOCK, SONBHADRA
| BENEFICIARY - ANOOP SINGH, FARMER

THE CHALLENGE

For Anoop Singh, farming was a gamble. With groundwater levels depleting and no reliable irrigation source, each season brought uncertainty. His crops suffered, yields dropped, and financial stress mounted. He wasn't alone-many farmers in his village faced the same struggle, battling water scarcity that threatened their livelihoods.

OUR INTERVENTION

HDFC Bank Parivartan and BAIF Institute for Sustainable Livelihoods stepped in, helping Anoop construct a farm pond (20x20m at the top, 16x16m at the bottom, 18x18m at mid-level, and 2m deep) to harvest and store rainwater. The project began with identifying the ideal location to maximize water collection. Once excavated and lined to prevent seepage, the pond became a year-round irrigation source. Anoop also received training on water management and sustainable farming practices, ensuring long-term benefits.

THE RESULT

Anoop's farm is now thriving. With a steady water supply, his crop yield has surged by 30-40%, providing financial stability for his family. The pond allows him to practice multi-cropping, maximizing land use and enhancing food security. His success story has inspired fellow farmers to adopt similar water conservation methods, proving that one intervention can transform an entire community.



P0738

STORIES OF PARIVARTAN

TRANSFORMING WASTE MANAGEMENT

| LOCATION - MALOOKPUR GRAM PANCHAYAT
| BENEFICIARIES - 740 HOUSEHOLDS

THE CHALLENGE

Despite having government-provided waste collection infrastructure, Malookpur's waste management system was in complete disarray. The collection vehicle stood idle, the Resource Recovery Centre (RRC) was non-functional, and waste from 740 households was openly dumped, creating hazardous Garbage Vulnerable Points (GVPs). Public health and the environment suffered as a result, with no structured waste disposal in place.

OUR INTERVENTION

HDFC Bank Parivartan and Saahas stepped in to revive waste management operations. Partnering with the Gram Panchayat, we ensured waste collection and sorting staff were hired, and by June 2024, the RRC was fully operational. Community awareness efforts - including door-to-door campaigns, nukkad nataks, student competitions, and wall paintings - encouraged responsible waste disposal. A women-led Cutlery Bank was also introduced to reduce single-use plastics at social events, promoting sustainability.

THE RESULT

Today, 184 households are part of the waste management system, with nearly 80% actively segregating waste. The collected waste is sorted at the RRC into recyclable categories such as plastic, glass, metal, and paper, generating income for the Gram Panchayat through sales to recyclers. Open dumping has significantly reduced, making Malookpur a cleaner, healthier, and more sustainable village.



P0724

Showcasing key initiatives, events and news.



EMPOWERING COMMUNITIES THROUGH CLEANLINESS & SUSTAINABILITY

HDFC Bank Parivartan and Saahas led a cleanliness drive at Safipur Gramin Panchayat, Unnao. Inaugurated by Sub-Divisional Magistrate Naveen Chandra, the event saw 20 HDFC Bank employees, local leaders, and women from self help groups unite for a cleaner environment. Led by Bank Manager Rahul Pandey, the initiative included awareness sessions on waste management. Saahas continues to drive sustainability in 25 Unnao villages, supporting waste collection and recovery centers. This collaborative effort reinforces HDFC Bank's commitment to environmental responsibility and community empowerment.

SMART SCHOOL HANDOVER CEREMONY UPLIFTS EDUCATION IN VARANASI

On June 28, 2023, a grand handover ceremony was held at Composite School Harhua to mark the completion of the Smart School Development Project by HDFC Bank Parivartan and Ambuja Foundation. The event celebrated the transformation of 30 composite schools in Varanasi with digital classrooms, STEM labs, upgraded libraries, sports kits, and improved hygiene infrastructure. Mr. Kaushal Raj Sharma, Divisional Commissioner of Varanasi, applauded the initiative, highlighting its role in enhancing learning environments and promoting digital education for holistic student development.



EMPOWERING FARMERS WITH MODERN TOOLS

HDFC Bank Parivartan, in collaboration with S M Sehgal Foundation, organized a vibrant farm tool distribution event in Shergarh, Mathura (Uttar Pradesh). Small-scale farmers received essential equipment like Power Weeders, Tractor-Mounted Sprayers, and Solar Spray Pumps. The initiative included hands-on training, ensuring proper usage and maintenance. This effort empowered farmers to boost productivity and improve their livelihoods.





 **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

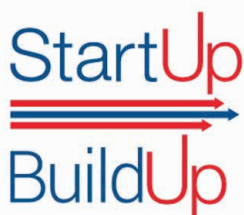
KEY INTERVENTIONS

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

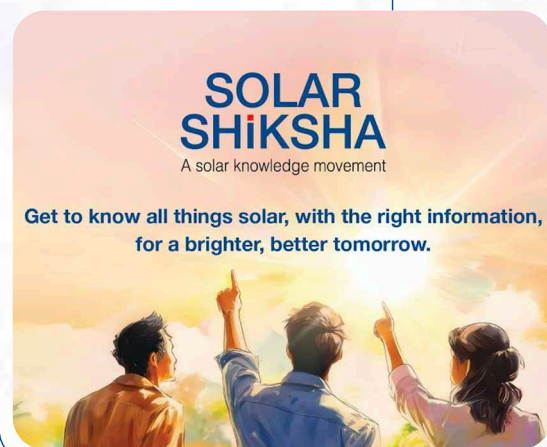
Promoting smarter financial decisions and safeguarding against fraud.



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

- Aga Khan Foundation
- Ambuja Foundation
- AROH
- BAIF Institute of Sustainable Livelihood and Development
- Centre For Advance Research And Development (CARD)
- Centre for Environment Education (CEE)
- Centum Foundation
- Gorakhpur Environmental Action Group (GEAG)
- GTT Foundation
- Head Held High Foundation
- Humana People to People India
- HYVA India Private Limited
- Khan Academy India
- Learning Links Foundation
- Manjari Foundation
- Nasscom Foundation
- People's Action for National Integration (PANI)
- Plan International India Chapter
- Round Table India Trust
- S M Sehgal Foundation
- Saahas
- Sahbhagi Shikshan Kendra (SSK)
- Sambhav Foundation
- Sarthak Education Trust
- Self Reliant Initiatives through Joint Action (SRIJAN)

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