



 **PARIVARTAN**

A step towards sustainable progress

Towards A Better Tomorrow

Uttarakhand

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 Uttarakhand—highlighting key interventions, stories from the ground, measurable outcomes and the collective efforts of our partners, employees and communities. As we look to the future, we remain committed to scaling up our efforts, embracing innovation and strengthening partnerships to address pressing development challenges.



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A step towards sustainable progress

HDFC Bank's CSR initiative Parivartan is deeply committed to making a positive impact to the environment and the community at large. We partner with NGOs to enable socio-economic development in the lives of millions of Indians through multisectoral initiatives under our 6 key focus areas.

FOCUS AREAS



**RURAL
DEVELOPMENT**



**PROMOTION OF
EDUCATION**



**FINANCIAL
LITERACY
& INCLUSION**



**SKILL TRAINING
& LIVELIHOOD
ENHANCEMENT**



**HEALTHCARE
& HYGIENE**



**NATURAL
RESOURCE
MANAGEMENT**

**105.6+ Million
Lives impacted**

**Active in 28 STATES and
8 UNION TERRITORIES pan India**

Holistic Rural Development Programme (HRDP)

- HRDP adopts a comprehensive approach to sustainable development by integrating interventions across all 6 focus areas
- Standard cluster of villages is 15
- Duration of the project: 36-48 months, can go upto a maximum of 4 FYs

Focused Development Programme (FDP)

- Under FDP, the bank carries out specific interventions under any one or two of the key focus areas in a targeted geographical area
- Standard cluster of villages is 25
- Duration of the project: 2-48 months, can go up to maximum of 4 FYs

OUR VISION

HDFC Bank Parivartan's vision is to contribute to the social and economic development of the community by empowering them and driving a positive change in their lives, that in turn enables them to actively participate in the growth of our nation.

----- This report highlights the impact of HDFC Bank Parivartan's initiatives across Uttarakhand. -----



PARIVARTAN IN UTTARAKHAND

10.27+ LAKH LIVES IMPACTED

*Impact numbers as of March 2025

RURAL DEVELOPMENT



1.33+ Lakh
FARMERS
SUPPORTED



1,503+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



7,201+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING



227+
SCHOLARSHIPS
PROVIDED



47+
SMART SCHOOLS
DEVELOPED



~11,750+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS



PROMOTION OF EDUCATION

SKILL TRAINING & LIVELIHOOD ENHANCEMENT



7,731+
INDIVIDUALS
TRAINED



40+
COMMUNITY ENTERPRISES
SUPPORTED



16+
VILLAGES SUPPORTED WITH
CLEAN DRINKING WATER



HEALTHCARE & HYGIENE

FINANCIAL LITERACY & INCLUSION



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

*Based on the views across digital platforms



190+
WATER CONSERVATION
STRUCTURES BUILT



NATURAL RESOURCE MANAGEMENT

Focused Development Programme

Holistic Rural Development Programme

Districts		Districts	No. of Villages
Almora	Haridwar	Almora	20
Chamoli	Nainital		
Champawat	Udham Singh Nagar		
Dehradun			

RURAL DEVELOPMENT

Promoting holistic rural development of communities

IMPACT IN UTTARAKHAND



1.33+ Lakh
FARMERS
SUPPORTED



1,503+
ACRES OF LAND BROUGHT
UNDER IRRIGATION



7,201+
ACRES OF LAND BROUGHT
UNDER CHEMICAL-FREE
FARMING

KEY INTERVENTIONS

SOWING THE SEEDS OF SUSTAINABILITY

| DISTRICT - HARIDWAR

In Haridwar, where the Ganges blesses the land, an unseen crisis brews - overuse of chemicals has left the soil weak, crops struggling, and farmers uncertain about their future. But change is taking root. In partnership with Ambuja Foundation, HDFC Bank Parivartan is helping 11,000 farmers across 106 villages reclaim their fields through organic farming. With 2,425 farmers already on board, organic certification underway, and six Organic Resource Centers linking them to better markets, this movement is more than farming—it's about reviving tradition, restoring soil health, and securing livelihoods for generations to come.



P0991, P0440

BUILDING CLIMATE-RESILIENT LIVELIHOODS IN THE HIMALAYAS

| DISTRICT - CHAMOLI

HDFC Bank Parivartan, in partnership with Himmotthan Society, implemented an integrated livelihood development programme to enhance climate resilience and diversify income sources for rural households in the Himalayan region. The project supported semi-high density fruit orchards, horticulture and off-season vegetable nurseries, aromatic and culinary herb cultivation, potato seed production, honey value chain development, mushroom farming, livestock interventions, and agri-enterprise linkages. It empowered local entrepreneurs in tourism, agriculture, and allied sectors while improving irrigation facilities for 70 households. In total, over 600 households benefitted through improved productivity, increased incomes, and sustainable, climate-adaptable livelihoods.

P0441

BREATHING NEW LIFE INTO RURAL COMMUNITIES

| STATES - UTTARAKHAND, ASSAM, BIHAR

Geographic isolation, migration, and disaster once held these communities back. *Saksham*, a programme HDFC Bank Parivartan and Mahatma Gandhi Sewa Ashram, is changing that narrative across 20 villages. From empowering 500 farmers with solar irrigation and intercropping, to upgrading 15 schools and launching 42 enterprises—32 led by women—the initiative sparks self-reliance. With 1.18 lakh trees, 300 solar streetlights, better healthcare in 12 centres, and access to clean water, *Saksham* is powering lasting change—one life, one village at a time.



P1029

PROMOTING CLIMATE FRIENDLY FARM PRACTICES

| DISTRICT - UDHAM SINGH NAGAR

In the heart of the hills, HDFC Bank Parivartan and Manjari Foundation are sowing seeds of change by blending age-old wisdom with modern science. Farmers are being introduced to chemical-free vegetable farming, floriculture, and horticulture—while also gaining access to solar irrigation, farm ponds, and sprinkler systems. With village resource centres, collectives, and *Ajivika Sakhis* driving the mission forward, this initiative is set to transform over 6,000 rural households and uplift 24,300 lives—making farming not just sustainable, but aspirational.



P0734

ENHANCING AGRICULTURAL PRODUCTIVITY AND FARMER CAPACITIES

| DISTRICT - UTTARKASHI

HDFC Bank Parivartan, in partnership with Himalayan Action Research Centre, implemented a livelihood enhancement programme benefiting 1,350 farmers across 30 villages of the Naugaon Block. Farmers were federated into 62 Farmer Interest Groups (FIGs) and water user groups, enabling collective decision-making and resource management. The project converted 20 hectares of rain-fed land into irrigated fields for cash crop and vegetable cultivation, while 300 soil samples were tested to identify and address nutritional deficiencies. Exposure visits, crop-specific demonstrations, and training sessions strengthened skills in cultivation, quality standardisation, packaging, and pre- and post-harvest management, equipping 960 farmers with improved agricultural practices and market readiness.

P0479

REVIVING RESILIENCE: TRANSFORMING LIFE IN BORDER VILLAGES

| STATES - LADAKH, HIMACHAL PRADESH, UTTARAKHAND

In some of India's most remote border villages, HDFC Bank Parivartan and Himmotthan Society are bringing hope where it's needed most. Supporting 1,200 families across Ladakh, Himachal Pradesh, and Uttarakhand, the project blends modern education, clean energy, water security, and smarter farming to uplift lives. From building smart schools to installing 10 kw off-grid solar systems and streetlights, these efforts are lighting up communities. Refurbished water reservoirs, rehabilitated irrigation canals, premium seeds, and plastic mulch are helping turn once-barren fields into productive farmland, paving the way for a self-reliant tomorrow.



P0812

LIVELIHOOD ENHANCEMENT THROUGH NATURAL RESOURCE MANAGEMENT

| DISTRICT - NAINITAL

HDFC Bank Parivartan is working with S. M. Sehgal Foundation to blend modern science with traditional wisdom for farming communities. Farmers will transition to chemical-free vegetable farming, horticulture, and floriculture while being supported with 31 farm ponds, 10 sprinkler systems, 5 solar irrigation pumps, and 400 solar-powered streetlights. Collectives like agriculture production centres, 25 polyhouses, and 7 custom hiring centres will also be strengthened. *Ajivika Sakhis* will guide farmers from 20 Village Resource Centres, ensuring better practices and higher incomes. These efforts aim to uplift 10,626 people across 3,542 rural households and inspire future generations to pursue sustainable agriculture.



P0727

STRENGTHENING DAIRY FARMING & LIVELIHOODS

| STATES - UTTAR PRADESH, UTTARAKHAND

HDFC Bank Parivartan, in collaboration with BAIF Institute for Sustainable Livelihoods and Development, enhanced livestock productivity and rural incomes through doorstep services, training, and employment generation.

- Provided artificial insemination services via 585 Livestock Development Centres
- Conducted 19.86 lakh Artificial Inseminations, resulting in over 3 lakh female calves
- Trained 13,060 farmers on improved breeding, feeding, and dairy animal management
- Supported 13,060 farmers in fodder development initiatives
- Created direct self-employment opportunities for over 585 local youth

P0538

BRIDGING LIVELIHOODS AND ENVIRONMENTAL HARMONY

| DISTRICT - CHAMOLI

Through a strategic partnership between HDFC Bank Parivartan and Himmotthan Society, development efforts are underway in 18 remote villages identified as Vibrant Villages by the Government of India. The project focuses on enhancing livelihoods through sustainable agriculture and enterprise development. As of 31st March 2025, over 180 households have seen increased income through fruit orchard initiatives, including apple and walnut cultivation. These interventions are enabling communities to make better use of local resources, improve resilience, and create economic opportunities at the grassroots level. The ongoing efforts aim to support long-term growth and self-reliance in these high-altitude, underserved regions.



P0992

REVITALISING RURAL LIVELIHOODS

| DISTRICT - ALMORA

HDFC Bank Parivartan and Himmotthan Society are working with over 6,000 farmers and families to promote sustainable, dignified rural livelihoods. In the plains, farmers are adopting organic practices, forming collectives, and improving water access through rainwater harvesting and tool banks. In the hills of Almora, 2,500 families in 40 villages are cultivating spices, pulses, and rearing livestock like poultry and goats. Training, infrastructure, and market linkages are helping communities reclaim their land, boost productivity, and build climate-resilient, income-generating agricultural systems.



P0808



P0990

NURTURING LIVELIHOODS THROUGH FARM-BASED ENTERPRISES

| DISTRICT - CHAMOLI

HDFC Bank Parivartan, in collaboration with Himmotthan Society, is transforming the lives of 577 rural households through diverse farm-based interventions. The project promotes sustainable income generation by supporting the development of apple and walnut orchards, along with the cultivation of high-value crops like French beans, ginger, turmeric, and rosemary. Additionally, an A2 ghee enterprise has been introduced to enhance dairy-based livelihoods. These integrated efforts aim to boost farm productivity, improve market access, and build climate resilience—enabling communities to achieve long-term economic stability and self-reliance through sustainable agriculture and allied activities.

STRENGTHENING RURAL LIVELIHOODS AND COMMUNITY DEVELOPMENT

| DISTRICT - ALMORA

HDFC Bank Parivartan, in partnership with Himmotthan Society, implemented initiatives to improve livelihoods, education, and health in villages.

- Promoted livestock development through 25 acres of fodder plantations, 152 cattle/poultry sheds, 1 micro-dairy unit, and 1 livestock feed unit
- Enhanced income opportunities by engaging 900+ farmers in spice, herb, and beekeeping activities, and establishing a MAP & spice processing unit
- Empowered communities by forming 150 self-help groups and supporting 295 farmers with solar-powered fencing
- Strengthened education and youth development through 20 school libraries and sports activities
- Improved village health awareness through Auxiliary Nurse Midwives (ANM) and Accredited Social Health Activists (ASHA) in 20 villages



P0355

PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

IMPACT IN UTTARAKHAND



227+
SCHOLARSHIPS
PROVIDED



~11,750+
STUDENTS IMPACTED
THROUGH SMART SCHOOLS



47+
SMART SCHOOLS
DEVELOPED

KEY INTERVENTIONS

ZERO-INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES (ZIIEI)

Zero-Investment Innovations for Education Initiatives is one of the largest ever programmes by HDFC Bank Parivartan and Sri Aurobindo Society to facilitate wide-scale, systematic implementation of grassroots innovations that can improve existing systems & processes at minimal cost. In Uttarakhand, 21 education officers have been oriented for this programme, while as many as 4,607 schools are implementing its innovative ideas.



P0673

PROGRESS THROUGH DIGITISATION

| DISTRICT - ALMORA

Breakthroughs in digital technology have opened up numerous avenues for the education sector in India. Realising the potential positive impact that it may have on the more socio-economically vulnerable sections, Parivartan introduced 6 smart classrooms to government schools across Almora, Uttarakhand. Besides upgrading the classroom with requisite infrastructure—including digital projectors preloaded with curriculum—based content & interactive boards - the classes were also made more vibrant & student-friendly. Teachers were additionally trained on the effective usage of the classroom technology.



P0355

REVITALISING ICDS AND ANGANWADIS

| DISTRICTS - ALMORA, HARIDWAR, CHAMOLI, DEHRADUN, TEHRI, NAINITAL

HDFC Bank Parivartan and SUVIDHA are reimagining 50 *anganwadi* centres into joyful, well-equipped spaces that ignite young minds. With improved infrastructure and smart learning tools, this initiative will nurture 2,500 children with dignity and care. The project also includes:

- Smart renovations with BaLa (Building as Learning Aid) visuals
- Indoor seating and integrated edu-sport zones
- Smart TVs for digital-first learning
- Solar electrification for uninterrupted power
- Safer, upgraded electrical systems



P0958

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Upskilling individuals to enable sustainable income generation

IMPACT IN UTTARAKHAND



7,731+
INDIVIDUALS
TRAINED



40+
COMMUNITY ENTERPRISES
SUPPORTED

KEY INTERVENTIONS

TRAINING FOR A BETTER FUTURE

| DISTRICT - HARIDWAR

HDFC Bank Parivartan and Ambuja Foundation's upskilling initiative in Uttarakhand is reshaping livelihoods for underserved communities. Through community scouting, career counselling, soft skills, technical training, exposure visits, and digital literacy with basic English, the programme ensures holistic development. With active parent involvement and alignment to market needs, Parivartan runs two centres in Haridwar and Roorkee—training 1,304 rural youth and placing 1,069 in reputable organisations, achieving a 70% placement rate.



P0620

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 Kreedha Kendras and upgrading stadiums to improve sports infrastructure
- Setting up sports schools and scouting programmes to identify and nurture young talent
- Promoting Self Help Groups (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

COMPREHENSIVE YOUTH SKILL DEVELOPMENT PROGRAMME

| DISTRICTS - DEHRADUN, HALDWANI

Parivartan, in partnership with Sambhav Foundation, is empowering 3,000 youth in Uttarakhand with job-ready skills. Through a structured training and certification programme, youth are prepared for roles like credit processing officer, retail sales executive, business correspondent, and Food and Beverage steward—based on their interests. The initiative ensures not just learning, but real employment opportunities, inspiring broader community change.



P0736

REVITALISING RURAL LIVELIHOODS

| STATES - BIHAR, UTTAR PRADESH, UTTARAKHAND

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.



P0863

POWERING RURAL PROSPERITY

| DISTRICT - CHAMPAWAT

HDFC Bank Parivartan, in partnership with End Poverty, implemented a rural development programme integrating renewable energy, sustainable farming, and enterprise creation.

Key achievements included:

- Installed 500 solar streetlights for carbon-free community lighting
- Set up 9 solar-powered piped irrigation systems and 50 rainwater harvesting tanks
- Formed 50 farmer groups and established 13 agricultural tool banks
- Created 4 horticulture nurseries, 1 Farmer Producer Company, and 2 collection centres to strengthen market linkages
- Developed an agri-processing enterprise and a bilona ghee dairy enterprise for value addition
- Promoted apiculture with 450 households
- Conducted 28 capacity-building trainings and 6 stakeholder workshops

P0484

SUSTAINABLY EMPOWERING PERSONS WITH DISABILITIES (PwD)

| DISTRICT - HARIDWAR

HDFC Bank Parivartan and Sarthak Educational Trust are enabling 1,575 youth with disabilities, across Uttar Pradesh and Uttarakhand, to build brighter futures through skill development and job opportunities. From hands-on training in IT, retail, hospitality, and e-commerce to placement support, the initiative fosters confidence, independence, and long-term career success.



P0805

KEEPING THE WILDERNESS AT BAY WITH THE HELP OF BEES

| DISTRICTS - HARIDWAR, CHAMOLI

HDFC Bank Parivartan, in partnership with Ambuja Foundation and Himmothan Society, promotes beekeeping as a cost-effective livelihood that not only supplements farm income but also contributes to ecological balance. In villages like Baharpeeli, beekeeping has helped reduce animal-human conflict by protecting crops from wild animals, while improving yields through natural pollination. The initiative provides training, exposure visits, and workshops in collaboration with the Uttarakhand Government, enabling rural communities to adopt beekeeping as a sustainable and environmentally beneficial source of income.



P0991, P0990

EMPOWERING RURAL YOUTH THROUGH SKILLS & EMPLOYMENT

| STATES - KARNATAKA, MAHARASHTRA, RAJASTHAN, JHARKHAND, BIHAR, UTTARAKHAND, TELANGANA, GUJARAT, HARYANA, ODISHA

HDFC Bank Parivartan, in partnership with Head Held High Foundation, supported the Make India Capable (MIC) initiative to skill and employ underprivileged rural youth.

- Trained 1,500 rural youth (18–30 years) across 10 locations
- Achieved 70% job placements within 39 months
- Reduced unemployment and increased beneficiary incomes
- Promoted entrepreneurship and self-reliance among trained youth

P0416

HEALTHCARE & HYGIENE

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

IMPACT IN UTTARAKHAND



16+

VILLAGES SUPPORTED WITH
CLEAN DRINKING WATER

KEY INTERVENTIONS

PORTABLE SYSTEMS FOR EARLY DETECTION OF TUBERCULOSIS

| DISTRICT - DEHRADUN

HDFC Bank Parivartan and The Medico Devices are making the fight against tuberculosis faster, smarter, and more accessible. With 13 ultra-portable X-ray systems, early detection is no longer a distant dream for underserved communities.



P0942

FINANCIAL LITERACY & INCLUSION

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

IMPACT IN UTTARAKHAND



1.07+ Lakh*

SPREAD OF FINANCIAL FRAUD AWARENESS
(VIGIL AUNTY)

*Based on the views across digital platforms

Financial literacy workshops conducted across various projects in Uttarakhand 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 UTTARAKHAND



190+
WATER CONSERVATION
STRUCTURES BUILT

KEY INTERVENTIONS

BRIGHTENING FUTURES WITH SOLAR POWER

| DISTRICT - UDHAM SINGH NAGAR

In a world where power cuts dim the promise of education, HDFC Bank Parivartan and SUVIDHA are bringing light—literally. Through the installation of 30 off-grid solar plants in government schools and *anganwadi* centres, this project ensures 2,500 children never miss a moment of learning due to electricity shortages. With advanced solar panels, inverters, batteries, and safety infrastructure, these schools are now resilient learning spaces—powered by the sun, driven by purpose.



P1030

CARBON CREDIT GENERATION AND CLIMATE MITIGATION INITIATIVE

| STATES - UTTARAKHAND, ODISHA, MEGHALAYA

HDFC Bank Parivartan, in collaboration with Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA), implemented a project registered with Gold Standard (Switzerland) for the issuance of Verified Emission Reduction (VER) certificates. Previously executed Parivartan projects underwent carbon audits, resulting in the issuance of certified carbon offset certificates. Over three years, the initiative achieved an estimated 2–2.5 lakh tonnes of carbon emission reduction across PAN India activities. The project also introduced climate-friendly interventions in rural areas, enhancing quality of life while reducing the overall carbon footprint and contributing to global climate mitigation efforts.

P0434

RURAL DEVELOPMENT THROUGH SUSTAINABLE MEANS

| DISTRICT - CHAMPAWAT

HDFC Bank Parivartan, in collaboration with S. M. Sehgal Foundation, is supporting initiatives aimed at improving agricultural practices, promoting water conservation, and strengthening rural livelihoods. This initiative boosts livelihoods through dairy and farm enterprises, rainwater harvesting, and bee farming while planting 5,000 trees for a greener tomorrow. Impacting 6,880 people directly and 18,048 indirectly, it's a movement toward lasting change.



P0631

EMPOWERING RURAL COMMUNITIES WITH SOLAR STREET LIGHTS

| DISTRICT - HARIDWAR

HDFC Bank Parivartan and IMH Enterprises are implementing a project to enhance community safety and environmental sustainability by installing solar streetlights in Haridwar, Uttarakhand. The initiative will directly benefit 750 households in rural communities, improving access to reliable and eco-friendly lighting. By focusing on natural resource management, the project promotes the use of sustainable energy, helping to preserve local ecological systems while addressing the community's needs. With the installation of 150 solar streetlights, this initiative aims to create long-lasting, positive impacts on both the environment and the quality of life for residents while reducing dependence on conventional lighting.

P0934

STORIES OF PARIVARTAN

GEARS OF CHANGE: MOHAN'S SECOND CHANCE

| LOCATION - TALLI SETTI VILLAGE, NAINITAL
| BENEFICIARY - MOHAN NATH

THE CHALLENGE

At 45, Mohan Nath returned to his village, worn down by health issues and with only farming to fall back on. The hills he once called home now felt like barriers—traditional methods were exhausting, costly, and ill-suited to the terrain. With no machinery and few income options, every day was a struggle to make ends meet. Hope seemed as distant as the next harvest.

OUR INTERVENTION

That hope returned when HDFC Bank Parivartan and S. M. Sehgal Foundation helped form a Village Development Committee. Together, they launched a Farm Tool Bank, stocked with power weeders and a thresher. Mohan was entrusted with its management—a role that brought not just dignity, but purpose. Women like Renu Giri stepped forward too, learning to use the machines and making farming more inclusive and empowering.

THE RESULT

Today, the tool bank has transformed farming across 10–15 acres, earning Rs.25,500 by offering services at just Rs.2,250 per acre. For Mohan, it's more than income—it's a second chance. And for the village, it's the start of a future powered by shared tools, shared strength, and shared dreams.



P0727

STORIES OF PARIVARTAN

FROM SETBACK TO COMEBACK: SISTERS WHO SOARED

| LOCATION - ROORKEY, HARIDWAR
| BENEFICIARY - ANJOO AND SANJANA

THE CHALLENGE

Anjoo and Sanjana lost their parents young and grew up navigating life's hardships alone. Gifted athletes—Anjoo in swimming and Sanjana in volleyball—their dreams were cut short by injury and lack of support. Anjoo worked as a swimming tutor, but winter meant no work, no income, and mounting uncertainty. Each day was a battle for survival.

OUR INTERVENTION

A friend's suggestion changed everything. The sisters enrolled in HDFC Bank Parivartan and Ambuja Foundation's General Duty Assistant (GDA) training. With grit and focus, they completed the course and shone during a placement drive, securing jobs at Graphic ERA Hospital in Dehradun with a monthly income of Rs.16,000 each.

THE RESULT

Today, Anjoo and Sanjana are healthcare professionals with stable incomes and newfound confidence. What once felt like an endless struggle has turned into a story of resilience, sisterhood, and self-reliance. They're not just earning—they're thriving, together.



P0620



 **PARIVARTAN**

A step towards sustainable progress

PAN INDIA

105.6+ MILLION LIVES IMPACTED

RURAL DEVELOPMENT

Our **Holistic Rural Development Programme (HRDP)** is driven by the belief that development is only possible when our villages can be a part of the nation's economic prosperity. It identifies & addresses the critical needs of each village through interventions designed carefully after consulting village communities & other stakeholders.



OVERALL IMPACT



10,430+
VILLAGES COVERED
UNDER HRDP + FDP



65,119+
KITCHEN GARDENS
DEVELOPED



14,285+
BIOMASS STOVES
DEPLOYED



79.86+ Lakh
TREES PLANTED



14.92+ Lakh
HOUSEHOLDS
IMPACTED

PROMOTION OF EDUCATION

Spread across a wide geography, our education programmes aid in the creation of conducive & effective learning environments.



OVERALL IMPACT



29,093+
SCHOLARSHIPS
PROVIDED



930+
LIBRARIES
SET UP



2,646+
SMART SCHOOLS
INSTALLED



6.5+ Lakh
STUDENTS IMPACTED
THROUGH TECH-ENABLED
EDUCATION

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Parivartan supports multiple projects focussed on:

- Competency-based training & placements
- Capacity building
- Promoting entrepreneurial activities
- Upskilling for agricultural & allied practices



OVERALL IMPACT



17,374+
COMMUNITY
ENTERPRISES
SUPPORTED



7.2+ Lakh
INDIVIDUALS TRAINED
- HDRP+FDP



10,794+
SHGs REVIVED

HEALTHCARE & HYGIENE

Our sanitation projects have actively championed the Swachh Bharat cause, focusing not only on providing related infrastructure but also on fostering behavioural changes towards better health & hygiene standards.



OVERALL IMPACT



551+
VILLAGES AND ULBs
SUPPORTED WITH
WASTE MANAGEMENT
SYSTEMS



24,390+
HOUSEHOLD TOILETS
CONSTRUCTED



27+ Lakh
UNITS OF BLOOD
DONATED



950+
VILLAGES SUPPORTED
WITH CLEAN DRINKING
WATER

FINANCIAL LITERACY & INCLUSION

Parivartan aims at educating communities to make informed financial decisions & help bring them into the banking fold by conducting financial literacy workshops across the country. This is done by:

- Disseminating information on general banking
- Credit counselling
- Promoting digital banking among students, women, pensioners & senior citizens



OVERALL IMPACT



23+ Lakh

REACH OF FINANCIAL FRAUD AWARENESS
THROUGH VIGIL AUNTY CAMPAIGN

NATURAL RESOURCE MANAGEMENT

Revitalising rural ecosystems by restoring water bodies, rejuvenating soil health, and implementing sustainable natural resource management practices to ensure long-term agricultural prosperity and community resilience



OVERALL IMPACT



69,240+
SOLAR LIGHTS
INSTALLED



14,520+
WATER CONSERVATION
STRUCTURES DEVELOPED

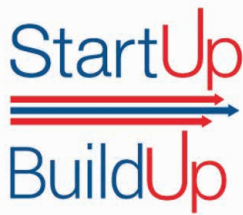
KEY INTERVENTIONS

MILKING PROSPERITY: DAIRY MEETS DIGITAL

The Dairy Support Programme, a key CSR initiative under Financial Inclusion, bridges the gap between rural farmers and mainstream banking. By transitioning dairy payments from cash to digital banking, the programme enhances financial security, promotes savings habits, and builds credit history for farmers - especially women, who play a crucial role in dairy production. Beyond financial empowerment, it aligns with broader rural development goals, fostering economic sustainability and inclusion. By educating farmers on savings strategies and providing access to banking services, the initiative strengthens financial independence and ensures long-term rural prosperity.



D0002



M0018

PARIVARTAN STARTUP GRANTS

HDFC Bank has concluded 8 editions of its Parivartan Startup Grants, a key initiative under our Corporate Social Responsibility programme aimed at fostering innovation and social impact across India. Since its inception in 2017, the initiative has disbursed around Rs.80 crore+ in grants, supported over 500+ Startups, and partnered with more than 120+ incubation centres across various sectors, including Environment, Education, Agriculture, and Healthcare. This year, we collaborated with 20 incubators to identify and supported 80+ social impact Startups focused on critical areas such as AI for Social Good, Agriculture, Climate Innovations, Financial Inclusion, and Gender Diversity & Inclusion. Selected Startups will receive funding and access to vital capacity-building programmes.

SMALL GRANTS, BIG IMPACT

The HDFC Bank Parivartan Small Grants Programme empowers grassroots initiatives across India, focusing on education, healthcare, skill development, and environmental sustainability. By supporting over 85 non-profits in rural, aspirational, and tribal regions, the programme drives meaningful social impact and strengthens community development. Through strategic partnerships, it fosters sustainable change, enhancing the quality of life and economic well-being of underserved populations.



P0983

FINANCIAL AID FOR UNDERSERVED PATIENTS ACROSS INDIA

HDFC Bank Parivartan, in partnership with The Indian Cancer Society, is ensuring that financial constraints don't stand in the way of cancer treatment. Through The Cancer Cure Fund, 200 underserved patients are receiving critical financial aid for surgery, chemotherapy, radiation, and supportive care at ICS-empaneled hospitals. This initiative not only eases the financial burden on families but also ensures timely treatment, better survival rates, and an improved quality of life. By removing the stress of fundraising, patients can focus on what truly matters - their recovery.



P0884

SAVING LIVES, ONE DROP AT A TIME

HDFC Bank Parivartan's Blood Donation Drive is one of the largest corporate-led healthcare initiatives, fostering a culture of voluntary blood donation. In FY 2023-24, the 15th edition spanned 1,388 cities with 7,487 camps, engaging 6,77,714 participants and collecting 5,90,175 units of blood. The 2022 drive saw 6,289 camps in 1,277 cities, with 5,32,374 participants and 4,59,027 units collected. This initiative strengthens healthcare accessibility and highlights the power of collective action in saving lives.



G0309

SCHOLARSHIPS THAT SAVE DREAMS!

HDFC Bank Parivartan and Buddy4Study India Foundation's Educational Crisis Scholarship Support Programme (ECSS) provides financial aid to meritorious students from underserved backgrounds, ensuring they don't drop out due to financial hardships. Covering students from Class 1 to PG level, the programme offers scholarships of up to INR 75,000, helping them continue their education despite personal or family crises. With over 28,000 scholarships awarded, ECSS is making education accessible and empowering students to build a brighter future.



P0877

BANKING ON GOODNESS: EMPLOYEES IN ACTION!

HDFC Bank Parivartan fosters a culture of volunteering, empowering employees to contribute to social causes while strengthening teamwork and morale. Employees actively engage in initiatives across education, health, and environmental sustainability, creating lasting impact in communities.

KEY INITIATIVES:

- **TATA Mumbai Marathon 2025:** 1,500 employees ran for 'Right to Education,' benefiting 9,250 rural students with digital learning tools
- **NGO & SHG Exhibition Sale:** Employees supported local artisans by purchasing handmade products at Diwali stalls
- **Waste Management Awareness:** 116 employees learned sustainable practices in a session by NGO partner Saahas
- **Collection Drive with GOONJ:** Donations of clothes, books, and toys at 7 locations to support underserved communities
- **Financial Literacy Session:** 70 students in Uttarakhand learned key financial skills from HDFC Bank's Payzapp VP
- **Disability Awareness Event:** Employees learned sign language and banking terms, while ex-students shared inspiring journeys
- **Mock Interviews for Youth:** 30 students underwent career prep sessions with HDFC Bank's HR team in Bangalore

By engaging employees in impactful volunteering, HDFC Bank Parivartan strengthens its commitment to social responsibility while making a real difference in communities across India.



ROOTING FOR A GREENER TOMORROW

HDFC Bank Parivartan along with the Bank's Wholesale Banking Operations department, has planted saplings across 20 states. The trees planted are indigenous which will support local biodiversity, thus, improving the overall ecosystem. This will help absorb carbon dioxide considerably and curb soil erosion by increasing green cover and create a carbon sink to purify the air and reduce harmful particulate matter in cities which will lead to reduction in global warming. It will also rejuvenate soil quality and reduce erosion which will enhance the ecosystem.



M0016

SMART MONEY, SAFE BANKING: FINANCIAL LITERACY & VIGIL AUNTY

HDFC Bank Parivartan empowers individuals with financial literacy and fraud awareness through engaging digital initiatives.

- **Vigil Aunty:** A social media-driven campaign educating over 2 million followers on safe banking, fraud prevention, and financial security. With 800,000+ "Vigil Army" members, it has exposed 90+ frauds, raising critical awareness
- **Money Made Easy:** A digital-first initiative simplifying financial literacy with non-product tools like credit score and EMI calculators, plus financial education content across Instagram, YouTube, and Quora

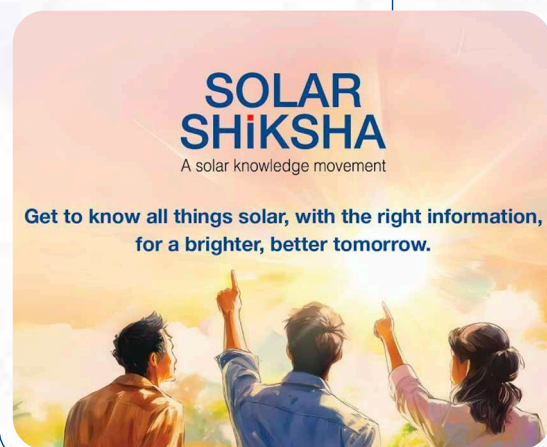
Promoting smarter financial decisions and safeguarding against fraud.



G0349, G0350

BRIGHTENING LIVES WITH SOLAR SIKSHA

HDFC Bank Parivartan's Solar Siksha initiative promotes education and awareness about solar energy, focusing on solar lights, pumps, and stoves. By reducing energy costs and dependence on grid electricity, the programme enhances daily life and sustainability. Targeting public schools, hostels, hospitals, old age homes, orphanages, and farming communities, Solar Siksha brings clean energy solutions to semi-urban regions across India, fostering a brighter and greener future.



G0327

PARIVARTAN ON ITS PATH TO ACHIEVE GLOBAL GOALS

The planet has not been the same since we first came here. But the greatest power we have today is not just to adapt - but to build a better future. Progress is not just about economic growth; it is about ensuring that no one is left behind.

HDFC Bank's Parivartan embodies this vision, actively addressing critical challenges like poverty, education, healthcare and environmental sustainability. We aim to create integrated solutions that help us to contribute to the Sustainable Development Goals by the United Nations and bring a transformation that helps uplift communities and restore nature in 28 States and 3 Union Territories.

Parivartan's six pillars, namely Rural Development, Promotion of Education, Healthcare and Hygiene, Skill Development & Livelihood Enhancement, Financial Literacy & Inclusion and Natural Resource Management contribute to 10 SDGs out of the 17 laid down by the UN. We are committed to comprehensively and sustainably designing our programmes in a way where we can realize our shared goal of a better and peaceful world in 2030.



PARIVARTAN AND THE SUSTAINABLE DEVELOPMENT GOALS

SDG 1: No Poverty

One of Parivartan's primary goals is to reduce poverty by improving livelihoods, especially in rural areas. The initiative supports farmers by enhancing agricultural productivity, improving market linkages and promoting community-led enterprises.

These efforts help rural families increase their incomes, reducing poverty levels and improving economic stability.

Financial literacy programmes also play a role in lifting communities out of poverty. By ensuring that people – especially those in underserved regions - understand and access financial services, Parivartan empowers them to make better financial decisions, save for the future and invest in income-generating activities.

SDG 2: Zero Hunger

To support food security and agricultural growth, Parivartan provides farmers with training in modern farming techniques, and sustainable practices. We promote sustainable agriculture through better water management systems and construction of check dams, farm ponds and irrigation systems. By creating seed & grain banks, village nurseries, and kitchen gardens the initiative helps small-scale food producers boost their yields and earnings.

Parivartan also focuses on building strong value chains, ensuring that farmers get fair prices for their produce. By strengthening rural economies, these interventions help secure a stable food supply and improve the livelihoods of farming communities.

SDG 3: Good Health and Well Being

By organizing health camps and providing medical equipment and health infrastructure, the bank is helping vulnerable communities protect themselves from communicable and non-communicable diseases.

The bank has also set a Guinness World Record in organizing the largest blood donation drive in the world.

SDG 4: Quality Education

To improve access to inclusive and equitable quality education, the bank has undertaken several initiatives including remedial classes, learning camps, teacher training and offering scholarships. The bank has also created requisite infrastructure for students to access education in a safe and lively environment.

Parivartan has also included sports as one of the fundamentals of education to ensure healthy lives of children, while promoting their well-being. The bank has facilitated training in hockey, football and other sports while also ensuring access to the requisite sports equipment.

SDG 5: Gender Equality

Parivartan supports women-led businesses and entrepreneurship programmes, ensuring that women have access to credit, resources, and market opportunities through their work with community institutions.

Parivartan has formed and revived Self Help Groups with an aim to empower women in rural India. The initiative has strengthened the cause of achieving gender equality by enabling the women to achieve better livelihood opportunities.

SDG 6: Clean Water and Sanitation

Through construction of rainwater harvesting structures, community tanks, hand pumps and wells, the initiative directly contributes to lowering child mortality rates and preventing illnesses by unsafe water and poor hygiene.

With creation of sanitation units across India, the bank has been steadfast in giving access to clean sanitation facilities for all despite terrain related challenges. By making adequate and equitable sanitation accessible, the bank has helped end Open Defecation and offered women their dignified access to sanitation.

SDG 7: Affordable and Clean Energy

To promote sustainable energy solutions, Parivartan is providing solar streetlights, biomass stoves, community biogas plants and home solar lights. By introducing solar power and other clean energy solutions, we are ensuring that remote communities have reliable electricity and supporting economic development by enabling businesses, schools and healthcare centers to function more effectively.

SDG 8: Decent Work and Economic Growth

Administering and enhancing skills is an essential component in increasing employment, ensuring fair share of work and creating sustainable livelihood opportunities. In addition, the bank also focusses on developing livelihood opportunities for women. The bank is working to provide access to affordable, technical and vocational education.

The bank has facilitated the development of dairy cooperatives, poultry farms, integrated poultry-goat rearing-fishery units and other small business to ensure sustained and inclusive growth of the people as well as the region.

We are also skilling youth in futuristic skills including green jobs, information technology, business process management, data analytics, and banking and financial sector.

SDG 13: Climate Action

Environmental Sustainability is a key pillar of Parivartan. The initiative promotes afforestation, water conservation and carbon footprint reduction through renewable energy projects. By integrating climate friendly practices into its programmes, Parivartan ensures that economic development does not come at the cost of environmental degradation. These efforts help communities become more resilient to climate change while preserving natural resources for future generations.

SDG 15: Life on Land

Parivartan is committed to protecting natural ecosystems by supporting reforestation and sustainable land use practices. By increasing green cover and promoting biodiversity conservation, the initiative contributes to environmental restoration and ecological balance.





In Frame: HDFC Bank Parivartan team



IMPLEMENTATION PARTNERS

- Ambuja Foundation
- BAIF Institute for Sustainable Livelihoods and Development
- End Poverty
- Head Held High Foundation
- Himalayan Action Research Centre
- Himmotthan Society
- IMH Enterprises
- Mahatma Gandhi Sewa Ashram
- Manjari Foundation
- Plan International India Chapter
- S. M. Sehgal Foundation
- Sambhav Foundation
- Sarthak Education Trust
- Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA)
- Sri Aurobindo Society
- The Medico Devices

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