



A step towards sustainable progress

WEST BENGAL

Towards A Better Tomorrow



DISTRICTS

BANKURA, PURULIA,
SOUTH 24 PARGANAS,
NORTH 24 PARGANAS,
HOWRAH, MURSHIDABAD,
NADIA, JHARGRAM,
BARDHAMAN, BIRBHUM



2+ LAKH
LIVES IMPACTED



SCAN TO FOLLOW US ON
OUR DIGITAL CHANNELS

*Lives Impacted as of March 2025



ABOUT PARIVARTAN

HDFC Bank's Parivartan aims at mainstreaming economically & socially challenged groups across the country by ushering growth, development and empowerment. Committed to developing sustainable ecosystems through various partnerships, we identify and support programmes that seek to develop and advance communities. HDFC Bank Parivartan has positively impacted **105.6+ million** lives pan-india.

PILLARS OF PARIVARTAN



17,617+
NUMBER OF
HOUSEHOLDS

RURAL DEVELOPMENT

Through its Holistic Rural Development Programme (HRDP), HDFC Bank Parivartan is driving rural transformation by promoting alternative agriculture, aquaculture, forming institutions and committees, strengthening livelihoods and building resilient, sustainable communities.



39+
SMART SCHOOLS
DEVELOPED

1,529+
NUMBER OF
SCHOLARSHIPS

9,750+
STUDENTS
IMPACTED

PROMOTION OF EDUCATION

With initiatives that aim at ensuring long-term financial stability across vulnerable communities, Parivartan aims at making world-class education accessible to our future generations.



10,418+
NUMBER OF
YOUTH TRAINED

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Through training, networking and financial support, Parivartan works towards upskilling and fostering an entrepreneurial spirit in marginalised communities.



16+
VILLAGES
SUPPORTED
WITH CLEAN
DRINKING
WATER

HEALTHCARE & HYGIENE

Parivartan has successfully helped in promoting safe hygiene practices and improved sanitation facilities across the state.



2,912+*
SPREAD OF
FINANCIAL FRAUD
AWARENESS (VIGIL
AUNTY)

FINANCIAL LITERACY & INCLUSION

Parivartan has enabled communities to break the cycle of poverty and enter the banking fold.



219+
VILLAGES
SUPPORTED
WITH CLEAN
ENERGY
SOLUTIONS

NATURAL RESOURCE MANAGEMENT

Parivartan revitalises 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.

*Based on the views across digital platforms



P0669

LIVELIHOOD ENHANCEMENT THROUGH SKILL-BASED TRAINING

| DISTRICT - KOLKATA

HDFC Bank Parivartan has partnered with Orion Educational Society to provide skills-based training to 500 men and women aged 18 to 35 years. The training that is being conducted at HIDCO Smart Connect Centre at New Town will invite participants from urban and semi-urban locations in the New Town, District North 24 Parganas and many wards of NKDA Municipal Corporation. The beneficiaries will also be provided with career guidance and counselling sessions after the completion of training programme.

EMPOWERING WOMEN, ENSURING FOOD SECURITY

| DISTRICTS - BANKURA, PURULIA

With an aim to enable women and their families towards economic empowerment and to strengthen the rural economy HDFC Bank Parivartan and PRADAN - Professional Assistance for Development Action established two Farmer Producer Organisations (FPOs). Designed for agricultural transformation, the initiative covered 155+ villages across six blocks. The projects positively impacted the quality of life of 20,000 women, enhancing livelihood opportunities and improving the employability index



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P0589

INTEGRATED LIVELIHOOD AND COMMUNITY DEVELOPMENT

| DISTRICT - SOUTH 24 PARAGANAS

The Holistic Rural Development Project (HRDP) with Sabuj Sangha was designed to enhance the quality of life and dignity of rural communities while strengthening community institutions. Implemented across 15 villages in the Sagar Block, the project adopted an integrated approach focusing on livelihood enhancement, livestock promotion, natural resource management, WASH awareness, and education. Key activities included capacity building of community cadres and formation of people's organisations. With agriculture as the primary livelihood in the region, interventions were carried out through an action research model, ensuring both scalability and replicability over the three-year project period.



P0653

TEACHER TRAINING TO ELIMINATE EDUCATION INEQUITY

| STATES - WEST BENGAL, GUJARAT
| DISTRICTS - KOLKATA & AHMEDABAD

HDFC Bank Parivartan, with the aid of Teach To Lead, is offering a fellowship programme for top-scoring graduates and professionals to build skills that will enable them to teach in low-income communities. Apart from building leadership skills, this initiative will help eliminate educational inequity, and support the varied needs of underprivileged students. The fellowship programme is structured in 5 folds which includes recruitment and selection, teaching full-time to low-scoring students during summer school for 2 years, vision setting for students, teacher development trainings, 2-day retreats, examination assessments, and lastly forming a network of alumni fighting education inequity whose contribution will create massive impact in the society.

IMPROVING LIVELIHOODS THROUGH SUSTAINABLE WATER MANAGEMENT

| DISTRICT - MURSHIDABAD

To address acute water scarcity in Farakka Block, HDFC Bank Parivartan and Ambuja Foundation have launched a comprehensive water management initiative. The project focuses on improving water availability through harvesting structures and enabling year-round irrigation using water-lifting and distribution systems. Micro-irrigation methods like sprinklers and drip systems are being promoted to optimise usage. The initiative also supports increased vegetation, organic farming, and climate-resilient agriculture to boost crop yields and farmer income. Together, these efforts aim to enhance agricultural productivity, promote sustainable water use, and strengthen rural livelihoods in a water-stressed region. ability index of over 15,000 women in these tribal pockets.



P0851

PROJECT STREE (SOCIAL AND TRANSFORMATIVE RURAL ECONOMIC EMPOWERMENT)

| DISTRICTS - NADIA, PURBA BARDHAMAN, BIRBHUM, MURSHIDABAD



P0604

Project STREE is strengthening 18 Farmer Producer Companies (FPCs) across 17 blocks, achieving a collective turnover of Rs.16.29 crore, including MSP facilitation of paddy. The project focuses on high-value crops such as paddy, jute, and mustard, training over 30,000 farmers in Good Agricultural Practices. Through the Jute I-CARE programme with the Jute Corporation of India, 5,000+ farmers improved fiber quality and yields using eco-friendly retting methods. Two FPCs in Murshidabad were recognised as government-approved training providers under Utkarsh Bangla, expanding institutional support for women farmers. Additional initiatives include vermicomposting units, a G9 banana tissue hardening center benefitting 700 women farmers, and 14 Common Facility Centres enabling value addition for mustard oil and spices, improving market access.



P0807

ASSESSING NATURAL RESOURCES

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

The Central Indian Tribal Region (CITR) faces critical challenges in sustainable agriculture and water management, threatening food security and economic stability. To address this, HDFC Bank Parivartan, in partnership with PRADAN, initiated a project to design an integrated natural resource management model across 1,000 villages. The initiative involved mapping current challenges, identifying systemic changes, developing strategies aligned with government flagship programs, and piloting context-specific interventions.

SUPPORTING GOVERNMENT SCHOOL WITH CLEAN ENERGY SOLUTIONS

| DISTRICT - NADIA

HDFC Bank Parivartan and Sabuj Sangha are installing solar panels at Krishnanagar Municipality School that will directly impact 2000 students and 29 staff members. This will solve the problem of unscheduled power cuts that the school faces which hinders its smooth functioning and the quality of education provided. An inverter system that supports 2 hours of power back-up will also be installed in the premises. This will not just help provide uninterrupted learning to students but will also reduce the school's carbon footprint.



P0707



P0630

BUILDING A FUTURE READY EDUCATIONAL INFRASTRUCTURE

| DISTRICT - HOWRAH

HDFC Bank Parivartan and Sabuj Sangha are upgrading 25 government schools with smart classrooms, libraries, sanitation, and sports facilities — building future-ready infrastructure to boost attendance, reduce dropouts, and modernise learning.



P0873

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

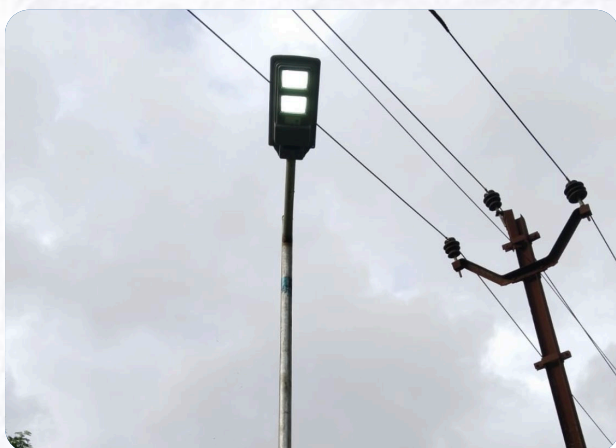
HDFC Bank Parivartan, in partnership with NASSCOM Foundation, launched a 3-year programme to skill 4,520 youth and enable them to secure jobs in emerging sectors. The initiative provided 180 hours of training in data analytics, BPM, BFSI, and soft skills, bridged the gap between employers and trainees, ensured industry-recognized certification, facilitated placements with aspirational employers, and offered six months of post-placement support to strengthen job retention and satisfaction.

EMPOWERING FARMERS WITH SUSTAINABLE AGRICULTURE AND ENVIRONMENTAL REJUVENATION | STATES - BIHAR, CHHATTISGARH, JHARKHAND, MADHYA PRADESH, ODISHA, RAJASTHAN, WEST BENGAL

HDFC Bank Parivartan, in partnership with Professional Assistance for Development Action (PRADAN), worked to strengthen the livelihoods of small and marginal women farmers through sustainable natural resource management. The project created an irrigation command area of 30,000 acres, enabling double cropping, boosting food security, and enhancing farm incomes while reducing distress migration. Key initiatives included developing farm ponds and water harvesting structures, establishing agriculture production clusters and bio-resource centres, training women in agriculture, livestock, and fisheries, and promoting sustainable practices such as trellies, shed net nurseries, and micro-irrigation. Capacity building of government departments, CBOs, and Panchayati Raj institutions ensured long-term impact.



P0949



P0762

ILLUMINATING PATHWAYS | STATES - ANDHRA PRADESH, BIHAR, CHHATTISGARH, DELHI, GUJARAT, HARYANA, HIMACHAL PRADESH, JHARKHAND, KERALA, MAHARASHTRA, ODISHA, PUNJAB, RAJASTHAN, TAMIL NADU, TELANGANA, UTTAR PRADESH, WEST BENGAL

HDFC Bank Parivartan, in collaboration with Yuva Unstoppable, installed 2,978 solar street lights across India to enhance safety, promote sustainability, and empower communities. This initiative harnessed clean energy to improve everyday living while reflecting the shared vision of driving positive, transformative change.



P0791

BUILDING FUTURE-READY LEARNING SPACE

| STATES - ASSAM, BIHAR, JHARKHAND, MIZORAM, ODISHA, WEST BENGAL

174 classes in government schools are undergoing a transformation into smart classrooms. This project by HDFC Bank Parivartan and Yuva Unstoppable seeks to modernise education by integrating cutting-edge technology into traditional classrooms, empowering students with interactive and immersive learning experiences. By equipping these classrooms with state-of-the-art digital tools and resources, the initiative aims to enhance teaching effectiveness and student engagement while fostering a conducive learning environment. Through this nationwide endeavor, the goal is to bridge the gap between urban and rural education, ensuring that students from all backgrounds have access to high-quality educational opportunities.

OPENING DOORS FOR YOUTH WITH DISABILITIES

| STATES - ANDHRA PRADESH, DELHI, KARNATAKA, KERALA, MADHYA PRADESH, MAHARASHTRA, ODISHA, TAMIL NADU, TELANGANA, WEST BENGAL, JHARKHAND, MAHARASHTRA

HDFC Bank Parivartan, in collaboration with Samarathanam Trust for the Disabled, is driving a two-fold initiative to promote inclusion and empowerment. The first focuses on skill training and sustainable employment for 1,250 youths, 60% of whom are persons with disabilities, through 90-day training programmes, exposure visits, and inclusive job fairs with 75+ corporate partners, targeting a 60–65% placement rate. The second aims to advance education by setting up 35 Accessible STEM Labs in deaf schools across India, reaching over 1,000 students and 200 teachers. These labs integrate sign language and accessible technologies to foster critical thinking, creativity, and communication skills, ensuring equal opportunities in science and technology for children with disabilities. not just help provide uninterrupted learning to students but will also reduce the school's carbon footprint.



P1034, P1035



P0586

YOUTH SKILLING PROJECT (DIYA PROJECT)

| DISTRICT - HOWRAH

HDFC Bank Parivartana and Anudeep Foundation implemented the Youth Skilling Project (DIYA Project) which is an inter-state initiative aimed at enhancing digital inclusion and employability. In Howrah district, one centre was established under the programme, with a target of training 950 youth over a period of three years. The project focused on equipping participants with a blend of entry-level short-term courses and advanced, domain-specific long-term courses in future-ready IT skills, aligned to high-demand job opportunities.

STORIES OF PARIVARTAN

CULTIVATING COURAGE: THE JOURNEY OF CHHUMU MANDI

| BENEFICIARY - CHHUMU MANDI, A TRIBAL WOMAN FARMER

| LOCATION - KHATANGA

THE CHALLENGE

With just 0.25 acres of cultivable land and two family members suffering from a nerve disorder, Chhumu Mandi faced severe financial and emotional hardship. As the sole breadwinner, she carried the weight of her family's wellbeing—despite limited resources and support.

OUR INTERVENTION

Through the support of HDFC Bank Parivartan and facilitation by PRADAN, Chhumu received training in regenerative agriculture and natural farming techniques. She leased additional land, adopted practices like Dhaincha green manuring, and began producing organic inputs from her own livestock—while also guiding other women through self-help groups.

THE RESULT

In just three years, Chhumu transformed her livelihood—from mono-cropping on 5 decimals to achieving 300% cropping intensity across 0.66 acres. This shift enabled her to fund her sons' education, meet her family's medical needs, and inspire her entire community. Today, Chhumu stands as a powerful example of resilience and leadership.



P0588

FROM SURVIVAL TO SELF-RELIANCE: SAMPA'S POULTRY SUCCESS STORY

| BENEFICIARY - SAMPA BALESHWAR

| LOCATION - KAMALPUR

THE CHALLENGE

Sampa Baleshwar's family of four survived on just Rs.4,500 per month from her husband's daily wage work. With rising medical costs, education fees, and basic food needs, the family often went hungry. Financial insecurity was a daily reality, and the future felt uncertain.

OUR INTERVENTION

With support from HDFC Bank Parivartan and Sabuj Sangha, Sampa and four other homemakers formed a Self Help Group (SHG) called Kamalpur Pragati Mahila Swanirbhar Gosthi and started a poultry farm in October 2023. The project team facilitated expert training in poultry management, hygiene, marketing, and operations, in collaboration with the Block Livelihood Development Office. Continuous guidance helped the group overcome early challenges.

THE RESULT

Within months, the SHG sold 2,000 chickens across 10 cycles, earning a profit of Rs.23,300. Part of the earnings was distributed among members, while the rest was reinvested to grow the business. Sampa, now an accomplished poultry manager, has become a source of inspiration for other women in her community. The group is now planning to launch a second poultry unit.



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