

ANDHRA PRADESH



 **PARIVARTAN**

A step towards sustainable progress

Towards A Better Tomorrow

CSR State Report 2025-26



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TABLE OF CONTENTS



FROM THE LEADERSHIP	—	03
ABOUT PARIVARTAN	—	04
IMPACT IN ANDHRA PRADESH	—	05
➤ RURAL DEVELOPMENT	—	06
➤ PROMOTION OF EDUCATION	—	09
➤ SKILL TRAINING AND LIVELIHOOD ENHANCEMENT	—	13
➤ HEALTHCARE AND HYGIENE	—	17
➤ NATURAL RESOURCE MANAGEMENT	—	23
➤ FINANCIAL LITERACY AND INCLUSION	—	25
STORIES OF PARIVARTAN	—	27
PARIVARTAN HIGHLIGHTS	—	30
VOLUNTEER IMPACT PROGRAMME	—	31
PRODUCTS OF ANDHRA PRADESH	—	32
PAN INDIA IMPACT	—	34

FROM THE LEADERSHIP



Kaizad Bharucha

| Deputy Managing Director, HDFC Bank

As India continues on its growth journey, the role of corporates is evolving beyond driving economic progress to contributing meaningfully towards building stronger and more resilient communities.

At HDFC Bank, our approach to social responsibility has always been rooted in the belief that meaningful progress is created when development reaches communities in ways that are sustainable, inclusive, and responsive to local realities.

Eleven years ago, we launched Parivartan with that conviction. Today, it spans all 28 states and 8 Union Territories, and has touched over 10.77 crore lives — a number that speaks to the scale and depth of relationships built with communities across the country. Over this journey, we have worked in certain focus areas of Rural Development, Education, Healthcare and Hygiene, Skill Development & Livelihood Enhancement, and Financial Literacy & Inclusion. Last year, we added Natural Resource Management as our sixth focus area, in recognition that sustainable communities must also be environmentally resilient.

While our vision remains national in scale, we understand that each state presents unique opportunities, and challenges. This report reflects our journey in Andhra Pradesh, recapping the initiatives, partnerships, and collective action that make progress possible.

As we move forward, our commitment remains centred on enabling long term change and creating pathways that strengthen communities for the future.

Nusrat Pathan

| Head - Corporate Social Responsibility, HDFC Bank

At HDFC Bank Parivartan, our work across communities continues to reinforce that positive transformation is shaped not only by interventions undertaken, but also by the realities, aspirations and participation of the people at the centre of them.

Across different geographies and over 150 active projects, we have seen similar efforts often unfold in different ways. Progress emerges gradually through sustained engagement. It comes from communities taking the lead and building on skills they already had or resources already at their disposal.

This report brings together a year of experiences and learnings from Andhra Pradesh.

So, as we look through the work presented in these pages, what stands out are not only the initiatives themselves, but the people and experiences behind them. I extend my appreciation to all our stakeholders for their commitment to making Parivartan a powerful driver of change.



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 grassroot organisations 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**



**HEALTHCARE
& HYGIENE**



**SKILL TRAINING
& LIVELIHOOD
ENHANCEMENT**



**NATURAL
RESOURCE
MANAGEMENT**



**FINANCIAL
LITERACY
& INCLUSION**

10.77 Crore
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 15-35
- Duration of the project: 36-42 months

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
- Duration of the project: 12-48 months

OUR VISION

Through targeted interventions, HDFC Bank Parivartan aims to contribute to the growth of communities by supporting economic livelihoods, social well-being, and environmental conservation.

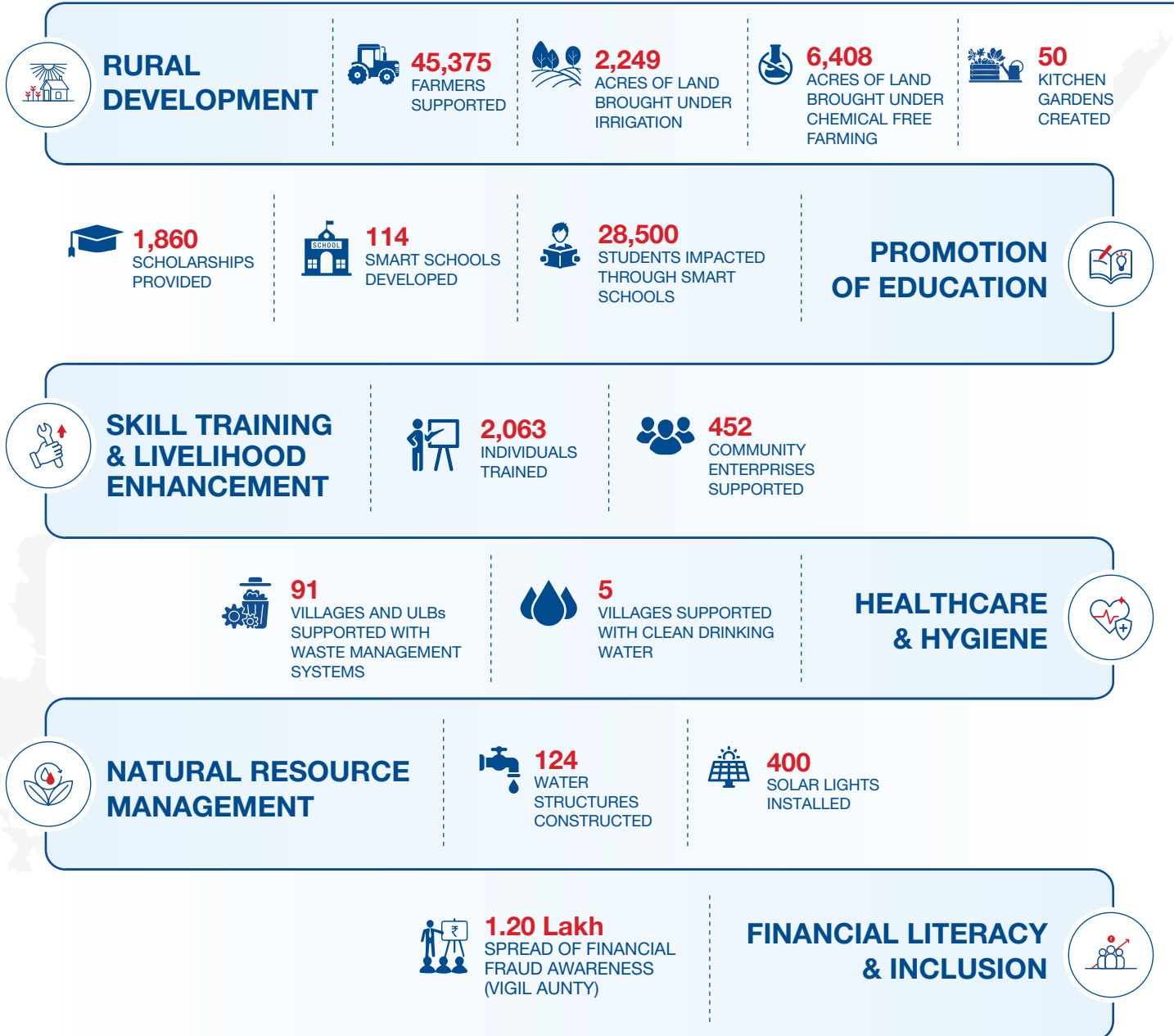
This report highlights the impact of HDFC Bank Parivartan's initiatives across Andhra Pradesh.



PARIVARTAN IN ANDHRA PRADESH

1.45 LAKH LIVES IMPACTED

*Impact numbers as of March 2026



FOCUSED DEVELOPMENT PROGRAMME

DISTRICTS

Alluri Sitharama Raju	Guntur	Parvathipuram Manyam
Anakapalli	Kadapa	Prakasam
Anantapuramu	Krishna	Sri Sathya Sai
Annamayya	Konaseema	Srikakulam
Bapatla	NTR	Tirupati
Chittoor	Nellore	Visakhapatnam
East Godavari	Palnadu	

HOLISTIC RURAL DEVELOPMENT PROGRAMME

DISTRICTS

NO. OF VILLAGES

Kakinada	13
Markapuram	15
Polavaram	20

RURAL DEVELOPMENT

True progress begins with empowered communities. By investing in rural infrastructure and livelihood-driven initiatives, we are helping farmers bridge the gap between the field and the global market. Our focus on technical expertise and value-added processing ensures that rural India continues to lead the way towards national prosperity.



45,375
FARMERS
SUPPORTED



2,249
ACRES OF LAND
BROUGHT UNDER
IRRIGATION



6,408
ACRES OF LAND
BROUGHT UNDER
CHEMICAL FREE
FARMING



50
KITCHEN GARDENS
CREATED





P1315

INTEGRATED RURAL DEPLOYMENT IN MAREDUMILLI

| District: Polavaram

Variable moisture availability, minimal value-addition tools, and foundational structural requirements across school and healthcare sites in 20 villages present distinct opportunities for systemic landscape updates. To build rural infrastructure, **HDFC Bank Parivartan** and **Ambuja Foundation** are delivering an integrated socio-economic expansion. This includes constructing seven check dams, 13 diversion irrigation channels, and five drinking-water *Jal Minars*. Simultaneously, the intervention is installing 100 solar streetlights and converting two high schools, five primary schools, and 13 *anganwadis* into modern, tech-enabled learning zones. It is also setting up a farm machinery hiring centre to support 684 farmers.



P1197

AGRI-CIVIC RENEWAL: HOLISTIC VILLAGE DEVELOPMENT

| District: Kakinada

Broad variations in agricultural stability and foundational utility frameworks within these local settlements present distinct structural opportunities to incorporate sustainable energy, updated educational infrastructure, and climate-resilient farming techniques. To install balanced community resources, **HDFC Bank Parivartan** and **Centre for Youth Development and Activities (CYDA)** are executing an integrated village transformation project. This includes installing automated solar lighting at 13 villages, waste recovery frameworks, and localised biogas infrastructure. Concurrently, technical educators are modernising 13 *anganwadis* and five schools into smart learning facilities, while agronomy fields launch adaptive crop systems.



P0960

MULTI-SECTORAL RECOVERY IN YERRAGONDAPALEM MANDAL

| District: Markapuram

Severe moisture deficits and suppressed crop yields across this sector create distinct opportunities to introduce systematic groundwater recharge networks and diversified farming models. To fortify rural livelihood systems, **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihoods and Development (BISLD)** are implementing a 15-village development project.

This includes constructing water conservation structures, introducing mixed cropping regimes, and planting perennial fodder trees to support animal husbandry. Simultaneously, the project is organising youth clubs and Farmer Producer Organisations, upgrading local sanitation infrastructure, and converging with state veterinary and health departments to secure reliable drinking water access.



P0557

DEPLOYING RURAL CIVIC INFRASTRUCTURE

| District: Prakasam

Varied agrarian yields and fundamental civic infrastructure gaps across rural blocks often limit household income security and affect village-level sanitation, learning environments, and public safety. To elevate regional living standards, **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihoods and Development (BISLD)** successfully completed an integrated rural development initiative across 10 villages in Kurichedu Block, benefiting 3,000 households.

The intervention installed sustainable water purification systems to secure safe drinking supplies, renovated school buildings and public sanitation facilities, and deployed solar-powered streetlights. Concurrently, it conducted vocational skill training sessions and introduced sustainable agricultural practices to diversify local livelihoods and fortify the block's economic resilience.

PROMOTION OF EDUCATION

True learning begins in an environment designed for growth. Our education initiatives focus on empowering both teachers and students through specialised training, scholarships, and improved school facilities. By modernising the learning experience, we are ensuring that the next generation is equipped with the tools to lead and innovate.


28,500

STUDENTS IMPACTED
THROUGH SMART
SCHOOLS


114

SMART SCHOOLS
DEVELOPED


1,860

SCHOLARSHIPS
PROVIDED



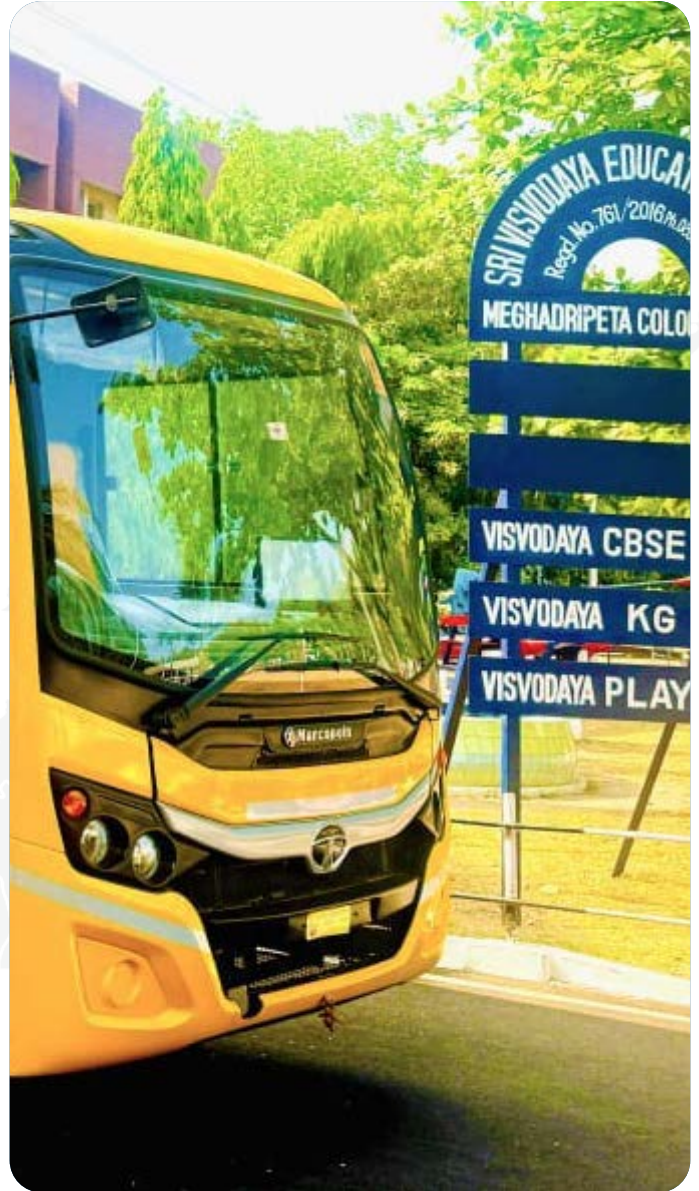


P1482

THE PARIVARTAN SHALA INITIATIVE

| Districts: Alluri Sitharama Raju, Kurnool, N T Rama Rao (NTR), Prakasam

Overhauling basic school facilities while embedding digital infrastructure converts public schools into vibrant, inclusive hubs for modern childhood education. To institute modern instructional spaces, **HDFC Bank Parivartan** and **Learning Links Foundation** are executing the Parivartan Shala initiative across 16 government schools across Andhra Pradesh, Karnataka, Tamil Nadu and Telangana. The intervention is currently conducting civil repairs, waterproofing roofs, and installing solar power grids to counter electricity fluctuations. Concurrently, specialists are assembling AI-supported Information and Communication Technology (ICT) systems, science laboratories, and interactive smart panels. Staff are also applying 'Wall Speak' pedagogical concepts to school surfaces while training local management committees to secure long-term infrastructure upkeep.



P1125

SMART LABS AND SAFE RIDES

| District: Visakhapatnam

Deficits in modern computing hardware and a lack of reliable daily transport often limit student attendance and restrict the development of digital literacy within regional schools. To enhance scholastic accessibility, **HDFC Bank Parivartan** and **Centre for Youth Development and Activities (CYDA)** successfully completed a combined digital and logistical infrastructure deployment. This included configuring and installing 40 HP desktop computers and converting classrooms into interactive computing hubs for 2,500 students and staff. Concurrently, the intervention provisioned a dedicated school bus to secure safe, consistent daily commutes, establishing a highly inclusive and future-ready educational environment.



P1256

UPGRADING CHILDCARE INFRASTRUCTURE

| District: Kadapa

Lack of early childhood learning assets in rural daycare centres can limit pre-primary development, requiring structured space rejuvenations. To address this, **HDFC Bank Parivartan** and **Centre for Youth Development and Activities (CYDA)** successfully finalised a transformation project across three *anganwadi* centres in the Thallamapuram village. This encompassed executing essential retrofitting works, including electrification, flooring, plumbing, and water tank installations. To build modern learning zones for over 150 children, the intervention mounted 27-inch smart televisions with protective housing, arranged interlocking floor mats, and supplied varied indoor and outdoor play apparatus while training local *sevikas*.



P1093

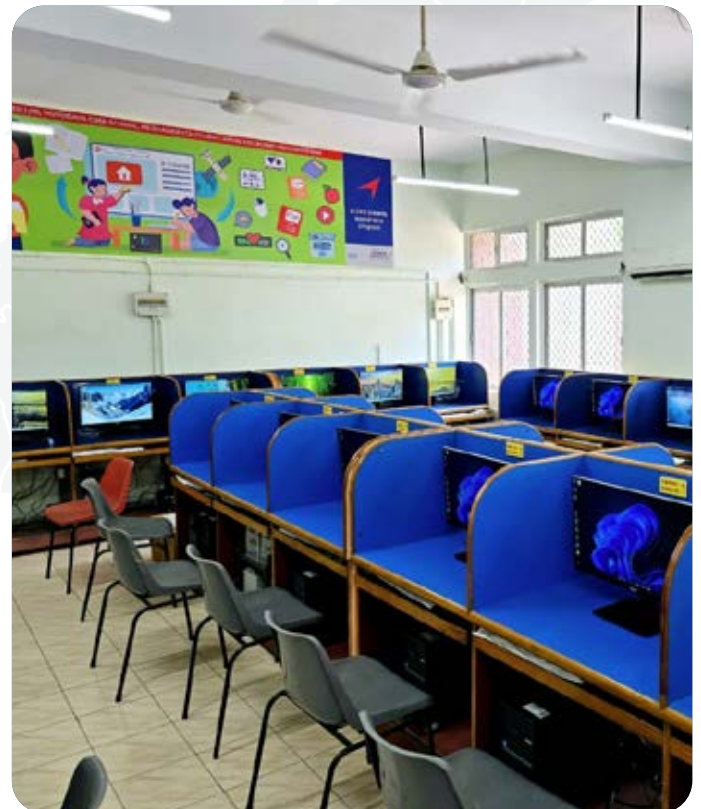
ACADEMIC MATRIX: SOLAR TECH AND DIGITAL RECONSTRUCTION

| District: Sri Sathya Sai

Limited access to modern digital tools and insufficient campus lighting can affect classroom engagement and

safety protocols at remote residential schools. To enhance these facilities, **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihoods and Development (BISLD)** completed a campus infrastructure project at local Residential Welfare Schools.

The initiative included installing 20 solar-powered LED streetlights to improve perimeter visibility, alongside upgrading indoor classrooms with five interactive smart panels, balanced wiring, and new flooring. Additionally, technical teams delivered digital curriculum training for the teaching staff and established local maintenance support to ensure long-term equipment reliability.



P1314

DIGITAL ACCESS: COMPUTER LAB INSTALLATION AT GIRLS ITI

| District: Visakhapatnam

Deficits in on-site computing hardware within vocational institutions can limit digital literacy development for female trainees, narrowing their entry into technical and logistics employment. To enhance vocational capabilities, **HDFC Bank Parivartan** and **Deshpande Educational Trust** successfully completed an educational infrastructure deployment project at the Industrial Training Institute (ITI). The intervention fully renovated a designated instructional space, completing aesthetic upgrades and painting. A structured suite of 25 desktop computers and ergonomic seating was also installed, establishing a functional digital lab. This setup now enables students to master office software, explore trade-specific CAD applications, and access online certifications to boost their career readiness.



P1505

TECHNOLOGY DEPLOYMENT FOR SCHOLARS

| District: Nellore

Expanding digital capabilities in higher education enables students from diverse backgrounds to develop essential technical skills and meet modern industry demands. To support this growth, **HDFC Bank Parivartan** and **Ramky Foundation** have successfully implemented a digital infrastructure upgrade at Vikrama Simhapuri University. The initiative involved procuring and configuring 20 high-performance desktop computers for the university's central laboratory. This deployment enhances computer-to-student ratios across 28 academic programmes, allowing over 4,000 regional scholars to engage in practical, tech-enabled research, digital literacy workshops, and advanced vocational skill-building.



P1145

INTERACTIVE THEATRES AND AUDIOPHONIC SYSTEMS

| District: Krishna

The standard instruction of advanced curricula via conventional white/blackboards can limit visual engagement and real-time collaborative exercises, requiring localised technological retrofits. To advance tertiary learning environments, **HDFC Bank Parivartan** and **Centre for Youth Development and Activities (CYDA)** successfully finalised a digital classroom transition at Krishna University. The initiative completely modernised three lecture halls by installing 75-inch LG LED interactive touch panels. To protect these digital assets against local electrical fluctuations and ensure uninterrupted academic delivery, dedicated UPS power backup units were configured, successfully establishing an immersive, media-rich learning hub that benefits 1,000 university scholars.

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Empowerment is most effective when it leads to sustainable independence. Our initiatives focus on bridging the skill gap through vocational training and entrepreneurship support, ensuring individuals are not just job-ready, but capable of creating long-term economic security for themselves and their communities.



2,063
INDIVIDUALS
TRAINED



452
COMMUNITY
ENTERPRISES
SUPPORTED





P1038

EXPANDING CLINICAL VOCATIONAL TRAINING

| District: Chittoor

Varied local employment avenues and a growing structural demand for trained frontline medical personnel highlight significant opportunities to upscale vocational skill certifications for rural demographics. To strengthen regional workforce capabilities, **HDFC Bank Parivartan** and **Apollo Hospitals Educational & Research Foundation** are executing an employment-linked healthcare training programme across four states. This includes operating accessible training centres across semi-urban zones to upskill 4,500 candidates. The curriculum, designed with industry professionals, heavily prioritises women, who comprise 80% of the cohort. The intervention is actively preparing trainees for formal sector roles, targeting a 70% placement rate.

yields, indicating a structural need for adaptive farming methodologies to secure local household incomes. To reinforce regional agricultural stability, **HDFC Bank Parivartan** and **Watershed Support Services and Activities Network (WASSAN)** are implementing an ecosystem-focused transition for 6,000 smallholders.

This includes currently transitioning 4,500 acres of farmland to low-chemical inputs and steering 900 acres toward formal organic certification. Concurrently, the intervention is developing localised seed networks, establishing equipment hiring centres, introducing in-situ biomass mulching techniques, and organising robust market linkages to streamline local supply chains.



P0556

DECENTRALISING LIVESTOCK GENETICS AND FEED SECURITY

| District: Prakasam

Upgrading herd genetics at the doorstep mitigates rain-fed agricultural exposure, turning idle household labor into predictable, daily cash flows. **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihoods and Development** successfully completed a livestock development project in Telangana and Andhra Pradesh. To counter erratic monsoon risks for rain-fed smallholders, the completed intervention modernised animal husbandry practices for 39,172 households. It delivered door-to-door artificial insemination—utilising sex-sorted semen and high-yielding bull genetics—alongside organising infertility treatment camps.

Simultaneously, the initiative established localised fodder plots, *Azolla* cultivation units, and structured farmer training modules. By integrating improved livestock breeding with sustainable feed management, the project secured consistent secondary income streams, strengthening long-term economic resilience for landless and small farmers.



P0694

ECO-AGRI FRAMEWORKS: BUILDING CLIMATE RESILIENCE

| Districts: Annamayya, Sri Sathya Sai

Volatile weather patterns and recurring dry spells within these agrarian zones frequently destabilise crop



P0552

DEVELOPING INTEGRATED ECO-SYSTEMIC LANDSCAPES

| District: Srikakulam

Dependence on seasonal rainfall and limited on-site processing amenities often cap agricultural returns, presenting distinct opportunities to scale up rural irrigation assets and community-led supply channels. To augment agrarian livelihoods, **HDFC Bank Parivartan** and **Watershed Support Services and Activities Network (WASSAN)** successfully concluded a comprehensive regional development project. The intervention engineered eco-farm ponds and deployed mobile irrigation systems, bringing 392 previously unirrigated acres under active watering. The project also established processing hubs, custom hiring centres, and bio-resource facilities while training 2,563 farmers in livestock integration and natural farming. Additionally, it built 18 community enterprises, 170 women-led units, and planted 9,245 trees to restore regional landscapes.



P1034



P1198

ADVANCING ECO-AGRONOMY NETWORK

| District: Parvathipuram Manyam

Undulating terrain, seasonal water variables, and a lack of on-site processing assets within these isolated tracts often cap crop returns, highlighting an opportunity to enhance

ecological farming and local market integration. To reinforce economic buffers, **HDFC Bank Parivartan** and **Watershed Support Services and Activities Network (WASSAN)** are executing a 15-village development scheme. This includes applying bio-inputs to shift 474 acres toward chemical-free farming while building multi-purpose farm ponds for integrated vegetable and fishery production.

Simultaneously, the intervention is installing gravity-fed and solar irrigation grids across 80 acres, upgrading backyard livestock systems, and conducting workshops with Farmer Producer Organisations to streamline crop diversification and value-addition capabilities.

INCLUSIVE FUTURES

| District: Anantapuramu

Youth with disabilities often face systemic barriers that result in disproportionately high rates of unemployment and social exclusion. To dismantle these barriers, **HDFC Bank Parivartan** has partnered with **Samarthanam Trust for the Disabled** to launch a 27-month holistic skill-building initiative across Andhra Pradesh, Delhi, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Tamil Nadu, Telangana and West Bengal.

The project features a rigorous 90-day residential training model designed to equip 1,250 participants; 60% of whom are persons with disabilities; with technical expertise, soft skills, and professional communication. By integrating corporate exposure visits and hosting an inclusive job fair featuring 75+ corporate partners, the programme aims to achieve a 60-65% placement rate. This mission-driven approach not only secures sustainable livelihoods for 500+ youths but also fosters a more inclusive corporate culture through standardized, merit-based recruitment.



P0965

EXPANDING WORKFORCE CERTIFICATIONS

| District: Polavaram

Limited local employment channels and a lack of technical training facilities in aspirational blocks can narrow career trajectories for regional youth, indicating a need for formal vocational frameworks. To expand regional career horizons, **HDFC Bank Parivartan** and **Ambuja Foundation** are executing a three-year vocational training programme. Instructional centres are currently delivering specialised skill development modules to 1,575 candidates across key industry trades, including non-voice BPO operations, refrigeration assembly, and industrial sewing. The project is actively aligning coursework with corporate requirements to link 1,100 trainees with stable employment, targeting baseline entry-level monthly wages between Rs. 7,000 and Rs. 15,000.



P0551

CATALYSING RURAL YOUTH MICRO-ENTERPRISES

| District: Krishna

Pairing accessible micro-finance with structured, one-on-one executive mentorship converts semi-skilled youth from job seekers into rural employment generators. **HDFC Bank Parivartan** and **Bharatiya Yuva Shakti Trust** completed a comprehensive youth entrepreneurship initiative across the rural hinterlands of Krishna district. To convert local business ideas into viable micro-enterprises, the project facilitated credit access, capacity building, and targeted business development services for 300 aspiring young entrepreneurs. Central to the model was the establishment of a robust mentorship network, training and accrediting 600 volunteer and institutional mentors under the Mentoring India framework. By embedding two years of sustained post-launch guidance, the intervention effectively de-risked grassroots enterprise creation, driving long-term local wealth creation and employment.

HEALTHCARE AND HYGIENE

A healthier nation is the foundation of a stronger future. Our initiatives focus on strengthening rural healthcare infrastructure and promoting preventive hygiene practices to ensure quality medical care is accessible to all. By bringing essential health services to the doorstep of underserved communities, we are building a more resilient and dignified society.


91

VILLAGES AND ULBs
SUPPORTED WITH
WASTE MANAGEMENT
SYSTEMS


5

VILLAGES SUPPORTED
WITH CLEAN DRINKING
WATER



P1221

THE HIGHWAY TO DIGNITY

| District: Chittoor

Optimising major transport networks involves developing well-equipped highway facilities that support driver wellness, enhance transit efficiency, and ensure passenger comfort across commuter corridors. To reinforce road safety and travel amenities, **HDFC Bank Parivartan**, in partnership with **Plan International India Chapter**, is introducing integrated Halt & Go Centres and upgraded bus terminals. The initiative focuses on establishing secure rest areas, hygienic sanitation, and medical aid facilities for drivers, alongside modernised waiting lounges and improved lighting for passengers. By integrating real time surveillance and aligning with the National Logistics Policy, the project ensures safer, more efficient transport corridors while promoting the dignity and well-being of all road users.



P1350

CLINICS ON WHEELS: DEPLOYING MEDICAL CARE MATRICES

| Districts: Guntur, N T Rama Rao (NTR)

Extended travel distances, potential wage losses, and restricted local diagnostic resources often limit timely primary care access, prompting minor health issues to develop into chronic clinical conditions. To bridge these regional healthcare gaps, **HDFC Bank Parivartan** and **Ramky Foundation** are operating a mobile medical deployment programme at Andhra Pradesh, Tamil Nadu and Telangana. The intervention is currently routing GPS-

tracked Medical Care Units across 20 villages monthly, delivering on-site outpatient consultations, immediate laboratory diagnostics, and direct pharmaceutical dispensing.

Simultaneously, it is hosting monthly preventative awareness camps and compiling digital health registers to track community nutrition indices and optimize local healthcare delivery.



P1377

EXPANDING DIALYSIS ACCESS IN PUBLIC HOSPITALS

| District: Visakhapatnam

Driven by the increasing prevalence of Chronic Kidney Disease (CKD) and a shortage of specialised hemodialysis infrastructure in public hospitals, many families faced high treatment costs and long waiting lists for regular care. To address this gap, **HDFC Bank Parivartan** and **FCB India Suraksha** collaborated to establish five fully functional dialysis centers in government hospitals across four states and one Union Territory. The project is equipping these centers with 50 state-of-the-art hemodialysis machines, patient monitors, high-capacity RO water treatment plants, and backup power systems. Integrated with the *Pradhan Mantri* National Dialysis Programme, this initiative is providing accessible, high-quality renal care to approximately 4,500 patients annually, effectively reducing out-of-pocket medical expenses.



P1483

ENHANCING RECONSTRUCTIVE MATERNAL AND EMERGENCY CARE

| Districts: East Godavari, Palnadu

Strengthening regional healthcare networks involves equipping public facilities with advanced critical care machinery and diagnostic tools to ensure rapid, local maternal and neonatal stabilisation. To fortify public healthcare networks, **HDFC Bank Parivartan** and **Doctors For You** are executing an infrastructure upgrade across four district hospitals in Andhra Pradesh, Tamil Nadu, and Karnataka. The initiative is currently procuring and calibrating high-grade diagnostic machinery, neonatal monitors, and emergency stabilisation kits. Simultaneously, it is conducting specialised workshops for medical staff on operating advanced maternal equipment to streamline workflows and secure immediate time-to-treatment advantage.



P0821

EXPANDING WASTE RECOVERY NETWORKS

| Districts: Anakapalli, Visakhapatnam

Increasing consumer volumes and traditional open disposal routines across rural settlements highlight a clear operational opportunity to establish formal collection, sorting, and processing infrastructure. To introduce structured environmental systems, **HDFC Bank Parivartan** and **Centre for Youth Development and Activities (CYDA)** are setting up comprehensive solid waste management facilities. This includes deploying household-level composting tools, launching daily door-to-door collection routes, and establishing centralised sorting hubs for wet and dry waste. Concurrently, the intervention is formalising Village Development Committees to supervise operations, while forming agreements with commercial recyclers to establish self-sustaining, waste-to-resource local revenue streams.



P1348

MOBILE HEALTH MATRICES IN SLUMS AND REMOTE TRACKS

| Districts: Alluri Sitharama Raju, Tirupati

Localised financial barriers, urban slum conditions, and remote terrain can often delay primary clinical encounters, impacting maternal health indicators and raising family out-of-pocket medical overheads. To enhance accessible primary clinical services, **HDFC Bank Parivartan** and **Smile Foundation** are operating three fully provisioned Medical Care Units (MCUs) at Andhra Pradesh and Telangana.

The intervention is currently navigating these units six days a week through low-income clusters to conduct 1,48,500 planned outpatient consultations, administer childhood immunisations, and lead antenatal registrations. Concurrently, the initiative is conducting nutrition workshops and enrolling 20,000 residents into government insurance programmes like *Ayushman Bharat* to secure long-term financial health protection.

care, impacting quality of life for families. To fortify regional psychiatric infrastructure, **HDFC Bank Parivartan** and **Live Love Laugh Foundation** are implementing a community-focused mental health programme in Andhra Pradesh and Odisha.

The project is mapping 2,500 individuals and caregivers across target blocks, arranging psychiatric screenings for 80% of identified cases. These individuals are then supported with free medical treatments, and counselling sessions. Additionally, the intervention encompasses training community healthcare workers, and sensitising state officials to construct sustainable public support systems.



P1263

STRENGTHENING CANCER SURVEILLANCE AND TREATMENT

| District: Chittoor

In many semi-urban and rural communities, cancer outcomes remain poor due to deep-seated stigma, a lack of awareness, and the absence of local screening facilities for oral, cervical, and breast cancers. Addressing this, **HDFC Bank Parivartan** and **Indian Cancer Society** implemented a comprehensive intervention focused on early detection and healthcare capacity building. The project trained frontline health workers and medical officers in screening protocols while deploying a multi-utility screening vehicle to deliver services directly to underserved areas.

Through 45 specialised camps across the country, the initiative successfully screened over 3,150 individuals and established critical referral linkages, ensuring at least 60% of screen-positive beneficiaries accessed timely treatment through government schemes and empaneled hospitals. This holistic approach not only improved survival prospects for underserved patients but also created a sustainable community infrastructure for long-term preventive care.



P1217

COMMUNITY PSYCHIATRIC CARE DISPENSATION

| District: Visakhapatnam

Cultural stigma, limited diagnostic outreach, and a scarcity of localised psychiatric resources often delay therapeutic



P1161

FINANCIAL SUPPORT FOR CANCER PATIENTS

| Districts: Chittoor, East Godavari, Kadapa, Nellore, Prakasam

Many cancer patients often face a critical barrier to recovery as the high cost of treatment creates an overwhelming financial burden, frequently leading to delayed care or treatment abandonment. To address this, **HDFC Bank Parivartan** and **Indian Cancer Society** collaborated to provide targeted financial assistance through the Cancer Cure Fund. The initiative identified eligible patients across empanelled hospitals and provided the necessary funding to cover essential medical expenses, while also offering emotional counselling to families navigating the complexities of the disease. As a result, 100 patients across India received timely, uninterrupted treatment for curable cancers, significantly improving their survival prospects. This intervention successfully reduced the financial and emotional stress on vulnerable households, ensuring that life-saving medical care remains accessible regardless of a patient's economic background.



P1128

ELECTRIC ECO-LOGISTICS AND INTEGRATED WASTE RECOVERY

| District: Visakhapatnam

The accumulation of organic residues and municipal waste within dense workplace installations necessitates mechanised processing and low-emission logistical loops to secure long-term environmental targets. To reinforce sustainability, **HDFC Bank Parivartan** and **Centre for Youth Development and Activities (CYDA)** successfully completed a modern solid waste management infrastructure deployment. This included installing a 1,000 kg/day automatic composting unit, an organic waste shredder, and two distinct bio-methanisation processing plants. To streamline site-wide collection, operations deployed two electric mini-trucks alongside a dedicated EV charging station, establishing an emission-free transport loop that successfully upgraded sanitation and reduced carbon footprints for 2,500 personnel.



P1081

UPGRADING REGIONAL OPHTHALMIC DIAGNOSTICS

| District: Guntur

Investing in advanced optical technology at the regional level presents a powerful opportunity to safeguard vision and elevate community-wide eye health. To reinforce public eye care services, **HDFC Bank Parivartan** and **Doctors for You** successfully completed a specialised equipment deployment at the Government General Hospital.

The project provisioned and configured three cutting-edge devices: a Zeiss Visual Field Analyser, an Auto Tonometer, and an OCT Scanner. This technological upgrade successfully scaled up the hospital's clinical capacity to diagnose glaucoma, cataracts, and diabetic retinopathy early, whilst training healthcare staff to ensure long-term diagnostic precision.



P1390

REINFORCING REGIONAL EMERGENCY AND SURGICAL ASSETS

| District: Srikakulam

Expanding local healthcare infrastructure presents a transformative opportunity to advance rural medical equity and provide life-saving care directly within the community. To improve public clinical infrastructure, **HDFC Bank Parivartan** and **Doctors For You** successfully completed

a comprehensive medical hardware procurement project at District Hospital, Tekkali.

Following a structured needs-gap evaluation, the intervention installed and commissioned advanced surgical, critical care, and diagnostic equipment. This technological update directly enhanced local clinical assessment speeds and complex case management, whilst technical orientations trained the hospital's medical staff on optimal device operation and long-term maintenance protocols.



P1228

HYDRATION ACCESS: SPECIALIST DISPENSER DEPLOYMENT

| District: Visakhapatnam

Securing consistent access to safe, temperature-regulated drinking water within specialised learning institutions is crucial for supporting the health, daily comfort, and well-being of neurodivergent students. To reinforce institutional welfare standards, **HDFC Bank Parivartan** and **Modern Architects for Rural India (MARI)** successfully executed a targeted water infrastructure deployment.

Through a structured procurement framework, project teams acquired and installed eight commercial-grade water dispensers across multiple *Bhavitha* Schools for Children with Special Needs. Local engineering technicians managed all transport, plumbing integrations, and commissioning, establishing an accessible, cost-efficient filtration network that directly enhances the daily learning environment for these scholars.

NATURAL RESOURCE MANAGEMENT

Prosperity must coexist with the natural world that sustains us. Our initiatives focus on restoring ecological balance through water conservation, soil health management, and climate-smart agricultural practices. By championing the sustainable use of resources today, we are ensuring that the land remains productive and the environment remains protected for the generations of tomorrow.


124

WATER STRUCTURES
CONSTRUCTED

400

SOLAR LIGHTS
INSTALLED




P1506

SOLAR LIGHTING ILLUMINATION

| District: Konaseema

The absence of reliable nighttime public lighting along coastal roads and deltaic canal networks can heighten transit risks and limit evening mobility for regional agrarian communities. To improve public safety, **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihoods and Development (BISLD)** successfully installed 50 standalone solar streetlights across high-priority rural habitations. This included mapping critical intersections, pedestrian walkways, and canal crossings to position the climate-resilient units. This renewable energy deployment completely bypasses grid dependencies, securing consistent illumination for 8,000 residents, lowering accident risks, and supporting the nocturnal mobility of local aquaculture and farming workforces.

FINANCIAL LITERACY AND INCLUSION

Financial independence begins with the right knowledge and access. Our initiatives bridge the gap by providing essential financial education and digital banking tools to underserved populations, ensuring every individual has the confidence to manage their resources, access formal credit, and secure their family's future.



1.20 Lakh
SPREAD OF FINANCIAL
FRAUD AWARENESS
(VIGIL AUNTY)







STORIES OF PARIVARTAN

RENEWABLE ENERGY-POWERED DRINKING WATER SYSTEMS FOR REMOTE HABITATIONS

P1315

BENEFICIARY:

Batchela Bangaramma

LOCATION:

Arujan Lova Street, Bhimavaram, Maredumilli, East Godavari

THE PROBLEM

Batchela Bangaramma and her highland community faced severe physical and economic hardships due to a complete absence of localised drinking water infrastructure. Women and children walked 500 metres down a steep, treacherous valley to fetch water from a natural stream, spending up to 1.5 hours daily carrying heavy pots uphill. During the monsoon, this slippery path caused frequent injuries, whilst daily hauling forced children to miss school, compromised community hygiene, and stripped the village of basic domestic dignity.

OUR INTERVENTION

Under the Holistic Rural Development Programme (HRDP), **HDFC Bank Parivartan** and **Ambuja Foundation** implemented an eco-friendly, engineered utility model tailored to the village's rugged terrain. The intervention involved drilling a deep-bore tube well and installing a galvanised iron overhead storage tank. Because the village lacked grid electricity, a solar-powered pumping system was integrated to lift the water, which was then distributed via newly laid pipelines directly into individual household tap connections with active community help.

THE OUTCOME

The infrastructure successfully eliminated the exhausting daily trek to the valley, delivering clean, reliable drinking water directly into every home. By saving 1.5 hours daily, women reclaimed time for agriculture and rest, whilst children achieved regular school attendance. The elimination of slippery slope risks improved safety, cleaner water advanced sanitation, and the community-led installation cultivated a collective ownership model that restored long-term health security and social dignity.



P1034

INCLUSIVE SKILLING AND CORPORATE PLACEMENT FOR PERSONS WITH DISABILITIES

BENEFICIARY:
Kommu Swaroopa

LOCATION:
Prakasam

THE PROBLEM

Kommu Swaroopa, a twenty-eight-year-old with a hearing impairment, faced severe communication barriers that eroded her self-confidence from a young age. Despite completing her pre-university education (12th grade) to assist her financially strained five-member family, her disability created severe anxiety during job interviews. Fearing social rejection and unable to navigate traditional employment channels, she became isolated, leaving her entirely dependent on her parents' minimal income as labourers.

OUR INTERVENTION

Under its livelihood and inclusion mandate, **HDFC Bank Parivartan** partnered with **Samarthanam Trust for the Disabled** to enroll Swaroopa in a specialised, barrier-free skill training programme. The residential initiative provided tailored, patient instruction in adaptive communication, professional workplace etiquette, corporate computer tools, and intensive interview preparation. The program focused on building socio-emotional confidence within an inclusive environment, backed by targeted corporate placement outreach.

THE OUTCOME

The training successfully transitioned Swaroopa into a frontline corporate professional. She was placed as a Customer Service Associate (Cashier) at Reliance Projects & Property Management Services Ltd., earning a monthly salary of Rs. 12,877. Beyond establishing financial independence and significantly easing her family's economic burdens, the role has transformed her personal outlook—replacing her structural hesitation with the confidence to handle public-facing transactions efficiently.



P0960

MICRO-IRRIGATION TECHNOLOGY FOR CLIMATE-RESILIENT AGRICULTURE

BENEFICIARY:
Poleboina Venkata Rao

LOCATION:
Markapuram

THE PROBLEM

Poleboina Venkata Rao, cultivating a three-acre landholding dedicated to high-value cash crops like chilli, papaya, and cotton, struggled with severe water management inefficiencies. Although he owned a borewell, his reliance on traditional flood irrigation caused extensive water wastage, uneven field distribution, and high electricity consumption. This inability to deliver consistent, regulated moisture during critical crop growth stages resulted in depressed yields and frequent financial losses.

OUR INTERVENTION

Under the Holistic Rural Development Project (HRDP), **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihoods and Development (BISLD)** introduced a micro-irrigation intervention. The project team deployed a customised drip irrigation system integrated directly into Venkata Rao's existing borewell network. Capitalised by an HDFC Bank grant of Rs. 20,000 and a farmer contribution of Rs. 5,000, five bundles of specialised lateral lines were installed across his fields to enable precise, root-zone hydration.

THE OUTCOME

The transition to drip irrigation automated water delivery and significantly optimised agricultural input efficiency. Venkata Rao achieved substantial savings on labour, fertilisers, and electricity while boosting the yields and quality of his chilli and cotton crops. This success increased his annual income and local farming confidence. Regionally, the scale-up of this initiative across 112 acres has prompted adjacent villages to abandon flood irrigation in favour of sustainable micro-irrigation practices.

PARIVARTAN HIGHLIGHTS

SHOWCASING KEY INITIATIVES, EVENTS & NEWS



P0821

EMPOWERING RURAL GOVERNANCE

| District: Anaparthi

HDFC Bank Parivartan and **Centre for Youth Development and Activities (CYDA)** successfully conducted a series of *Panchayat Raj* Institution (PRI) level orientation programmes across various Gram Panchayats in Sabbavaram Mandal, Anaparthi District. The initiative brought together nearly 550 participants—including elected representatives, panchayat secretaries, ward members, and sanitation committee leaders—to strengthen local governance and decentralised village development.

The interactive sessions focused primarily on sustainable environmental practices, solid waste management, and source segregation. Through practical demonstrations, village waste mapping exercises, and collaborative problem-solving, participants gained critical clarity on their civic roles and administrative responsibilities. Moving forward, CYDA will provide continuous handholding support to help these panchayats implement localised action plans, establish efficient waste management systems, and foster transparent, community-driven rural governance.



P0821

PLASTIC WASTE MANAGEMENT SCHOOL ESSAY COMPETITION

| Districts: Visakhapatnam, Anaparthi

HDFC Bank Parivartan, in partnership with **Centre for Youth Development and Activities (CYDA)**, organised an essay writing competition on “Plastic Waste Management” across 14 government high schools and a junior college in Pendurthi, Anandapuram, and Sabbavaram mandals. Engaging 2,306 students from classes six to nine, the initiative aimed to build environmental awareness regarding the ecological and health impacts of plastic pollution while promoting sustainable habits such as recycling and eliminating single-use plastics. Top performers in each class per institution were awarded prizes to recognise their commitment to environmental protection. By empowering youth with practical ecological knowledge, the programme encouraged students to act as community advocates, spreading awareness on responsible waste management and eco-friendly alternatives to their families and local neighborhoods.



P0965

CHAMPIONING HUMAN RIGHTS AND SAFETY

| District: Polavaram

To mark Human Rights Day on 10th December 2025, an awareness rally was organised by **HDFC Bank Parivartan** and **Ambuja Foundation** to address violence against women and advocate for their fundamental rights to safety, dignity, and equality. The event saw active participation from institute staff and trainees across various vocational trades, including Sewing Machine Operator (SMO), Business Process Outsourcing (BPO), and Assembly Operator RAC (Refrigeration and Air Conditioning).

Marching through prominent local areas with placards and advocacy slogans, the participants successfully engaged the public to spark vital community dialogue on human rights. In a strong show of social solidarity, several local NGOs collaborated in the initiative to amplify the impact. By uniting diverse community groups, the rally effectively reinforced shared accountability and collective action in fostering a safer, more equitable society for women.

VOLUNTEER IMPACT PROGRAMME

A CURATED SELECTION OF ACTIVITIES FROM ACROSS OUR
VOLUNTEERING INITIATIVES THIS YEAR.



WHY THIS MATTERS?

Every hour volunteered is a direct expression of our commitment to the communities we serve. These numbers reflect Andhra Pradesh's footprint; and a culture of giving that keeps growing.



Environment & Sustainability

Environment Day & Solid Waste Management Drive – Visakhapatnam

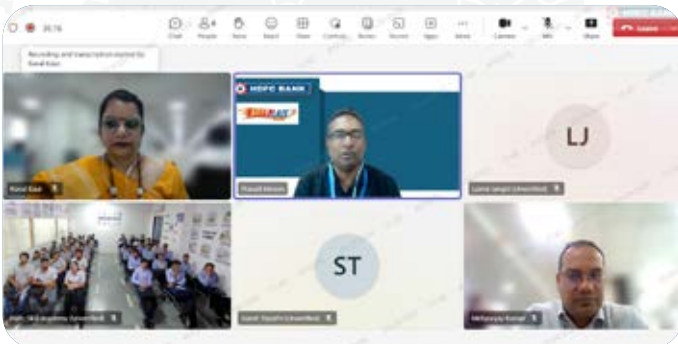
In partnership with CYDA, volunteers led an environmental awareness campaign for Self-Help Group (SHG) members and community leaders. The activity included sapling plantation drives and hands-on dry waste segregation at the local Solid Waste Processing Centre (SWPC) to combat plastic pollution.



Education & Skill Building

Literacy Day Career Readiness Sessions – Warangal & Alluri

In collaboration with the Kherwadi Social Welfare Association and Ambuja Foundation, volunteers conducted career guidance workshops for skilling centre students. The interactive sessions covered resume building, interview techniques, workplace ethics, and goal setting to enhance youth employability.



Sanitation & Environmental Awareness

Swachh Bharat Cleanliness Drives – Visakhapatnam & Rampachodavaram

Working alongside CYDA and the Ambuja Foundation, volunteers organized comprehensive sanitation drives across local communities and educational institutes. Engagements included campus deep cleaning, weed removal, and collaborative waste management awareness sessions alongside Panchayat representatives, Green Committees, and local SHG members.



PRODUCTS OF ANDHRA PRADESH

THE PARIVARTAN STORY, MADE TANGIBLE



KORRA (FOXTAIL MILLET) LADDU | PARVATHIPURAM MANYAM

Handcrafted by tribal women artisans at Manyam Ruchulu in Boddaguda village, Bhamini block, this nutrient-dense sweet is produced with support from **HDFC Bank Parivartan** and **Watershed Support Services and Activities Network (WASSAN)**. Made using locally harvested foxtail millet (*Korra*) combined with natural jaggery and native organic ingredients, the traditional confectionery is processed under strict food hygiene and safety standards. Supported by technical training in standardised recipes, moisture control, precise portioning, and branded protective packaging, the women-led enterprise produces a long-shelf-life, wholesome snack rich in dietary fiber and essential minerals. Packaged in sealed, attractive retail packs, these traditional millet laddus supply local markets, health-conscious retail outlets, and regional exhibitions.

RAGI (FINGER MILLET) BISCUITS | PARVATHIPURAM MANYAM

Baked by women entrepreneurs at Manyam Ruchulu in Boddaguda village, Bhamini block, these wholesome baked snacks are produced with support from **HDFC Bank Parivartan** and **Watershed Support Services and Activities Network (WASSAN)**. Formulated using locally cultivated finger millet (*Ragi*) and quality natural ingredients, the biscuits undergo standardized baking, portion control, and strict food hygiene management. Supported by technical training in commercial recipe development, cost-effective pricing, and moisture-resistant retail packaging, the enterprise produces a crisp, nutrient-dense baked good high in dietary fiber and calcium. Packed in sealed, branded retail pouches to maintain freshness and texture, these millet biscuits serve local consumers, institutional orders, and regional health-food retail channels.



MIXED MILLET SAVOURY MIXTURE | SRI SATHYA SAI



Handcrafted by the Shri Venkateshwara Women SHG in Kallipalli village, Kadiri block, this ready-to-eat savoury snack is produced with support from **HDFC Bank Parivartan** and **Watershed Support Services and Activities Network (WASSAN)**. Combining locally grown millets directly sourced from regional FPO farmers with wholesome pulses, native spices, and traditional seasonings, the mixture is prepared using standardised processing and hygienic frying protocols. Supported by technical training in recipe formulation, oil-draining techniques, shelf-life extension, and attractive branding, the women-led enterprise produces a crisp, nutrient-dense alternative to conventional processed snacks. Packed in airtight, moisture-barrier retail pouches to maintain freshness and crunch, this high-fiber millet mixture supplies local weekly markets, regional supermarkets, food festivals, and institutional buyers.

RAGI (FINGER MILLET) CHAKLI | SRI SATHYA SAI

Handcrafted by the Varahi Women SHG in Chinthaparthi village, Madanapalle block, this crispy ready-to-eat savoury snack is produced with support from **HDFC Bank Parivartan** and **Watershed Support Services and Activities Network (WASSAN)**. A nutritious adaptation of traditional South Indian *murukku*, the *chakli* incorporates locally sourced finger millet (*Ragi*) blended with native spices and traditional flours, preserving regional culinary heritage through modern processing methods. Supported by technical guidance in recipe standardisation, texture optimisation, oil management, and attractive branding, the women-led enterprise maintains consistent quality, crispness, and taste. Packed in sealed, moisture-proof retail packaging to ensure long shelf-life, this wholesome, climate-resilient millet snack is supplied to local markets, regional exhibitions, and premium retail channels.





A step towards sustainable progress

PAN INDIA

**10.77 CRORE
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



11,027
VILLAGES
COVERED UNDER
HRDP + FDP



17.51 Lakh
HOUSEHOLDS
REACHED



~95 Lakh
TREES PLANTED



PROMOTION OF EDUCATION

We support efforts to strengthen the education ecosystem by improving access to basic infrastructure, learning resources, and teacher development in alignment with NEP 2020. Through scholarships, mentorship, and classroom support, we aim to help enhance learning experiences for students in underserved communities.



930
LIBRARIES
SET UP



3,462
SMART SCHOOLS
DEVELOPED



~8.65 Lakh
STUDENTS IMPACTED
THROUGH TECH-ENABLED
EDUCATION

OVERALL IMPACT



36,300
SCHOLARSHIPS
PROVIDED



SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Parivartan supports skill development and livelihood efforts by helping individuals access vocational training, future-ready digital and green skills, and pathways to employment. By promoting entrepreneurship and strengthening value chains for farmers, artisans, and small businesses, we aim to improve productivity and enable more sustainable livelihoods.



9.6 Lakh
INDIVIDUALS TRAINED



20,214
COMMUNITY
ENTERPRISES SUPPORTED

**OVERALL
IMPACT**



1.97 Lakh
YOUTH SKILLED



10,977
SELF HELP GROUPS
REVIVED/FORMED/
TRAINED

HEALTHCARE AND HYGIENE

Our interventions contribute to better health and hygiene by supporting basic healthcare access through health camps, mobile medical units, assistive devices, and essential health infrastructure. By promoting sanitation, responsible waste management, and access to safe drinking water, we aim to help communities adopt healthier practices and improve overall well-being.



**OVERALL
IMPACT**



822
VILLAGES AND ULBs
SUPPORTED WITH WASTE
MANAGEMENT SYSTEMS



24,430
HOUSEHOLD TOILETS
CONSTRUCTED



30 Lakh
UNITS OF BLOOD
DONATED



1,346
VILLAGES SUPPORTED
WITH CLEAN DRINKING
WATER

NATURAL RESOURCE MANAGEMENT

We help rural communities address climate-related challenges through initiatives like water conservation, afforestation, solar solutions, and soil improvement. By integrating these measures with broader rural development, we aim to strengthen climate resilience and provide more sustainable livelihoods for farmers, women, and vulnerable households.



OVERALL IMPACT



16,091

WATER CONSERVATION
STRUCTURES
DEVELOPED



80,527

SOLAR LIGHTS
INSTALLED



FINANCIAL LITERACY AND INCLUSION

Parivartan works to improve financial awareness by offering simple, practical education that helps individuals make informed money decisions. We also support financial inclusion by encouraging access to basic services like banking, credit, and insurance for greater financial stability.



2.48 Crore

REACH OF FINANCIAL FRAUD
AWARENESS THROUGH VIGIL
AUNTY CAMPAIGN

OVERALL IMPACT

KEY INTERVENTIONS



D0002

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.



M0018

PARIVARTAN STARTUP GRANTS

HDFC Bank has concluded 9 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 supported over 500 Startups, and partnered with more than 130 incubation centres across various sectors, including Environment, Education, Agriculture, and Healthcare. This year, we supported 67 social impact Startups focused on critical areas such as DeepTech, FinTech and financial inclusion, climate-tech and sustainability and advanced manufacturing. Selected Startups will receive funding and access to vital capacity-building programmes.



P0983

SMALL GRANTS, BIG IMPACT

The HDFC Bank **Parivartan Small Grants Programme** supports grassroots organisations that work closely with communities and understand local priorities. These grants help address specific development gaps in a practical, inclusive and timely manner. By working on over 69 projects across 17 states, the programme supported need-based and human-centric development across areas such as digital learning, healthcare access, water conservation, assistive technology, inclusive infrastructure and livelihood-linked skilling.



P0884

FINANCIAL AID FOR UNDERSERVED PATIENTS ACROSS INDIA

HDFC Bank Parivartan, in partnership with **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-empanelled 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.



P0877

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 Rs. 75,000, helping them continue their education despite personal or family crises. With over 35,000 scholarships awarded, ECSS is making education accessible and empowering students to build a brighter future.



G0309

SAVING LIVES, ONE DROP AT A TIME

HDFC Bank Parivartan's **All India Blood Donation Campaign** is one of the largest corporate-led healthcare initiatives, fostering a culture of voluntary blood donation. The campaign is in response to India's continuing need for blood, which is critical for accident victims, cancer patients, children with medical conditions and people requiring regular transfusions. In FY 25-26, 3 lakh+ units blood were collected.

EMPLOYEES IN ACTION

Our employees play an important role in taking the spirit of Parivartan closer to communities. Through the Volunteer Impact Programme, we encourage colleagues to contribute their time, skills and compassion to causes that matter. It offers opportunities across locations, interest areas and formats, making volunteering accessible to employees across the Bank.

KEY INITIATIVES:

- **TATA Mumbai Marathon 2026:** 1,500 employees participated promoting cancer awareness and early detection through the “You Can Win” initiative.
- **NGO & SHG Exhibition Sale:** Employees supported local artisans by purchasing handmade products at Diwali stalls.
- **World Environment Day 2025:** 6000+ employees participated in activities including tree plantation, cleanup drives, e-waste collection, seedball making and workshops under the campaign “What you throw away doesn’t go away” to beat plastic pollution.
- **Collection Drive with GOONJ:** Donations of clothes, books, and toys at 20 locations to support underserved communities.
- **Financial Literacy Session:** 800+ students enrolled in skilling programmes, benefited from financial literacy sessions conducted by HDFC Bank employees. 700 teachers were also trained under the Teacher Empowerment Programme.
- **Disability Awareness Event:** Employees learnt sign language and banking terms, while ex-students shared inspiring journeys.
- **Including Differently Aabled:** 80 volunteers recorded audio books for visually impaired learners. Employees also supported inclusion through Braille cards, tactile tools and sensory boards.

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



G0363, G0366



G0327

VIGIL AUNTY: SMART MONEY, SAFE BANKING

To empower individuals with financial literacy and fraud awareness, HDFC Bank Parivartan launched **Vigil Aunty**, a digital media 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.

BRIGHTENING LIVES WITH SOLAR SHIKSHA

HDFC Bank Parivartan’s **Solar Shiksha** initiative raises education and awareness about solar energy, covering solar lights, pumps, and stoves. The programme reached various public schools, hostels, hospitals, old age homes and orphanages across semi-urban India, helping beneficiaries build knowledge of clean energy for a greener future.

PARIVARTAN ON ITS PATH TO ACHIEVE GLOBAL GOALS

The world continues to change rapidly, and our greatest opportunity lies not only in adapting but in contributing to a more equitable and sustainable future. True progress goes beyond economic growth—it ensures that every community has the chance to thrive.

HDFC Bank's Parivartan reflects this approach by working on interconnected priorities such as poverty alleviation, education, healthcare, and environmental sustainability. Through integrated interventions across 28 States and 8 Union Territories, we contribute toward the United Nations Sustainable Development Goals (SDGs) while supporting both community well-being and ecological balance.

Guided by six pillars—Rural Development, Promotion of Education, Healthcare & Hygiene, Skill Development & Livelihood Enhancement, Financial Literacy & Inclusion, and Natural Resource Management—we contribute to 10 of the 17 SDGs. Our commitment remains focused on designing programmes that foster long-term, inclusive development and help advance our shared aspiration of a more resilient and peaceful world by 2030



PARIVARTAN AND THE SUSTAINABLE DEVELOPMENT GOALS

SDG 1: No Poverty

Parivartan contributes to reducing poverty by supporting livelihood enhancement, particularly in rural communities. Through initiatives that strengthen agricultural productivity, improve market access, and encourage community-led enterprises, the programme helps families increase their incomes and build economic stability. Financial literacy is another key enabler, equipping people with the knowledge and access needed to use financial services effectively, make informed decisions, and invest in activities that support long-term financial well-being.

SDG 2: Zero Hunger

Parivartan supports food security by helping farmers adopt modern and sustainable agricultural practices. Through initiatives such as improved water management, construction of check dams and farm ponds, and the establishment of seed and grain banks, village nurseries, and kitchen gardens, the programme enables small producers to enhance their yields and strengthen household nutrition.

By building stronger value chains and improving market access, Parivartan also helps farmers secure fair prices for their produce. These efforts contribute to more stable rural economies, a reliable food supply, and improved livelihoods for farming communities.

SDG 3: Good Health and Well Being

Parivartan strengthens community health by improving access to essential healthcare through health camps, mobile medical units that reach underserved areas, and supports hospitals with medical equipment and health infrastructure. These efforts help vulnerable populations address both communicable and non-communicable diseases. The Bank has also achieved a Guinness World Record for organising the world's largest blood donation drive, further contributing to public health and emergency preparedness.

SDG 4: Quality Education

Parivartan supports inclusive and equitable education by facilitating remedial classes, learning camps, teacher training, and scholarships, while also helping create safe and engaging school environments through improved infrastructure. Recognising the importance of holistic development, the programme integrates sports into learning by enabling access to training in hockey, football, and other sports, along with the necessary equipment, to promote children's health and overall well-being.

SDG 5: Gender Equality

Parivartan supports gender equality by strengthening women-led enterprises and entrepreneurship initiatives, helping women access credit, resources, and market opportunities through partnerships with community institutions. The programme also forms and revitalises Self Help Groups in rural areas, enabling women to enhance their livelihoods, build financial independence, and participate more confidently in economic and community decision-making.

SDG 6: Clean Water and Sanitation

Parivartan supports access to clean water by developing rainwater harvesting structures, community tanks, hand pumps, and wells, helping reduce water-borne illnesses and improving overall community health. The programme also expands access to safe sanitation by constructing sanitation units across diverse terrains, contributing to the reduction of open defecation and providing women with safer and more dignified sanitation facilities.

SDG 7: Affordable and Clean Energy

Parivartan promotes access to clean and reliable energy by supporting solar streetlights, home solar systems, biomass stoves, and community biogas plants. These solutions help remote communities meet their basic energy needs while enabling schools, healthcare centres, and small businesses to operate more effectively, contributing to both environmental sustainability and local development.

SDG 8: Decent Work and Economic Growth

Parivartan supports inclusive economic growth by helping individuals build employable skills and access technical and vocational training, with a particular focus on expanding livelihood opportunities for women. The programme also strengthens local economies by enabling the development of dairy cooperatives, poultry units, integrated farming models, and other small enterprises that contribute to steady and sustainable incomes. In addition, Parivartan equips youth with future-ready capabilities by offering training in green jobs, information technology, business process management, data analytics, and the banking and financial sector.

SDG 13: Climate Action

Parivartan advances climate action through its Natural Resource Management initiatives, which promote afforestation, water conservation, and the adoption of renewable energy solutions. By integrating climate-responsive practices across its programmes, Parivartan supports communities in strengthening their resilience to climate risks while ensuring that economic progress is aligned with the responsible use and preservation of natural resources for future generations.

SDG 15: Life on Land

Parivartan supports the protection and restoration of natural ecosystems by promoting reforestation and sustainable land-use practices. By increasing green cover and encouraging biodiversity conservation, the programme contributes to environmental renewal and helps maintain ecological balance.





 **PARIVARTAN**

A step towards sustainable progress

IMPLEMENTATION PARTNERS

- Ambuja Foundation
- Apollo Hospitals Educational & Research Foundation
- BAIF Institute for Sustainable Livelihoods and Development (BISLD)
- Centre for Youth Development and Activities (CYDA)
- Deshpande Educational Trust
- Doctors For You
- FXB India Suraksha
- Indian Cancer Society
- Learning Links Foundation
- Live Love Laugh Foundation
- Modern Architects for Rural India (MARI)
- Plan International India Chapter
- Ramky Foundation
- Samarthanam Trust for the Disabled
- Smile Foundation
- Watershed Support Services and Activities Network (WASSAN)

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