

ASSAM

GOAT REARING UNIT
UNDER NRLM
A SELF HELP GROUP INITIATIVE
FOR SUSTAINABLE
LIVELIHOODS

 **PARIVARTAN**

A step towards sustainable progress

Towards A Better Tomorrow

CSR State Report 2025-26



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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 Assam, 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 Assam.

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.

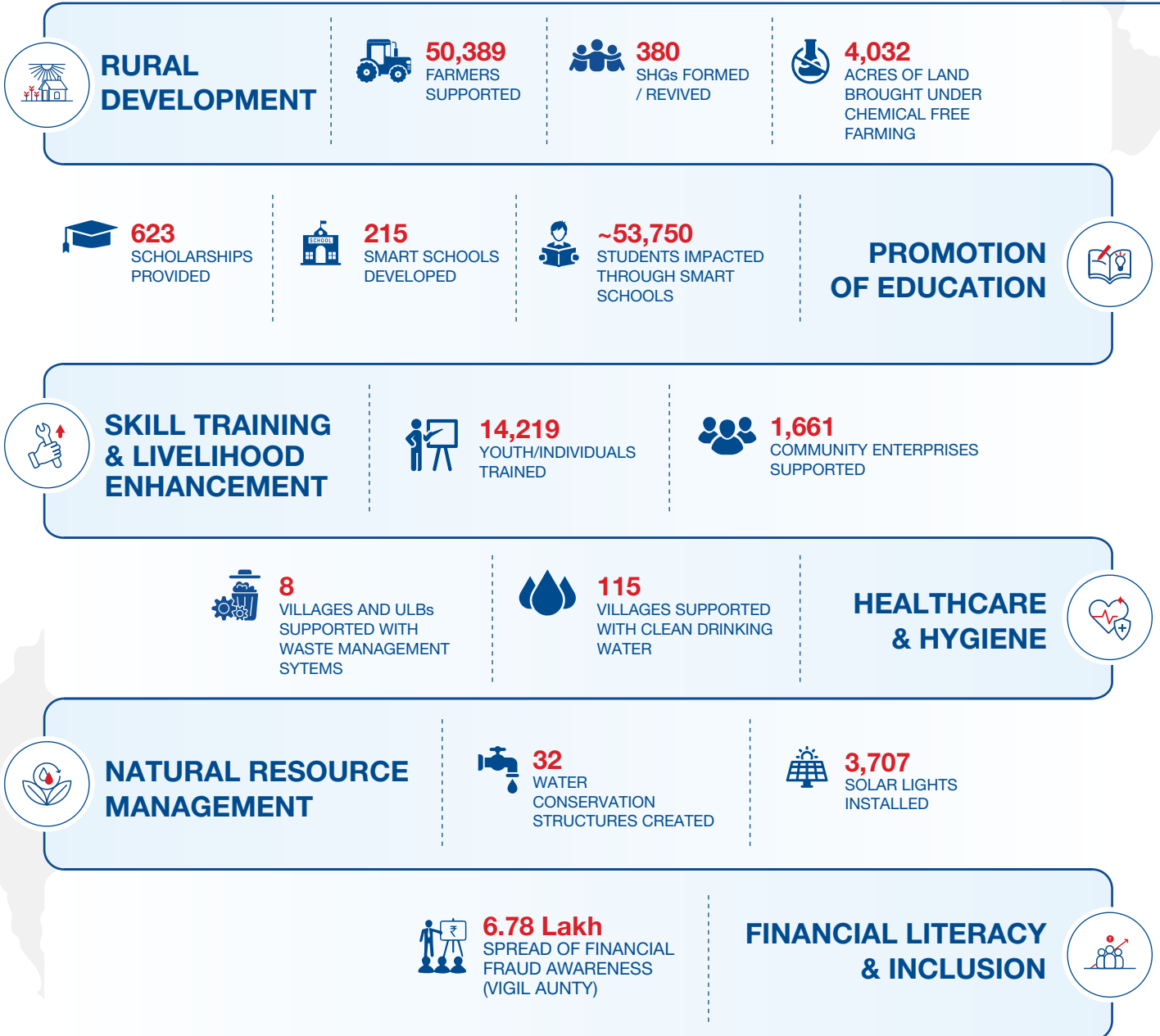
This report highlights the impact of HDFC Bank Parivartan's initiatives across Assam.



PARIVARTAN IN ASSAM

32.53 LAKH LIVES IMPACTED

*Impact numbers as of March 2026



FOCUSED DEVELOPMENT PROGRAMME

DISTRICTS

Baksa	Darrang	Guwahati	Kokrajhar	Sonitpur
Barpeta	Dhemaji	Hailakandi	Lakhimpur	South Salmara-Mankachar
Biswanath	Dhubri	Hojai	Majuli	Tezpur
Bongaigaon	Dibrugarh	Jorhat	Morigaon	Tinsukia
Cachar	Dima Hasao	Kamrup	Nagaon	Udalguri
Charaideo	Goalpara	Karbi Anglong	Nalbari	
Chirang	Golaghat	Karimganj	Sivasagar	

HOLISTIC RURAL DEVELOPMENT PROGRAMME

DISTRICTS	NO. OF VILLAGES	DISTRICTS	NO. OF VILLAGES
Baksa	10	Kamrup	13
Barpeta	6	Karbi Anglong	13
Darrang	10	Majuli	6
Dhemaji	9	Nalbari	2
Dhubri	3	Tamulpur	9
Dibrugarh	12	Tinsukia	5
Jorhat	13		

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.



50,389
FARMERS
SUPPORTED



380
SHGs FORMED
/ REVIVED



4,032
ACRES OF LAND
BROUGHT UNDER
CHEMICAL FREE
FARMING





P0666

RURAL LIVELIHOOD DIVERSIFICATION

| Districts: Kamrup, Tamulpur

Driving sustainable socio-economic growth in agrarian communities requires integrated livelihood diversification and climate-resilient water infrastructure. To accelerate growth, **HDFC Bank Parivartan** and the **Citizens Foundation** are implementing an integrated development project across 15 villages.

The intervention is supporting 673 farmers by establishing piggery farms and expanding horticulture and spice cultivation. To diversify local livelihoods, it is launching collaborative handloom and rice enterprise units while deploying solar-powered irrigation systems to eliminate agricultural water scarcity, fostering long-term community resilience and economic independence.



P0857

SOWING SEEDS OF CHANGE IN TITABAR

| District: Jorhat

Addressing multi-sectoral developmental requirements in rural areas involves simultaneous investments in modern

agricultural training, digital education infrastructure, localised healthcare, and clean energy. To support development, **HDFC Bank Parivartan** and the **Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA)** are executing a comprehensive transformation programme across 13 villages in Titabar. The initiative is delivering modern productivity training to 2,500 farmers and establishing 30 community institutions, including Farmer Producer Organisations and self-help groups.

Concurrently, the project is upgrading nine schools with smart classrooms, renovating 14 early childhood education centres, modernising a Community Health Centre with specialised maternity facilities, and deploying decentralised solar infrastructure for long-term sustainability.



P0855

FOSTERING LIFELONG LIVELIHOODS

| Districts: Dhemaji, Majuli

Accelerating rural growth requires a balanced framework that simultaneously modernises local agricultural production, expands public utility infrastructure, and strengthens village-level governance. To support development, **HDFC Bank Parivartan** and the **Gramin Vikas Trust** are executing a comprehensive transformation programme. The initiative is converting conventional schools into smart learning facilities, upgrading rural healthcare centres, and installing clean drinking water infrastructure.

Concurrently, the project is expanding irrigation capacity over previously uncultivated land, training farmers in chemical-free agricultural practices, and strengthening local governance through the capacity-building of Village Development Committees, Farmer Producer Organisations, and self-help groups.



P1212

AGRI-GROWTH AND CIVIC UPGRADATION

| District: Dibrugarh

Fluctuating agricultural returns and limited access to modern civic infrastructure present development hurdles for rural settlements across the region. To open up new economic pathways and improve local living standards, **HDFC Bank Parivartan** and **NIRMAN** are executing a multi-sectoral development strategy.

The intervention is currently training 1,500 cultivators in organic techniques and the System of Rice Intensification, whilst expanding silk-producing sericulture operations for 1,200 farmers.

Simultaneously, it is constructing solar-powered irrigation wells, establishing livestock units, and building specialised processing facilities to add value to local paddy and silk. To bolster community well-being, the initiative is also constructing digital learning hubs, upgrading healthcare units, and setting up solar streetlights alongside clean drinking water stations.



P0913

BALANCING ECO-LOGIC AND RURAL COMMERCE

| Districts: Baksa, Nalbari

Regional farming communities often face barriers to steady economic growth due to traditional agricultural constraints, restricted medical access, and limited digital learning options. To build long-term local resilience and upgrade community assets, **HDFC Bank Parivartan** and the **Gramya Vikash Mancha (GVM)** are rolling out the Holistic Rural Development Programme (HRDP) to support 5,500 households. This includes training 3,500 farmers to boost crop yields and transition 55 acres of land to chemical-free cultivation methods. Simultaneously, the intervention is establishing community-led micro-enterprises and forming Village Development Committees to guide local governance. To modernise public infrastructure, the initiative is converting 11 schools into digital learning hubs, equipping three local health centres with specialised maternity facilities, and deploying solar-powered streetlights, home systems, and irrigation pumps across the cluster.



P1215

COMPREHENSIVE RURAL GROWTH STRATEGY

| District: Karbi Anglong

Fluctuating crop yields and limited infrastructure often present long-term development hurdles for rural settlements across these regional blocks. To unlock new economic avenues and modernise essential amenities, **HDFC Bank Parivartan** and **Seven Sisters Development Assistance (SeSTA)** are rolling out a comprehensive rural growth strategy. The intervention is currently assisting 1,820 cultivators by introducing crop-enhancement techniques and value-addition methods whilst establishing seven community-led micro-enterprises to stimulate local employment. Simultaneously, it is excavating 24 new farm ponds, installing solar irrigation pumps, and planting 24,000 trees to foster environmental sustainability. To upgrade civic infrastructure, the initiative is equipping seven government schools with digital classrooms, providing clean drinking water systems to six villages, and extending solar street lighting and maternal healthcare services across the region.



P1342

WEAVING GREEN POWER AND COTTAGE INDUSTRY

| Districts: Dhubri, Kamrup

Variable agricultural yields, limited local business avenues, and uneven utility access often pose development challenges for rural settlements. To create more diverse revenue options and improve public infrastructure, **HDFC Bank Parivartan** and **FXB India Suraksha** are rolling out a sustainable rural growth programme across 10 villages. This includes establishing *AquaGaon* hubs, excavating 50 model ponds, and setting up integrated farming systems alongside solar-powered hatcheries to reduce input costs for 700 cultivators. Simultaneously, the intervention is conducting advanced tailoring workshops for 100 weavers, setting up women-led rice and mustard oil mills, and constructing six solar-powered water filtration towers. To upgrade civic amenities, the initiative is also modernising 10 government schools, refurbishing five early childhood learning centres, and installing 200 solar streetlights alongside 20 community irrigation pumps.



P0746

ECO-EDUCATION AND AGRARIAN ADVANCEMENT

| District: Darrang

Uneven access to foundational learning resources and conventional farming methods can limit the economic growth and administrative connectivity of rural settlements across the Dalgaon-Sialmari, Kalaigaon, and Pachim Mangaldai blocks. To optimise regional resources and improve community infrastructure, **HDFC Bank Parivartan** and **FXB India Suraksha** are implementing the Holistic Rural Development Programme across 10 villages. This includes delivering modern productivity workshops to agricultural households; that comprise over 90 per cent of the local workforce; whilst establishing new enterprise models to diversify household earnings. Simultaneously, the collaboration is modernising school infrastructure to support regional learning, conducting community awareness sessions on central and state public welfare provisions, and building local capacity to stimulate long-term rural development.



P0758

ECO-COMMERCE AND CIVIC RENEWAL

| District: Barpeta

Variable agricultural returns, a lack of alternative rural industries, and limited public utilities often present long-term development hurdles for households across the region. To expand local economic pathways and upgrade infrastructure, **HDFC Bank Parivartan** and **Gramya Vikash Mancha** are driving a multi-sectoral development programme across six villages to benefit 1,500 households. This includes establishing a centralised weaving facility, training cultivators in advanced mustard cropping, and promoting modern fish farming alongside livestock management. Concurrently, the intervention is constructing a community nursery, deploying solar-powered irrigation pumps, and setting up community-owned water purification systems. The collaboration is also modernising school buildings and equipping 10 digital classrooms whilst teaching young farmers the fundamentals of ecological conservation.



P1405

BORDER RESILIENCE: BALANCING GREEN ENERGY AND CIVIC HARMONY

| District: Tinsukia

To establish climate-resilient village infrastructure, **HDFC Bank Parivartan** and the **People to People Health Foundation** are driving a multi-sectoral development programme across 15 villages in Assam and Manipur. The intervention is currently converting four traditional schools into digital smart facilities, establishing modern libraries, and refurbishing regional *anganwadis*.

Simultaneously, it is upgrading medical centres in six villages, constructing community toilets, and erecting roadside commuter shelters. To foster sustainable growth, the initiative is also installing solar-powered water filtration towers and reviving rural marketplaces to bolster local trade.

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.


623

SCHOLARSHIPS
PROVIDED

215

SMART SCHOOLS
DEVELOPED

~53,750

STUDENTS IMPACTED
THROUGH SMART
SCHOOLS




P0401

NATIONAL FOUNDATIONAL LITERACY STRATEGY

| District: Baksa

Varied early literacy and mathematical comprehension rates in primary education can impact future scholastic progression and contribute to student attrition. To reinforce early childhood education, **HDFC Bank Parivartan** and the **Central Square Foundation** have implemented a state-led Foundational Literacy and Numeracy (FLN) mission. Operating across five states, the initiative integrated specialised teaching-learning materials (TLM) into government primary schools and delivered professional development training for educators. This completed framework enhances classroom engagement, stabilises primary school attendance, and establishes core reading and numerical competencies for approximately 30 lakh students and local academic stakeholders.

school systems to deliver highly personalised, scalable mathematics education. To improve learning outcomes, **HDFC Bank Parivartan** and **Khan Academy India** transformed mathematics instruction for 1.5 lakh students in grades six to eight across 1,500 government schools and Jawahar Navodaya Vidyalayas (JNVs) across Uttar Pradesh, Assam and Bihar.

The intervention successfully localised core mathematics content into regional languages for state schools and integrated digital learning tools across several state education frameworks. Through targeted workshops, it built teacher capacity, introduced real-time student assessment systems, and facilitated self-paced learning, successfully upgrading educational delivery and performance tracking.



P1490

INTEGRATED SCHOOL ECOSYSTEM MODERNISATION

| District: Kamrup

Vibrant educational murals turn ordinary classrooms into inspiring, active learning spaces that stimulate creativity. To encourage young minds, **HDFC Bank Parivartan** and **Yuva Unstoppable** are implementing a comprehensive infrastructure and learning intervention across 14 schools in Assam, Tripura and Sikkim. This includes refurbishing classrooms with educational murals and establishing separate, hygienic sanitation blocks alongside safe drinking water stations.

Simultaneously, the initiative is deploying interactive smart boards and digital learning tools, whilst conducting specialised teacher training to embed technology-enabled instruction and ensure long-term pedagogical sustainability.



P0435

DIGITAL MATHEMATICS PEDAGOGY SCALE-UP

| District: Dhubri

Localising digital academic resources and training public educators in data-driven instruction allows state



P1025

RENEWING HILLSIDE SCHOOLS

| District: Udalguri

To upgrade public facilities and household energy access, **HDFC Bank Parivartan** and the **Sunbird Trust** partnered to implement an educational and community transformation project. The initiative refurbished 12 government schools in Assam and Manipur by modernising classrooms, upgrading sanitation units, and installing durable student furniture. Simultaneously, it deployed solar-powered streetlights across 12 rural villages to secure public spaces after dark. The project also distributed 3,895 solar lamps to regional households, successfully enhancing evening domestic lighting for students and families.



P1387

CAMPUS RENEWAL: CLIMATE-RESILIENT LEARNING

| District: Majuli

Seasonal monsoons and local environmental shifts frequently cause power failures and network disruptions,

restricting modern digital teaching and structural safety at residential schools. To establish an adaptable learning environment, **HDFC Bank Parivartan** and the **Ayang Trust** are executing a two-phase campus modernisation project.

This includes erecting a 24-metre internet tower, setting up 40 solar streetlights, and deploying backup power generators alongside smart classroom technology and laptops at The Hummingbird School. To improve student well-being, the collaboration is also refurbishing the campus kitchen, setting up outdoor recreational equipment, and running a dedicated school van service.

Simultaneously, the project is building covered elevated walkways, laying interlocking pavements, and installing security cameras.



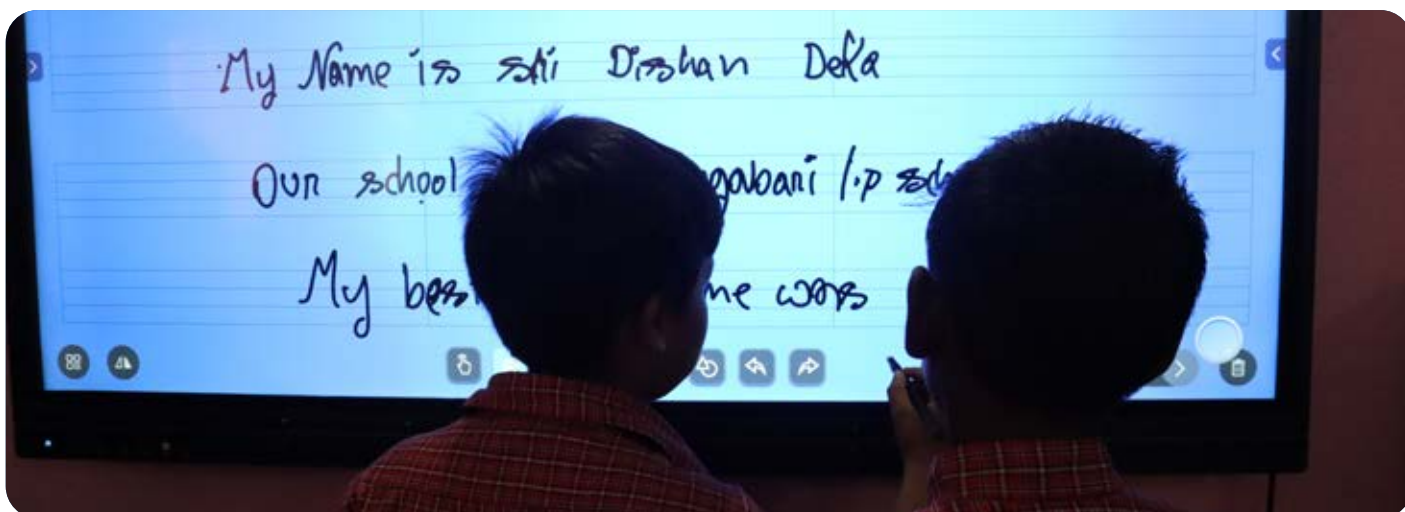
P1419

SUSTAINING EDUCATION ACROSS FRONTIER LANDSCAPES

| District: Kamrup

Seasonal riverine flooding and steep mountainous topography frequently isolate remote settlements, causing high school absenteeism and restricting student exposure to modern educational technology. To establish a flexible public learning model, **HDFC Bank Parivartan** and **FXB India Suraksha** are installing 63 digital smart classrooms across government schools in Assam.

The intervention is currently deploying interactive multimedia panels, audio-visual tools, and custom power-backup systems engineered for high-rainfall zones. Concurrently, it is introducing curriculum-aligned digital resources and upskilling local state educators in electronic literacy, ensuring that classroom engagement remains consistent despite ongoing geographic and climate challenges.



P1115, P1096, P1373, P1254

MODERNISING SCHOOLING THROUGH INTERACTIVE MEDIA

| Districts: Cachar, Kamrup, Hojai

Structural disparities in digital resources restricts student engagement and professional preparedness across regional schools, medical colleges, and universities. To modernise the state's educational landscape, **HDFC Bank Parivartan** and **FXB India Suraksha** collaborated to deploy digital smart classrooms across 105 government schools, four lecture halls at Silchar Medical College, and Rabindranath Tagore University. The project installed high-definition interactive smart boards, advanced audio-visual equipment, and high-speed internet links. This initiative successfully replaced traditional lecture-based teaching with multimedia-driven instruction, while specialised faculty upskilling workshops empowered educators to deliver complex, globally aligned curricular to thousands of learners.



P1437

PIONEERING EARLY COGNITIVE DEVELOPMENT AND INCLUSIVE CARE

| District: Golaghat

Overburdened public nurseries and a shortage of specialised diagnostic tools delay the identification of early developmental variances, restricting school readiness for children with special needs. To foster inclusive early childhood growth, **HDFC Bank Parivartan** and the **AROH Foundation** partnered to operationalise five specialised Enabling Centres within regional *anganwadis*. The project refurbished these spaces with child-friendly diagnostic materials, establishing systematic screening protocols for children aged up to six. Additionally, the initiative upskilled local frontline workers in inclusive pedagogy and conducted extensive counseling workshops for hundreds of parents and pregnant women, successfully embedding expert intervention capabilities within the public childcare framework.



P1211

UPGRADING PUBLIC SCHOOL INTERFACES

| District: Kamrup

Traditional instructional media and technical infrastructure restrict student engagement and limit the adoption of interactive learning methodologies across public institutions. To modernise state classroom assets and enrich academic delivery, **HDFC Bank Parivartan** and the **AROH Foundation** partnered to deploy digital smart classroom units within the Assam Adarsha Vidyalaya Sangathan school network. The project completed the installation of five fully operational smart multimedia systems across selected campus sites. Concurrently, the initiative delivered specialised training workshops for local educators, successfully enabling them to integrate interactive tools and curriculum-aligned digital resources into their daily lessons to boost student retention.



P0951

ESTABLISHING MULTIMEDIA LITERACY HUBS

| Districts: Charaideo, Dibrugarh

Pre-loaded digital content empowers educators to explain complex topics through brilliant visuals, significantly boosting student engagement. To upgrade public academic assets, **HDFC Bank Parivartan** and the **AROH Foundation** partnered to establish advanced learning facilities at the designated institutional departments. The collaborators completed the physical refurbishment of classrooms, adding fresh whitewashing, modern painting, and durable desks. They also installed three 65-inch 4K interactive panels pre-loaded with curriculum-aligned digital content, integrated dual green boards, and deployed dedicated inverter-battery backup systems. This infrastructure project successfully enabled regional educators to conduct highly engaging, multimedia-driven instruction for secondary students.

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.



14,219
YOUTH/INDIVIDUALS
TRAINED - HRDP+FDP



1,661
COMMUNITY ENTERPRISES
SUPPORTED





P0604

PROJECT STREE (SOCIAL AND TRANSFORMATIVE RURAL ECONOMIC EMPOWERMENT)

| Districts: Golaghat, Jorhat, Kamrup, Nalbari

Women farmers across rural regions frequently face economic barriers due to fragmented agricultural networks, limited processing infrastructure, and restricted access to institutional markets. To counter these challenges, **HDFC Bank Parivartan** and the **Society for Development Alternatives** executed Project STREE (Social and Transformative Rural Economic Empowerment) across six states to build capacity for over 40,000 women.

The initiative formalised and supported 20 Farmer Producer Companies (FPCs) by establishing 25 Common Facility Centres for specialised processing and 10 Custom Hiring Centres for machinery distribution. Teams introduced millet-based value chains, operationalised digital Common Service Centres, and secured institutional buyer agreements, which successfully drove the network's combined business turnover to Rs. 9.04 crore.



P0668

END EXTREME POVERTY PROGRAMME

| Districts: Bongaigaon, Chirang

Persistent extreme-poverty and limited access to formal financial resources continue to restrict economic mobility

for vulnerable, women-led households in rural areas. To address this socioeconomic gap, **HDFC Bank Parivartan**, in association with the **Nudge LifeSkills Foundation**, is implementing the 'End Extreme Poverty Programme' to support 14,368 women-led households across five states.

Utilising the evidence-based Graduation Approach, the initiative is systematically building household agency and economic resilience over a defined timeline. Project teams are currently training participants to establish sustainable livelihoods, targeting a minimum annual income increase of Rs. 10,000 per household. This intervention is actively improving food security, asset ownership, and access to social protection, whilst working toward a cumulative savings increase of Rs. 1,500 per household by the third year.



P0759

AGRI-BUSINESS DEVELOPMENT: CAPACITY BUILDING

| Districts: Hailakandi, Kamrup

Farmers in the region faced systemic challenges, including fragmented supply chains, limited technology access, and weak market linkages, which restricted agricultural profitability. To address these constraints, **HDFC Bank Parivartan** partnered with the **Indian Institute of Technology, Guwahati (IIT Guwahati)** to strengthen the agricultural ecosystem by formalising selected Farmer Producer Organisations (FPOs) and setting up a Freeze Drying unit in Kamrup and an Agrovoltatics units in Hailakandi.

The project legally registered the FPOs and provided initial working capital. It trained these organisations in sustainable farming, finance, and governance. By introducing crop diversification and value addition, the initiative established secure market linkages, transitioning the FPOs into self-reliant, independent business entities.



P1029

REGENERATING BORDER VILLAGES THROUGH TECH AND TRADITION

| District: Udalguri

Remote border settlements frequently contend with geographical isolation and seasonal environmental pressures that interrupt steady economic progress and strain public utilities. To establish more stable, year-round livelihood options and improve infrastructure, **HDFC Bank Parivartan** and the **Mahatma Gandhi Sewa Ashram** are implementing the 'Saksham' development programme across 20 villages. This includes delivering intercropping demonstrations to 500 cultivators and deploying 120 solar irrigation pumps to facilitate multi-season harvesting. Simultaneously, the collaboration is setting up dozens of local businesses; including women-led *Khadi* micro-enterprises and dedicated retail outlets; whilst conducting extensive tailoring workshops for 200 weavers. To modernise essential civic amenities, the intervention is converting 15 government schools into digital learning centers, upgrading 12 medical sub-centres, planting 1,18,000 trees, and installing solar streetlights alongside RO-equipped water filtration towers.



P1219

RENEWABLE TALENT LABS FOR NEXT-GEN TRADES

| District: Kokrajhar

Young aspirants within regional communities often face difficulties accessing structured technical academies, which limits their entry into expanding job markets like healthcare and manufacturing. To open up clear pathways into these specialised sectors, **HDFC Bank Parivartan** and the **Pan-IIT Alumni Reach For India Foundation** are establishing fully residential *Kaushal* Colleges in 3 states. The project is currently conducting advanced, market-aligned vocational training for 600 young people, with a particular emphasis on expanding career opportunities for women. Instructors are delivering multi-year courses in nursing, paramedic services, manufacturing, and culinary arts by blending bilingual learning management platforms with hands-on simulation labs. By utilising state facilities and offering collateral-free educational loans, the initiative is actively supplying industries with skilled personnel whilst helping households secure steady, long-term employment.



P1055

NURTURING ENTERPRISE AND COMMUNITY WELL-BEING

| District: Sonitpur

Remote settlements in the northeastern hills often experience variable agricultural returns and restricted access to modern public utilities, which can limit community self-reliance. To foster alternative economic opportunities and upgrade local infrastructure, **HDFC Bank Parivartan** and **Indian Grameen Services (IGS)** are executing a multi-faceted development framework across 20 villages in Assam and Arunachal Pradesh. This includes establishing vermicompost units, setting up nature-positive crop demonstrations, and distributing modern agri-tools to reduce manual labour for local cultivators. Concurrently, the intervention is cultivating indigenous fruit orchards, setting up backyard nutrition gardens, and establishing small-scale handloom and food-processing businesses. To enhance village infrastructure, the collaboration is also installing solar-powered irrigation pumps, clean drinking water systems, and street lighting, whilst introducing smart classrooms to local schools and upgrading rural medical amenities.



P1027

CLIMATE-RESILIENT LIVELIHOODS AND ARTISANAL EMPOWERMENT

| Districts: Darrang, Kamrup, Udalguri

Remote communities in Northeast India often possess rich cultural and natural heritage but lack the infrastructure and market access required to convert these assets into sustainable, low-carbon economies. To address these gaps, **HDFC Bank Parivartan** and **FXB India Suraksha** are executing a rural development initiative across four districts in Assam and Meghalaya. The intervention is currently constructing eco-friendly, solar-powered homestays using sustainable materials like bamboo, whilst installing rainwater harvesting systems and separate waste-management units. Simultaneously, it is establishing cycling hubs, deploying 60 solar streetlights, managing textile production workshops, and developing digital brand infrastructure for local weaves to secure sustainable income for over 200 families.



P1220

CLUSTER ENTERPRISE AND GREEN JOB CREATION

| District: Barpeta

To break the cycle of restricted market reach for traditional makers, a dynamic livelihood strategy is unfolding across multiple trade clusters. This collaborative venture, by **HDFC Bank Parivartan** and the **Foundation for MSME Clusters**, injects modern business capabilities into rural economies to lift 2,335 beneficiaries across 5 states. The initiative is expanding product lines by introducing 30 contemporary bamboo designs and 10 millet items, while training 1,400 artisans and equipping weavers with semi-automatic looms. Simultaneously, 500 women are being trained in FSSAI-standard manufacturing to establish four micro-enterprises. This targeted intervention successfully generates 1,200 new green jobs, establishing a sustainable pathway that will scale to 30 thriving women-led enterprises.



P0586

ELEVATING CAREERS THROUGH NEW-ECONOMY SKILLS

| District: Kamrup

Limited access to advanced technical training and electronic commerce platforms restricts young jobseekers and small merchants in the eastern and northeastern regions from participating in emerging digital industries. To address these hurdles, **HDFC Bank Parivartan** and the **Anudip Foundation for Social Welfare** partnered to implement the Digital Inclusion of Young Aspirants (DIYA) programme across three specialised centres in Assam, Meghalaya and West Bengal. The initiative successfully trained 2,550 young people, including unemployed youth and women, in advanced fields like big data analytics and computerised accounting, enabling over 1,785 graduates to secure steady, career-based employment. Simultaneously, the project equipped 510 small business owners with essential digital tools, allowing 255 merchants to transition their enterprises online and increase their operational income by 20 per cent.



P1388

ELEVATING WOMEN-LED COMMERCIAL KITCHENS

| Districts: Bishwanath Chirali, Kamrup, Karbi Anglong, Morigaon, Nagaon, Nalbari, Sonitpur

Limited technical skills, and weak retail linkages frequently hinder rural women's self-help groups from transforming collective savings into viable culinary businesses. To promote financial independence and align with national female-empowerment goals, **HDFC Bank Parivartan** and the **Society for the Promotion of Youth & Masses (SPYM)** are launching "The Rongali Kitchen" initiative. This includes organising 10 self-help groups and building fully equipped community canteens across strategic clusters. The initiative is training over 150 women in professional gastronomy, hygiene standards, and business management. Simultaneously, the collaboration is introducing digital banking tools and establishing institutional market links to secure long-term commercial growth.

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.


8

VILLAGES AND ULBs
SUPPORTED WITH
WASTE MANAGEMENT
SYSTEMS


115

VILLAGES SUPPORTED
WITH CLEAN DRINKING
WATER



THE HIGHWAY TO DIGNITY

| District: Guwahati

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 the **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 realtime 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.



P1489



P0473

GOVERNMENT HOSPITAL UPGRADE PROGRAMME

| Districts: Gaolpara, Karbi Anglong, Nagaon

Government hospitals often experience a mismatch between high patient volumes and available medical infrastructure, leading to service interruptions and delayed diagnostics for underserved populations. To address these systemic capacity constraints, **HDFC Bank Parivartan** and the **Shri Mahakal Education and Charitable Trust** are partnering to execute a systematic hospital upgrade programme across Assam, Meghalaya, and Tripura.

The initiative is conducting comprehensive gap analyses to procure and install essential medical equipment in targeted public facilities. Project teams are currently executing minor civil and electrical works to embed these assets into daily hospital workflows, whilst providing hands-on operational and maintenance training for healthcare personnel. This technical support reduces diagnostic turnaround times and enhances clinical precision, establishing a transparent, asset-tagged infrastructure model for long-term monitoring.

INTEGRATED PLASTIC WASTE MANAGEMENT

| District: Kamrup

Mitigating urban plastic accumulation requires establishing decentralised recovery infrastructure and formalising waste-picker economies to build scalable, circular recycling systems. To mitigate plastic pollution, **HDFC Bank Parivartan** and **Centre for Environment Education (CEE) Society, Ahmedabad** implemented an integrated dry waste management project across Delhi, Assam, and Bihar.

The initiative established municipal material recovery facilities to collect, compress, and recycle plastics, significantly reducing carbon emissions. By introducing participatory zero-waste models, the partners fostered waste-based urban enterprises and improved resource circularity. Crucially, this intervention formalised working conditions and upgraded livelihoods for **Safai Sathis** and informal recyclers, directly benefiting over 650 waste workers and indirectly supporting more than 4,000 community members.



P1398

MODERNISING REGIONAL CLINICS

District: Kamrup

Northeastern medical centres frequently encounter operational constraints due to variable electricity grids, structural maintenance needs, and uneven water supplies, which can restrict round-the-clock care. To resolve these hurdles and align facilities with public health standards, **HDFC Bank Parivartan** and **Project Concern International (PCI)** are driving an infrastructure advancement programme. This includes renovating labour rooms and patient wards whilst setting up reliable sanitation networks. To secure steady power, the intervention is installing dedicated solar energy backup systems alongside modern diagnostic tools, ensuring local clinics become dependable, twenty-four-hour care facilities for regional families.



P1149

RENEWING MATERNAL CARE AND CLINICAL UTILITIES

| District: Kamrup

Public healthcare systems frequently require periodic

maintenance, modern clinical tools, and upgraded sanitation networks to maintain optimal service standards for maternal and infant care. To address these facility requirements, **HDFC Bank Parivartan** and the **Gramin Vikas Trust (GVT)** are modernising 16 government hospitals in Assam, Bihar, Jharkhand and Arunachal Pradesh. The intervention is currently refurbishing maternity wards and hospital blocks whilst upgrading sanitation facilities with improved ventilation, accessible fittings, and reliable drainage. Additionally, it is installing advanced diagnostic and neonatal care equipment, deploying colour-coded clinical waste management systems, and conducting staff orientation sessions to ensure the safe, efficient running of these renewed healthcare spaces.



P1140

SURPLUS RECOVERY AND RECYCLING

| Districts: Baksa, Karbi Anglong, Kokrajhar

Diverting massive volumes of consumer waste away from strained municipal landfills, **HDFC Bank Parivartan** and **Goonj** successfully executed a large-scale circular economy project across seven states. The initiative mobilised 3,000 urban donors to host 150 collection camps, intercepting and repurposing 2,00,000 kilograms of discarded materials. These goods were processed into essential daily kits, directly benefiting 21,500 rural families and impacting 1,07,500 individuals.

Simultaneously, the initiative channelled local participation into over 120 community development projects, using the repurposed material incentive to construct vital infrastructure, improve water security, upgrade sanitation facilities, and expand educational access across remote villages.



P1146

MODERNISING REGIONAL MATERNITY SERVICES

| Districts: Bishwanath Chariali, Golaghat, Jorhat

Optimising regional public health networks relies on continuously upgrading specialised medical infrastructure to meet the growing healthcare demands of local communities. To strengthen existing healthcare systems, **HDFC Bank Parivartan** and **Gramin Vikas Trust** executed a comprehensive medical facility upgrade programme across three states. The project renovated and modernised nine government maternity wards to support frontline clinical teams in delivering high-quality care. Concurrently, it installed essential neonatal equipment and structural fittings, expanding service capacity, improving health outcomes, and successfully strengthening long-term public health infrastructure for up to 10,000 expectant mothers and newborns annually.



P1009

ENHANCING EMERGENCY RESPONSES

| District: Darrang

High regional trauma rates and limited immediate access to specialised emergency facilities historically highlighted a critical need for standardised, first-contact life-support skills among local medical practitioners. To strengthen public emergency systems, **HDFC Bank Parivartan** and the **Lifeline Foundation** implemented a comprehensive clinical training project over two financial years. The partners upskilled 2,000 AYUSH doctors across five designated zones in modern Primary Trauma Care protocols. Through hands-on workshops aligned with national health policies, practitioners mastered crucial intervention techniques, including airway management, haemorrhage control, and fluid resuscitation. This initiative successfully integrated alternative medicine practitioners into mainstream trauma management, bridging critical gaps in early-stage rural and urban emergency response.



P1255

SECURING CLEAN WATER UTILITIES IN RURAL BASINS

| District: Kamrup

Seasonal river flooding alongside arsenic, iron, and microbial contamination in traditional open wells frequently disrupts local access to safe, dependable drinking water. To mitigate health risks and establish climate-resilient infrastructure, **HDFC Bank Parivartan** and **FXB India Suraksha** are installing six solar-powered *Jal Minar* water systems across targeted rural settlements. The intervention is currently constructing elevated water storage tanks, laying transmission pipelines, and setting up centralised community distribution points. Concurrently, it is organising village-level management committees and training local residents in technical operations and system maintenance, successfully reducing the domestic harvesting burden whilst securing sustainable, grid-independent filtration networks.



P1436

STRUCTURAL MEDICAL MODERNISATION

| District: Sivasagar

Structural wear, variable power supplies, and plumbing challenges within the regional district hospital hindered patient safety, infection control, and routine healthcare delivery. To elevate public clinical standards, **HDFC Bank Parivartan** and **Gramin Vikas Trust** are executing a comprehensive facility modernisation project at a health centre. This includes conducting internal structural repairs, installing medical-grade plastering, and upgrading electrical lines with dedicated backup systems. Concurrently, the intervention is building ramps, setting up water filtration networks, and modernising sanitation zones. The intervention is also deploying essential diagnostic and monitoring equipment, continuously transforming the health centre into a secure, accessible, and hazard-free environment for patients.

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.


32

WATER
CONSERVATION
STRUCTURES CREATED


3,707

SOLAR LIGHTS
INSTALLED





P0672

LAND REGENERATION AND LIVELIHOOD CREATION

| Districts: Jorhat, Lakhimpur, Sonitpur, Udalguri

Degraded forest landscapes often compromise ecological stability, leading to biodiversity loss and restricted resource security for surrounding communities. To address these environmental and economic challenges, **HDFC Bank Parivartan** and the **Balipara Tract and Frontier Foundation** are executing a comprehensive natural resource management initiative across 1,000 hectares of forest and agroforest land. This includes planting one million trees to restore native habitats whilst establishing sustainable community businesses in agroforestry, bamboo fabrication, and homestays. This integrated intervention is actively reducing regional deforestation, enhancing biodiversity, and securing long-term nutritional and income stability for 2,250 residents.



P1379

SHIELDING HOMESTEADS FROM SEASONAL TIDES

| Districts: Dhemaji, Lakhimpur

Low-lying geography and seasonal river overflows frequently subject regional communities to regular

flooding, which can interrupt daily commerce, displace households, and affect livestock security. To help secure these areas against environmental fluctuations, **HDFC Bank Parivartan** and the **Gramin Vikas Trust** are introducing a flood-resilient village framework in Bihar and Assam. The intervention is currently constructing elevated multi-purpose rescue shelters, high-raised animal sheds, and flood-proof sanitation blocks to keep families and livestock safe during peak water levels.

Concurrently, it is installing raised drinking water points, deploying emergency rescue boats and life jackets, and setting up solar streetlights to maintain visibility during grid outages whilst conducting community-led disaster preparedness drills.



P1400

SUSTAINABLE HYDRATION IN PUBLIC INSTITUTIONS

| District: Nalbari

Across Assam, Delhi, Gujarat, Odisha, Uttar Pradesh, and West Bengal, public schools and hospitals face acute water scarcity due to contaminated or depleting groundwater. In response, **HDFC Bank Parivartan** and **Tata Institute of Social Sciences, Mumbai** are deploying Meghdoot Atmospheric Water Generators (AWGs). This decentralised technology extracts moisture from the air to provide clean drinking water, bypassing the need for traditional surface or groundwater.

The initiative includes installing units at high-need facilities, establishing safety testing protocols, and training staff on operation. These ongoing efforts ensure a continuous, drought-resilient water supply, significantly reducing water-borne diseases and protecting local aquifers across these six states.



P1041, P1435, P1372, P0933, P1124, P1250

SOLAR NETWORKS ENHANCING NIGHT-TIME RESILIENCE

| Districts: Nagaon, Kamrup, Charaideo, Dibrugarh, Sonitpur, Cachar

Frequent grid outages and unlit public spaces compromise night-time safety, restrict evening commerce, and limit hospital access across remote settlements. To establish sustainable energy autonomy, **HDFC Bank Parivartan**, **Gramin Vikas Trust**, and **AROH Foundation** partnered to deploy standalone solar streetlights. In completed phases, teams installed 760 weather-resistant LED units across rural hubs and Silchar Medical College, which successfully eliminated local utility costs and enhanced evening mobility. Currently, the intervention is expanding this footprint by installing 300 additional grid-independent solar lights equipped with automated sensors and long-lasting lithium batteries, continuously illuminating high-priority dark spots to secure essential services long after dusk.



P1191

RENEWABLE PUBLIC LIGHTING NETWORKS

| District: Kamrup

Limited public lighting and high utility costs restrict night-time security, evening commerce, and community mobility across rural and peri-urban settlements. To promote renewable infrastructure and upgrade public safety, **HDFC Bank Parivartan** and the **AROH Foundation** partnered to deploy 165 solar-powered streetlights across strategic locations.

The project installed standalone, energy-efficient illumination units entirely independent of the conventional power grid. This structural initiative successfully enhanced night-time visibility and transit security, particularly for women and children. Furthermore, the decentralised energy network reduced local municipal electricity expenses whilst enabling extended hours for small commercial enterprises, education, and social gatherings after sunset.



P1296

SUSTAINABLE LIGHTING ACROSS SETTLEMENTS

| District: Kamrup

The absence of reliable electrical grids and adequate outdoor illumination compromise public safety, hinder evening mobility, and slow socio-economic progress across rural territories. To introduce sustainable infrastructure and enhance public security, **HDFC Bank Parivartan** collaborated with **AROH Foundation** to deploy 100 standalone solar streetlights. They installed energy-efficient, weather-resistant illumination units to secure village pathways after sunset. Simultaneously, the initiative engaged local community groups to establish a framework for long-term maintenance while raising awareness about clean energy. The project successfully reduced grid dependency, improved night-time transit safety, and fostered greater local adoption of renewable utility solutions.



P1297

APPOINTING SOLAR HIGH-MAST ARRAYS

| District: Kamrup

Over-reliance on erratic conventional electrical grids and a deficit in powerful outdoor lighting systems frequently restrict public safety, evening transit, and municipal development across regional community zones. To institute eco-friendly infrastructure and extend productive hours, **HDFC Bank Parivartan** and the **Gramin Vikas Trust** are deploying five solar-powered high-mast lighting systems across prominent public squares. Technical crews are currently constructing reinforced concrete foundations and erecting 12.5-metre galvanised hydraulic poles fitted with high-capacity 120W LED luminaires and lithium-ion batteries. This intervention is successfully reducing carbon footprints, bypassing grid vulnerabilities, and securing reliably illuminated public environments for approximately 3,000 local residents.

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.



6.78 Lakh
SPREAD OF FINANCIAL
FRAUD AWARENESS
(VIGIL AUNTY)







STORIES OF PARIVARTAN

ASSET-BASED LIVELIHOOD CREATION FOR SINGLE-HEADED HOUSEHOLDS

P1215

BENEFICIARY:
Basapi Rongpipi

LOCATION:
Joysing Teron, Lumbajong, Karbi Anglong

THE PROBLEM

Basapi Rongpipi, a forty-one-year-old single mother, was the sole earner for her five-member family. Lacking agricultural land, she depended entirely on volatile daily wage labour. This lack of stable employment and sustainable income assets left her household economically vulnerable and unable to meet basic requirements reliably.

OUR INTERVENTION

Under the rural development initiative, **HDFC Bank Parivartan** and **Seven Sisters Development Assistance (SeSTA)** provided Basapi with livestock training and Rs. 19,000 in technical support. She constructed a scientific 10x15-foot low-cost shed and acquired three does and one buck for breeding, utilising local *Pashu Sakhi* veterinary healthcare networks.

THE OUTCOME

The shift to scientific goat rearing established a secure, asset-based source of income, expanding her herd capacity to ten goats with a projected annual revenue of Rs. 40,000. Improved bio-security and vaccination management reduced livestock mortality, boosting Basapi's financial security and inspiring her to diversify into piggyery.



P1212

WOMEN-LED COLLECTIVE MICRO-ENTERPRISE FOR LIVELIHOOD DIVERSIFICATION

BENEFICIARY:

Junmoni Gogoi (Lakhimi Self Help Group)

LOCATION:

Chetia Gaon, Haldibari, Khowang, Dibrugarh

THE PROBLEM

Junmoni and her eight-member Self Help Group (SHG) relied on volatile daily wage labour and seasonal agriculture. Their activities were restricted to small consumption loans for domestic emergencies rather than asset creation. This lack of stable local livelihoods left the women financially dependent and excluded from household financial decision-making.

OUR INTERVENTION

Under the *Sashakt Gram* Project, **HDFC Bank Parivartan** and **NIRMAN** established a 1,000-broiler chick poultry unit. The intervention provided a dedicated shed, initial bird stock, feeds, and medicine kits. She was also given structured capacity building on advanced poultry management, disease prevention, cost accounting, and forward community market linkages.

THE OUTCOME

The enterprise successfully transitioned the SHG from survival credit to profitable asset management, equipping Junmoni with technical livestock skills and improved household confidence. The unit is projected to generate an annual income of Rs. 5,00,000 across the eight families, enabling them to fund education and expand their business independently.



P0855

SKILL-BASED MICRO-ENTREPRENEURSHIP FOR FINANCIAL INCLUSION

BENEFICIARY:
Mrs. Padmawati Gogoi

LOCATION:
Dewgharbari, Nagaon

THE PROBLEM

Padmawati Gogoi, a thirty-eight-year-old homemaker, lived in a financially strained household dependent on her husband's minimal wage as a hotel cook. This restricted revenue was insufficient to cover daily domestic expenses. Lacking formal professional skills and access to credit, she faced significant barriers to generating an independent income.

OUR INTERVENTION

HDFC Bank Parivartan and **Gramin Vikas Trust (GVT)** selected Padmawati through the Village Development Committee. She completed a six-month cutting and tailoring course at Bordoloni ITI, learning to stitch diverse garments. Upon graduation, she was provided with a sewing machine to launch a home-based enterprise.

THE OUTCOME

Padmawati initially earned Rs. 2,500 monthly from home orders before securing regular commercial assembly work with Handiqui Garment & Co. This escalated her monthly earnings to Rs. 10,000, enabling her to manage household expenses, fund healthcare needs, and inspire other village women to pursue vocational self-reliance.

P0666

HORTICULTURAL DIVERSIFICATION AND DRIP IRRIGATION ADOPTION

BENEFICIARY:
Anjit Basumatary

LOCATION:
Baghdoba Village, Tamulpur

THE PROBLEM

Anjit Basumatary, a 42-year-old sole breadwinner supporting a five-member family, relied on 4 *bighas* of land for rain-fed paddy and small-scale vegetable cultivation. Erratic rainfall, an absence of irrigation infrastructure, and limited access to high-quality planting material resulted in recurring crop losses and irregular household earnings, leaving his land underutilised and his family financially insecure.

OUR INTERVENTION

To transition his farm towards high-value, year-round horticulture, **HDFC Bank Parivartan** in partnership with **Citizens Foundation**, selected Anjit through a participatory process involving local Village and Cluster Development Committees. He received quality jujube saplings, micro-irrigation infrastructure (drip irrigation), and technical training in orchard management. The intervention enabled precise moisture management across two *bighas* of previously underperforming land.

THE OUTCOME

Within four months of adopting drip-irrigated jujube cultivation, Anjit harvested 47 quintals of produce, generating over Rs. 2.11 lakh in sales at local markets. This capital enabled him to reinvest in farm expansion, fund his daughter's education, and hire local farm labourers. Transitioning from seasonal cropping to commercial orchard management, Anjit plans to plant an additional 100 saplings independently while serving as a local resource person for sustainable agricultural techniques.



PARIVARTAN HIGHLIGHTS

SHOWCASING KEY INITIATIVES, EVENTS & NEWS



P1055

RECIPE FOR ENTERPRISE

| District: Sonitpur

Under the Highlands Project, **HDFC Bank Parivartan** and **Indian Grameen Services (IGS)** conducted a seven-day residential training programme on Food Processing and Entrepreneurship from 8th to 14th December, 2025 in Sonitpur, Assam. The initiative marks a strategic step towards establishing a community-owned, village-level Food Processing Unit (FPU) to foster sustainable, women-led livelihoods.

Facilitated by academic and industry experts, the practical programme trained participants in machinery operation, food safety standards, quality control, and compliance. The workshop successfully built technical competencies and business management confidence, equipping a capable core group of women to lead and operate the upcoming processing facility independently.



P0855

ILLUMINATING RURAL HORIZONS

| District: Dhemaji

To promote renewable energy and enhance rural development, **HDFC Bank Parivartan** and **Gramin Vikas Trust** distributed 200 solar mini home lights across 15 villages in the Majuli, Bordoloni, and Sissiborgaon clusters. Working alongside Village Development Committees, community mobilisers identified beneficiaries to ensure clean, reliable energy reached underserved households.

The initiative aims to improve community safety, extend evening economic activities, and foster rural empowerment. The formal handover events involved village heads, panchayat authorities, government officials, and bank representatives. By replacing traditional lighting with sustainable solar technology, this collaborative effort addresses critical energy gaps while establishing a framework for long-term ecological and economic progress in the region.



P0746

PRESCRIBING COMMUNITY WELLNESS

| District: Darrang

HDFC Bank Parivartan and **FXB India Suraksha**, in partnership with the National Health Department, conducted 10 health camps across 10 villages in the Darrang district. The initiative delivered primary healthcare directly to the community, providing 779 beneficiaries with free medical consultations, blood pressure and sugar screenings, and essential medicines.

In collaboration with the Cancer Care Institution of Darrang, the camps also hosted educational sessions on cancer prevention, seasonal illnesses, and menstrual hygiene. By addressing immediate medical needs and promoting preventive healthcare, the programme successfully reduced out-of-pocket expenses, enhanced early disease detection, and fostered positive health-seeking behaviour across the region.

PRODUCTS OF ASSAM

THE PARIVARTAN STORY, MADE TANGIBLE

FREEZE-DRIED HIMALAYAN FRUITS | KAMRUP AND RI-BHOI



Processed at an advanced technological facility in Amingaon, Kamrup district, this shelf-stable fruit range is produced by the Sarikushi Integrated Village Cooperative Society Ltd with support from **HDFC Bank Parivartan** and the **Indian Institute of Technology, Guwahati**. Sourced from smallholder farmers in Umling village, Meghalaya, high-perishability tropical and mountain fruits undergo state-of-the-art sublimation freeze-drying. This advanced processing technique removes moisture under vacuum conditions without applying extreme heat, preserving up to 97% of the fresh fruit's original nutritional content, natural flavor profile, structural cellular integrity, and vibrant coloration while extending product shelf-life up to 10 years without artificial preservatives. Packaged in moisture-proof, hermetically sealed foil pouches, this lightweight, value-added fruit range serves premium health-food markets, nutraceutical channels, and export supply chains.

AUTHENTIC HANDWOVEN APPAREL AND HOME TEXTILES | DARRANG

Woven by over 1,050 women artisans under the Banisuta Weavers Producer Company, this handloom collection—marketed under the Mahura Weaves brand—is produced with support from **HDFC Bank Parivartan** and **FXB India Suraksha**. The product line includes traditional *Mekhela Sador*, *Eri* silk stoles, handwoven kurta sets, dupattas, and contemporary home decor items such as table runners and cushion covers. Utilising advanced Jacquard looms alongside technical training in refined motif integration, yarn preparation, and fabric finishing, the artisans produce high-density, soft-textured weaves that balance regional heritage with modern fashion standards. Every piece undergoes rigorous quality control for weave uniformity, colorfastness, and structural durability, offering a premium, sustainably handcrafted textile range packaged for national and international distribution.





ROSELLE GREEN TEA | HAILAKANDI

Blended and packaged at a dedicated tea-herbal processing unit in Gangpar Dhumkar village, this health beverage is produced by the Hailakandi Farmer Producer Company with support from **HDFC Bank Parivartan** and the **Indian Institute of Technology, Guwahati**. Combining regional green tea leaves with locally cultivated Roselle (*Hibiscus sabdariffa*) grown under dual-use agrivoltaic systems, the product leverages clean solar energy alongside scientific herbal processing techniques. The Roselle calyces undergo controlled drying, hygienic sorting, and precise ratio-blending to preserve their vibrant crimson hue, natural tartness, and antioxidant properties. The resulting herbal tea blend delivers a refreshing, nutrient-rich infusion with a balanced flavor profile, packaged in moisture-barrier tins and pouches for health-conscious consumers and premium specialty markets.

COLD-PRESSED PURE MUSTARD OIL | TAMULPUR

Produced by the 11-member youth group Durga Enterprise in Baghdoba village, Goreswar block, this unrefined mustard oil is processed with support from **HDFC Bank Parivartan** and the **Citizens Foundation**.

Sourced from selected regional mustard seeds, the oil is extracted via traditional cold-press mechanical expellers without external chemical heating or refining agents. This low-temperature extraction method preserves the seed's natural pungency, rich golden color, characteristic aroma, and essential fatty acid profile. Operating under strict hygienic and quality management protocols, the filtered oil is sealed in food-grade, leak-proof retail packaging, catering to regional consumer hubs, direct rural outlets, and urban markets across Guwahati and Rangia.





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

- AROH Foundation
- Anudip Foundation for Social Welfare
- Ayang Trust
- Balipara Tract and Frontier Foundation
- FXB India Suraksha
- Foundation for MSME Clusters
- Goonj
- Gramin Vikas Trust
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