

BIHAR

 **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 Bihar, 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 Bihar.

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.

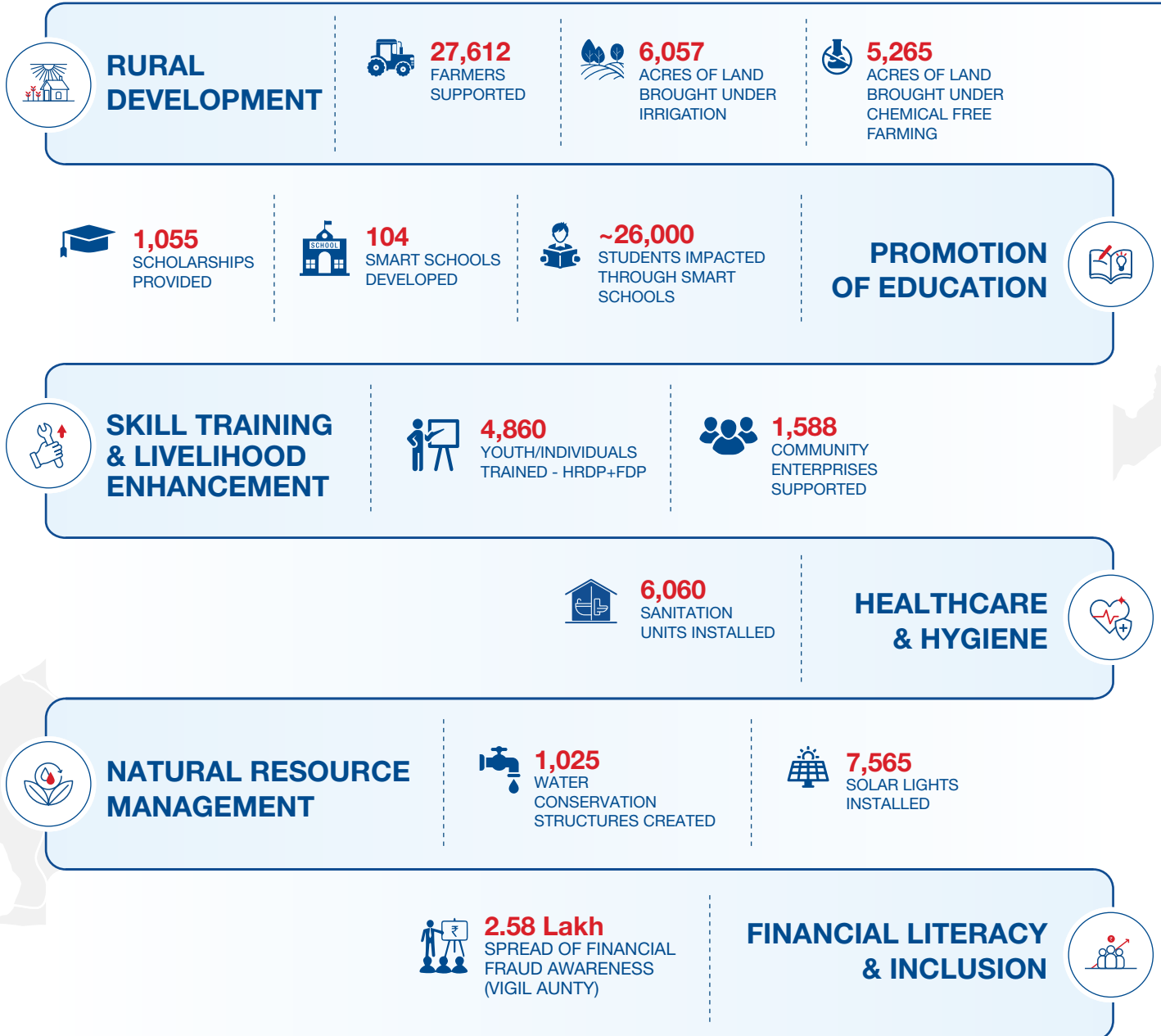
This report highlights the impact of HDFC Bank Parivartan's initiatives across Bihar.



PARIVARTAN IN BIHAR

72.92 LAKH LIVES IMPACTED

*Impact numbers as of March 2026



FOCUSED DEVELOPMENT PROGRAMME

DISTRICTS

Araria	East Champaran	Madhubani	Saran
Arwal	Gaya	Munger	Sheikhpura
Aurangabad	Jamui	Muzaffarpur	Sitamarhi
Banka	Kaimur (Bhabua)	Nalanda	Siwan
Begusarai	Katihar	Nawada	Supaul
Bhagalpur	Khagaria	Patna	Vaishali
Bhojpur	Kishanganj	Purnea	West Champaran
Buxar	Lakhisarai	Rohtas	
Darbhanga	Madhepura	Samastipur	

HOLISTIC RURAL DEVELOPMENT PROGRAMME

DISTRICTS

NO. OF VILLAGES

Bhojpur	15
East Champaran	20
Madhubani	15
Muzaffarpur	15
Saran	15
Vaishali	15

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.



27,612
FARMERS
SUPPORTED



6,057
ACRES OF LAND
BROUGHT UNDER
IRRIGATION



5,265
ACRES OF LAND
BROUGHT UNDER
CHEMICAL FREE
FARMING





P1017

COMMUNITY-LED DEVELOPMENT

| District: Madhubani

Deficiencies in essential village infrastructure often limit agricultural yields, restrict enterprise development, and disrupt basic educational standards across rural households. **HDFC Bank Parivartan** and **Aident Social Welfare Organisation** are systematically resolving these multi-sectoral barriers across 15 villages in the Harlakhi and Basopati blocks. This includes deploying renewable energy systems, establishing clean drinking water infrastructure, and constructing 16 smart schools. Concurrently, the intervention is training 3,000 farmers in eco-friendly practices, expanding vegetable cultivation across 390 irrigated acres, and supporting 145 women-led business ventures. This comprehensive initiative is actively strengthening 93 local community institutions to drive self-sustaining, long-term regional development.



P1196

SUSTAINABLE CIVIC EXPANSION

| District: East Champaran

Underutilised youth capacity and restricted financial avenues for rural women create persistent barriers to long-term community resilience and local economic self-sufficiency. **HDFC Bank Parivartan** and **Plan International India Chapter** are thereby installing solar irrigation pumps, establishing polyhouse facilities, and renovating key school and *anganwadi* infrastructure across 20 villages. The intervention is actively delivering agricultural training, fostering women-led enterprises, and conducting targeted health awareness drives. Concurrently, it is creating smart classrooms, upgrading sanitation units, and establishing local resource centres. This integrated initiative is directly strengthening community institutions, elevating public health standards, and driving sustainable economic self-reliance throughout target settlements.



P1023

RENEWING RURAL ASSETS

| District: Saran

Dependence on traditional single-crop farming coupled with energy deficits often restricts household stability. **HDFC Bank Parivartan** and the **Aga Khan Rural Support Programme (India)** are systematically tackling these structural constraints across 15 villages within the Maker block. The intervention is currently establishing farmer field schools, constructing solar-powered irrigation units across 560 acres, and distributing household biogas systems. Concurrently, it is supporting women through non-farm enterprises like beekeeping, setting up nutrition gardens, and converting 12 government schools into digital learning spaces. This multi-pronged effort is actively strengthening community-led water and producer groups to secure long-term civic self-reliance.



P1019

STRENGTHENING AGRARIAN SYSTEMS

| District: Vaishali

Depleting local water tables combined with restricted exposure to structured financial planning continuously exposes agrarian families to seasonal economic instability. **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihoods and Development** are actively mitigating these ecological and economic pressures across 15 villages within the Lalganj block. The project encompasses delivering practical field instruction on water conservation techniques, sustainable crop yield optimisation, and modern natural resource management. Concurrently, the intervention is conducting targeted financial literacy workshops for over 4,000 households. This coordinated initiative is directly building local capacity, reinforcing environmental sustainability, and fostering long-term economic independence across participating rural communities.



P1015

RE-ENGINEERING RURAL VALUE CHAINS

| District: Bhojpur

Limited collective bargaining power and irregular water availability frequently suppress market returns for smallholders, confining agrarian communities to low-margin primary production. **HDFC Bank Parivartan** and **Bhartiya Jan Utthan Parishad** are systematically overcoming these commercial and operational bottlenecks across the Shahpur and Bihiya blocks. This includes organising Farmer Producer Organisations, setting up equipment tool banks, and installing solar irrigation systems alongside polyhouse structures. Simultaneously, specialists are delivering technical training in agro-processing, establishing digital smart classrooms, and conducting mobile health clinics. This multi-sectoral strategy is directly elevating crop yields, broadening off-farm enterprise options, and building long-term financial self-sufficiency for rural households.



P1016

CIVIC & AGRARIAN RESTRUCTURING

| District: Muzaffarpur

Unlocking the full economic potential of agrarian communities often requires expanding local processing infrastructure and modernising shared public utilities. **HDFC Bank Parivartan** and **National Institute for Rural Development, Education, Social Upliftment and Health (NIRDESH)** are actively partnering with local residents to strengthen regional systems across 15 target villages. The intervention is currently constructing solar-powered group irrigation systems, establishing vermicompost units, and transitioning 150 acres to chemical-free farming. Concurrently, it is setting up rural processing enterprises; including mustard oil and lac bangle production; while upgrading 12 government schools into digital smart facilities and renovating 10 *anganwadi* centres. This comprehensive strategy is directly diversifying household incomes, boosting school enrolment, and driving long-term ecological self-sufficiency.

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.


1,055

SCHOLARSHIPS
PROVIDED

104

SMART SCHOOLS
DEVELOPED

~26,000

STUDENTS IMPACTED
THROUGH SMART
SCHOOLS




P0435

DIGITAL MATHEMATICS TRANSFORMATION

| District: Siwan

Optimising foundational numeracy and advanced problem-solving skills across large school networks relies on providing teachers with adaptive, technology-driven tools that cater to diverse learning paces. To support state educational frameworks, **HDFC Bank Parivartan** and **Khan Academy India** partnered to introduce an interactive, mastery-based mathematics programme across government schools and Jawahar Navodaya Vidyalayas nationwide. The initiative equipped educators with digital learning tools and personalised instructional resources, successfully reaching over 65,000 students across more than 700 institutions during its initial phase. With strategic collaboration from the government, project partners scaled this model statewide—engaging nearly 5,00,000 students, fostering active classroom participation, and strengthening long-term analytical capabilities across public education systems.



P1503

ACTIVATING EDUCATIONAL ECOSYSTEMS

| Districts: Begusarai, Muzaffarpur, Nalanda, Patna

Sustainable educational progress relies on unifying modern school infrastructure with active local governance and structured foundational learning frameworks. **HDFC Bank Parivartan** and **Pratham Education Foundation** are operationalising the *Parivartan Shala* model to establish long-term educational stability across regional government schools. This includes launching student-led science, library, and sports initiatives.

Simultaneously, it is renovating sanitation and learning spaces to meet exact pedagogical standards. Concurrently, the intervention is implementing Teaching at the Right Level instruction and providing on-site teacher mentoring, thereby increasing classroom engagement and securing measurable gains in foundational literacy and numeracy.



P0888, P1244

EQUALISING COMPETITIVE EXAM ACCESS

| District: Patna

Blending physical smart-classroom infrastructure with tailored competitive exam resources bridges the urban-rural preparation divide for high-potential public school scholars. **HDFC Bank Parivartan, Bhartiya Jan Utthan Parishad, and the Bihar School Examination Board (BSEB)** executed a dual-focused educational initiative to propel 200 high-achieving matriculation scholars into top-tier medical and engineering institutes. On the institutional front, the partnership established state-of-the-art digital smart classrooms and learning centres across key institutions—such as Bankipore Girls High School and Patna Collegiate—supplying foundational NCERT and BTC Class 11–12 textbooks alongside modern interactive technology. Complementing this structural upgrade, the intervention provided targeted competitive preparation by delivering specialised NEET and JEE study materials, structured academic mentoring, and continuous performance tracking, successfully equipping top talent to compete in national entrance examinations and advancing long-term socio-economic mobility.

tools with dependable, uninterrupted school infrastructure. **HDFC Bank Parivartan and National Institute for Rural Development, Education, Social Upliftment and Health (NIRDSEH)** partnered to transform selected government classrooms into technology-enabled learning spaces across four target schools.

The intervention renovated physical facilities, installed interactive digital boards pre-loaded with national curriculum materials, and established robust solar-inverter power backups to ensure uninterrupted instruction. Additionally, it conducted intensive training workshops for 64 educators. This integrated project successfully enhanced conceptual clarity for over 2,600 students, modernised daily teaching methodologies, and strengthened long-term digital literacy.



P1488



P1441

CATALYSING DIGITAL EDUCATION

| District: Muzaffarpur

Driving deeper student participation and mastering complex subjects requires integrating interactive media

EXPANDING TECHNOLOGICAL ACCESS

| District: Saran

Preparing young scholars for modern academic and professional landscapes requires embedding functional technology and online research tools directly into daily school curricula. **HDFC Bank Parivartan and Aga Khan Rural Support Programme (India)** established a fully equipped computer laboratory at Upper Middle School Baghakol to strengthen digital literacy among upper primary and secondary students.

The intervention installed computing units, internet connectivity, and ergonomic workstations while facilitating access to national platforms like *DIKSHA* and *SWAYAM*. Concurrently, technical specialists trained teaching staff to integrate digital tools into daily instruction. This initiative successfully elevated technical proficiency, broadened classroom engagement, and built essential digital competencies for higher education.

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.


4,860

YOUTH/INDIVIDUALS
TRAINED - HRDP+FDP

1,588

COMMUNITY
ENTERPRISES
SUPPORTED




P0949

HARNESSING WATER, EMPOWERING FARMERS

| Districts: Banka, Jamui, Kishanganj, Nawada

Relying strictly on rain-fed agriculture exposes smallholders to severe seasonal shortfalls, forcing erratic seasonal migration when single-crop cycles fail. **HDFC Bank Parivartan** and **Professional Assistance For Development Action (PRADAN)** are dismantling these climate vulnerabilities by constructing a 30,000-acre irrigation command zone using farm ponds, lowland wells, and water-harvesting structures. Across seven states, the intervention is actively establishing bio-resource centres, deploying micro-irrigation systems, and facilitating double-cropping protocols. Concurrently, it is upskilling smallholder women farmers in diversified livestock husbandry, fisheries, and advanced nursery techniques, while training local *Panchayati Raj* functionaries to secure long-term operational self-sufficiency and stabilise rural household economies.

agrarian growth, leaving rural households vulnerable to persistent economic stagnation. **HDFC Bank Parivartan** and **Professional Assistance For Development Action (PRADAN)** are resolving these structural barriers by establishing solar-powered lift irrigation systems to bring fallow land into active cultivation.

This intervention also includes setting up bio-resource centres, delivering modern technical training to agricultural producers, and constructing robust market supply chains. Concurrently, it is building community-led Farmer Producer Organisations and supporting women-led enterprises. This integrated strategy is directly expanding rural business opportunities, elevating farm productivity, and fostering long-term economic independence across agrarian communities.



P1020

BRIDGING VOCATIONAL DIVIDES

| Districts: Nalanda, Patna, Sitamarhi, West Champaran

Academic instruction alone often does not translate into stable employment when regional youth lack access to industry-aligned technical skill training. **HDFC Bank Parivartan** and **Pratham Education Foundation** are dismantling these employment barriers by delivering certified vocational training to over 8,000 unemployed rural youths.

The intervention is actively conducting hands-on modules in high-demand trades, including Healthcare, Electrical, Automotive, Hospitality, and Construction. By combining market-relevant curricula with National Skill Qualification Framework (NSQF), the project is effectively equipping young adults across underserved communities with practical expertise, thereby unlocking sustainable career pathways and driving inclusive economic mobility throughout the region.



P0869

REVITALISING RURAL ECONOMIES

| Districts: Araria, Katihar

Single-crop agricultural dependence combined with fragmented market connections frequently restricts



P0863

STRENGTHENING RURAL RESILIENCE

| District: Bhagalpur

Declining agricultural productivity, unsustainable chemical dependence, and limited market linkages in underserved regions lead to economic instability and diminished climate resilience for rural farming communities. To address these challenges, **HDFC Bank Parivartan**, in partnership with the **Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA)**, is executing a sustainable agriculture project across Bihar, Uttar Pradesh, and Uttarakhand. This initiative engages 3,500 farmers in a transition toward chemical-free farming. Key activities include forming Village Development Committees and Farmer Producer Organisations (FPOs), alongside deploying micro-irrigation, solar energy, farm tool banks, and integrated pest management practices. Additionally, the project is actively strengthening rural infrastructure by establishing community-led enterprises, including organic basmati rice and traditional silk handloom units, to successfully boost incomes and promote long-term economic resilience.



P0594

SUPPORTING WOMEN ENTREPRENEURS

| Districts: Banka, Kishanganj

Conventional farming reliant on costly synthetic inputs was steadily degrading regional soil health while squeezing margins for smallholders trying to cultivate high-value cash crops. **HDFC Bank Parivartan** and **Professional Assistance For Development Action (PRADAN)** reversed these ecological stresses by setting up local Bio Resource Centres managed by rural women entrepreneurs. The intervention actively trained these individuals to manufacture organic inputs and super compost. Simultaneously, it supported 300 regional farmers as they were adopting eco-friendly cultivation methods. By producing and distributing three metric tonnes of organic fertilisers, the initiative significantly enhanced crop yields, raised market values, and restored long-term soil viability across local farmlands.



P1029

CROSS-BORDER SUSTAINABLE DEVELOPMENT

| District: West Champaran

Underserved communities across the border regions of Uttarakhand, Assam, and Bihar frequently face severe socio-economic challenges, including geographical isolation, resource scarcity, seasonal migration, and the recurring impact of natural disasters. To address these vulnerabilities, **HDFC Bank Parivartan** and the **Mahatma Gandhi Sewa Ashram** are currently executing the multi-state 'Saksham' initiative across 20 border villages. Here, 500 farmers are being trained with advanced intercropping techniques and 120 solar-powered water pumps have been deployed for year-round cultivation. 15 government schools are also being upgraded into digital smart schools, along with installing 300 solar streetlights, and constructing five *Jal Minars* with integrated reverse osmosis filtration systems to supply clean drinking water.

Furthermore, the programme is catalysing local economies by facilitating 42 micro-enterprises; including two women-led *Khadi* units; and modernising healthcare infrastructure across 12 medical sub-centres, directly safeguarding the livelihoods and well-being of thousands of border residents.



P1038

EXPANDING CLINICAL VOCATIONAL TRAINING

| District: Patna

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 the **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. Coordinators are actively preparing trainees for formal sector roles, targeting a 70% placement rate.



P1032

ECONOMIC MOBILITY AND ENTREPRENEURSHIP

| District: Muzaffarpur

To support underserved segments of the workforce, **HDFC Bank Parivartan** and **Head Held High Foundation** drove a massive socio-economic transformation for 6,550 individuals across 11 states. This targets a diverse group, from unschooled youth to traditional artisans, tailoring pathways to economic independence. It has a multi-tiered approach: bridging the formal workforce gap for 750 youth with capacity building, fostering a culture of innovation, providing incubation support to 1,750 aspiring entrepreneurs. Beyond individual employment, it emphasises digital and financial empowerment of women and artisans. Facilitating digital literacy and onboarding creators onto the **Open Network for Digital Commerce (ONDC)**, it helps scale traditional crafts into 300 sustainable micro-enterprises. This economic push is secured by a robust social safety net, ensuring that 2,350 households gain access to essential social security schemes. These interventions create a resilient ecosystem where financial inclusion and entrepreneurial spirit drive long-term community prosperity.



P1325

HARNESSING CLEAN AGRARIAN POWER

| District: Sitamarhi

Unlocking sustainable productivity across smallholder farms requires decentralised irrigation infrastructure and greater women leadership within local agricultural service delivery. **HDFC Bank Parivartan** and **Aga Khan Rural Support Programme (India)** are actively transforming the agricultural landscape across 15 villages in the Baigania block. This includes establishing 45 women-led solar irrigation systems across 900 acres, empowering *Solar Didis* as clean-energy entrepreneurs. Concurrently, the intervention is running Farmer Field Schools, setting up Bio-Input Resource Centres, and introducing natural farming techniques. By deploying solar streetlights alongside local tool banks, this joint initiative is directly lowering cultivation costs, elevating household incomes, and fostering long-term ecological resilience.

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.


6,060

SANITATION
UNITS INSTALLED




P1210

REVAMPING DRY WASTE MANAGEMENT

| District: Gaya

Urban and rural regions face critical dry waste and multi-layered plastic challenges due to inadequate recovery infrastructure and the socioeconomic exclusion of informal waste workers, leading to low recycling rates and unmanaged emissions. To tackle this, **HDFC Bank Parivartan** and the **Centre for Environment Education (CEE) Society** are executing a regional waste management project across four states.

This ongoing initiative is establishing four Material Recovery Facilities (MRFs) and one Material Recycling Centre (MRC) to systematically collect and process dry waste. By formalising agreements with local administrations and tracking emission reductions, the project successfully integrates informal waste workers (*Safai Sathis/Didis*) into the formal value chain, ensuring safe plastic disposal and generating sustainable livelihoods.



P1377

EXPANDING DIALYSIS ACCESS IN PUBLIC HOSPITALS

| Districts: Darbhanga, Muzaffarpur, Patna

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 **FXB India Suraksha** collaborated to establish five fully functional dialysis centres in government hospitals across four states and one Union Territory.

The project is equipping these centres with 50 state-of-the-art hemodialysis machines, patient monitors, high-capacity RO water treatment plants, and backup power systems. This initiative is providing accessible, high-quality renal care to approximately 4,500 patients annually, effectively reducing out-of-pocket medical expenses.

TRANSFORMING EMERGENCY CARE

| Districts: Darbhanga, Muzaffarpur, Patna

Overburdened public hospitals often struggle with severe equipment shortfalls, leaving frontline healthcare workers unable to manage complex medical emergencies locally. **HDFC Bank Parivartan** and **Doctors For You** are eliminating these diagnostic bottlenecks by overhauling critical care units across five major public health facilities in Bihar and Odisha.

This encompasses installing high-flow oxygen systems, ICU ventilators, advanced diagnostic tools, and specialised neonatal equipment. Concurrently, the intervention is training clinical staff to manage high-risk maternal and trauma cases directly on-site, effectively curbing out-of-pocket expenses for families and securing immediate emergency care across underserved regional hubs.

P1496



P0473

INTEGRATED PLASTIC WASTE MANAGEMENT

| District: Samastipur

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.



P1149

RENEWING MATERNAL CARE AND CLINICAL UTILITIES

| District: Muzaffarpur

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 project is currently refurbishing maternity wards and hospital blocks whilst upgrading sanitation facilities with improved ventilation, accessible fittings, and reliable drainage. Concurrently, the intervention 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.



P1263

STRENGTHENING CANCER SURVEILLANCE AND TREATMENT

| Districts: Arwal, Begusarai, Bhagalpur, Nawada, Purnea

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 the **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 empanelled hospitals.



P1140

SURPLUS RECOVERY AND RECYCLING

| Districts: Begusarai, Buxar, Darbhanga, Jamui, Madhepura, Nalanda

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: East and West Champaran

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, the intervention 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.



P1161

FINANCIAL SUPPORT FOR CANCER PATIENTS

| Districts: Arwal, Champaran, Darbhanga, Kaimur, Madhepura, Muzaffarpur, Nawada, Samastipur

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 the **Indian Cancer Society** collaborated to provide targeted financial assistance through the Cancer Cure Fund (ICS-CCF). 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.

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.


1,025

WATER
CONSERVATION
STRUCTURES CREATED


7,565

SOLAR LIGHTS
INSTALLED





P1379

SHIELDING HOMESTEADS FROM SEASONAL TIDES

| Districts: Bhagalpur, Darbhanga, Katihar, Madhepura, Madhubani, Muzaffarpur, Samastipur, Sitamarhi, Supaul

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.

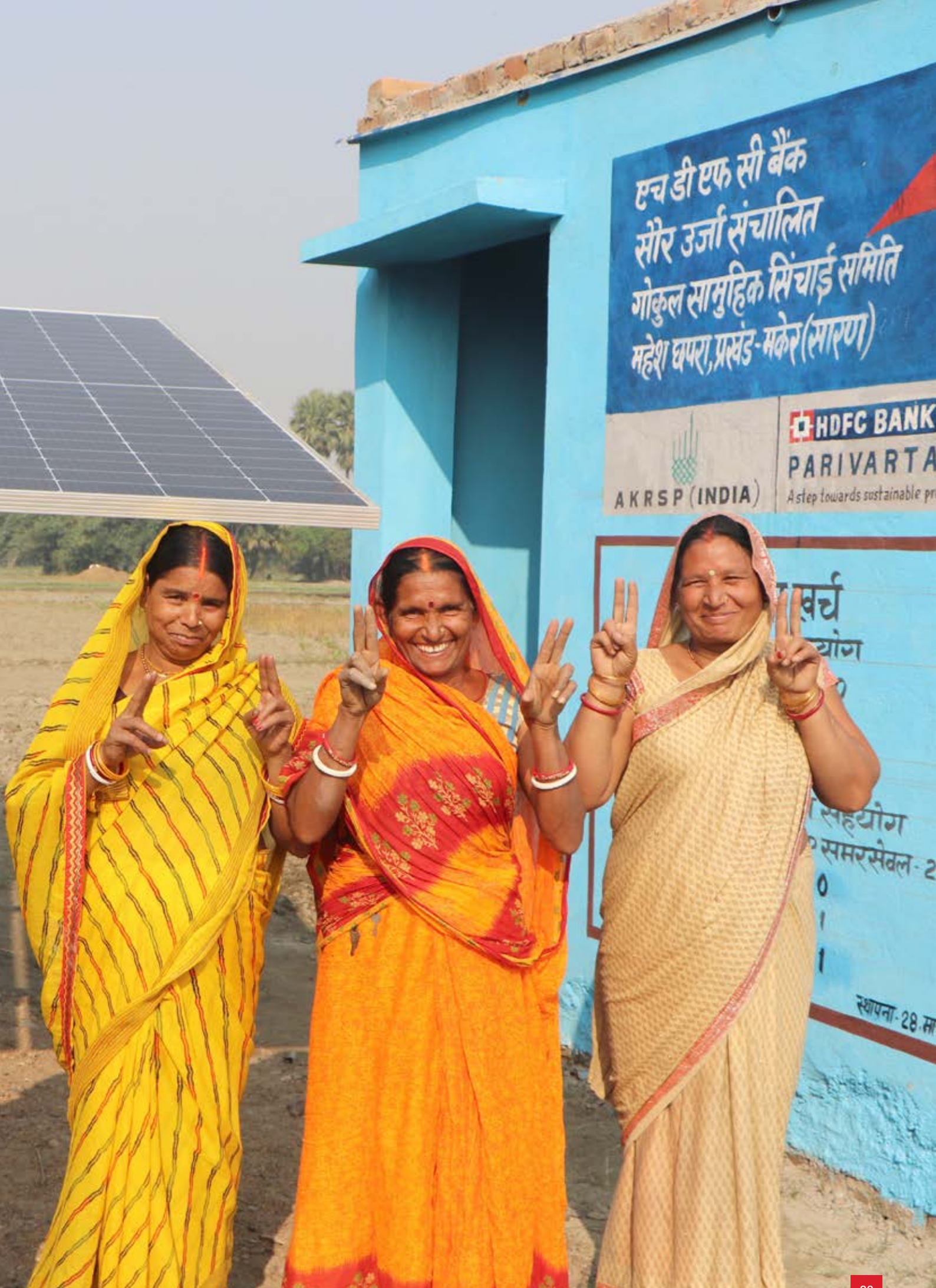
FINANCIAL LITERACY AND INCLUSION

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.



2.58 Lakh
SPREAD OF FINANCIAL
FRAUD AWARENESS
(VIGIL AUNTY)







STORIES OF PARIVARTAN

RENEWABLE COMMUNITY IRRIGATION AND WOMEN-LED WATER ENTERPRISE

P1023

BENEFICIARY:

Gokul Parivartan Samuhik Sinchai Samiti
(Led by Raj Kali Devi)

LOCATION:

Mahesh Chhapra Village,
Maker Block, Saran

THE PROBLEM

Smallholder farmers in Mahesh Chhapra relied on erratic rainfall and expensive diesel-powered pumps for crop irrigation. High operational fuel costs and irregular water access reduced crop productivity and kept household incomes low. Furthermore, the lack of assured water prevented farmers from cultivating high-value crops like vegetables. Women in the village were primarily limited to domestic work and casual farm labour, with no formal avenues for leadership, financial management, or collective enterprise.

OUR INTERVENTION

To establish sustainable water access and promote women's leadership, **HDFC Bank Parivartan** partnered with the **Aga Khan Rural Support Programme (India)**. The initiative facilitated the formation of the 10-member Gokul Parivartan Samuhik Sinchai Samiti, led by Raj Kali Devi. The project installed a complete Solar-Based Group Irrigation (SBGI) system; featuring a solar array, a 5 HP pump motor, a dedicated pump house, and an underground pipe distribution network. It delivered technical training on system operation, preventive maintenance, equitable water distribution, and financial record-keeping.

THE OUTCOME

The solar irrigation infrastructure replaced costly diesel pumps with clean, reliable water delivery, lowering farm production expenses and opening previously rain-fed land to commercial vegetable farming. Operating as a community enterprise, the group logged 307 operational hours selling affordable irrigation services to local farmers, generating Rs. 29,613 in collective revenue. Managing the facility elevated the social standing and leadership capacity of women members like Raj Kali Devi, establishing a self-sustaining model for community-owned renewable utility management.



P1016

CLIMATE-RESILIENT AGRICULTURE AND MILLET CULTIVATION

BENEFICIARY:
Sarita Devi

LOCATION:
Kabilpur Village, Kanti Block, Muzaffarpur

THE PROBLEM

Sarita Devi's family relied on small landholding agriculture and seasonal casual wage labour. Their farming was constrained by traditional, water-intensive crops, rising input costs for chemical fertilisers, declining soil health, and erratic climatic conditions such as drought and irregular rainfall. These factors resulted in low agricultural productivity, volatile household income, and ongoing food insecurity.

OUR INTERVENTION

To promote sustainable, climate-smart farming, **HDFC Bank Parivartan** along with **National Institute for Rural Development, Education, Social Upliftment and Health (NIRDESH)** supported Sarita to initiate millet cultivation across 0.5 acres. A complete agricultural support package, including high-quality millet seeds, organic manure, bio-pesticides, and comprehensive training in eco-friendly land preparation, seed treatment, weed management, and pest control was delivered.

THE OUTCOME

Adopting climate-resilient millet cultivation significantly reduced input costs and mitigated production risks associated with adverse weather. The successful harvest improved household food security with nutritious grain and generated additional revenue through market sales, helping cover essential family expenses like education and healthcare. Sarita has established a reliable, sustainable income stream, reduced her family's reliance on casual wage labour, and served as a community model for climate-resilient agriculture.

PARIVARTAN HIGHLIGHTS

SHOWCASING KEY INITIATIVES, EVENTS & NEWS



P1016

HORTICULTURE CONVERGENCE AND G-9 BANANA PLANTATION INITIATIVE

| District: Muzaffarpur

HDFC Bank Parivartan, in partnership with the **National Institute for Rural Development, Education, Social Upliftment and Health (NIRDESH)** and the Department of Horticulture, facilitated a government convergence initiative across Kanti block. Designed to promote crop diversification and bridge information gaps regarding public agricultural schemes, the collaboration enabled 40 local farmers to establish G-9 banana orchards across eight acres through a 75% subsidy on 8,000 banana suckers. Senior horticulture officials provided technical guidance on plant spacing, nutrient management, and pest control during practical field visits. The initiative further diversified agricultural livelihoods through a one-acre Apple Ber plantation, multi-crop seed distribution by the Agriculture Department, and poultry distribution supported by KVK Saraiya, creating a comprehensive model for sustainable rural development.



P1016

MILLET CULTIVATION TECHNICAL TRAINING AND EXPOSURE EVENT

| District: Samastipur

HDFC Bank Parivartan, in partnership with the **National Institute for Rural Development, Education, Social Upliftment and Health (NIRDESH)**, organised a two-day technical training and exposure event on 7th and 8th July, 2025 at Dr. Rajendra Prasad Central Agricultural University in Samastipur. Aligned with national millet promotion initiatives, the event engaged 90 local farmers—including 40 progressive farmers cultivating millet across six villages—to support crop diversification and build climate resilience.

Led by university agricultural scientists, the interactive sessions provided practical instruction on millet varieties, soil preparation, scientific sowing, organic vermicomposting, integrated pest control, value addition, branding, and market linkages. By equipping farmers with modern agronomic skills, the initiative strengthens household incomes, reduces agricultural water demand, and advances sustainable, low-carbon farming practices across the region.



P0869

WOMEN FARMER KISAN MELA

| District: Araria

HDFC Bank Parivartan, in partnership with **Professional Assistance For Development Action (PRADAN)** under the *Niranter* project, organised a panchayat-level Women Farmer Kisan Mela in the Forbesganj block of Araria district. Bringing together approximately 1,000 women farmers (*Kisan Didis*), Producer Group members, local *mukhiyas*, and administrative officials, the event served as a collaborative platform for peer-to-peer knowledge exchange on sustainable agricultural practices. During the interactive sessions, participants shared technical insights on improving crop yields, overcoming farming challenges, and adopting innovative cultivation methods. To honour leadership and agricultural excellence, awards were presented to outstanding farmers who have successfully implemented advanced techniques, fostering shared learning and strengthening grassroots agricultural networks across the region.

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 Bihar's footprint; and a culture of giving that keeps growing.



Environment & Sustainability

World Environment Day Drive – Shahpur Block

In partnership with Bhartiya Jan Utthan Parishad, an environmental awareness campaign was held for local students. The initiative featured tree planting drives alongside drawing and speech competitions focused on environmental stewardship and sustainable living practices.



Financial Literacy & Youth Empowerment

National Youth Skills Day Session – Muzaffarpur

To mark National Youth Skills Day, volunteers partnered with Head Held High Foundation to deliver a financial literacy workshop for local youth. The interactive session covered personal financial management, budgeting, and savings strategies to encourage long-term financial independence.





Community Support & Humanitarian Aid

Goonj Family Kit Distributions – Champaran & Madhepura

In collaboration with Goonj, volunteers supported the distribution of 90 essential family kits across rural households in Champaran and Madhepura. The drive highlighted circular economy principles by demonstrating how urban surplus materials can be repurposed to support vulnerable rural communities.



Sanitation & Hygiene Awareness

Swachh Bharat Campaign – Patna

Organised alongside the Pratham Education Foundation at the Pratham Skill Centre, this drive engaged local youth through workshops on sanitation, hygiene, and waste management. The event concluded with a collective Swachhta Pledge to uphold community cleanliness.



PRODUCTS OF BIHAR

THE PARIVARTAN STORY, MADE TANGIBLE



RAW NATURAL HONEY | SARAN

Produced by the Mukul Parivartan Madh Utapadan Kendra in Khalpura village supported by **HDFC Bank Parivartan** and the **Aga Khan Rural Support Programme (India)**, this premium raw honey represents a pure, sustainably harvested apiculture product. Operating across 80 managed hive colonies, the 10-member enterprise utilises scientific beekeeping, hygienic extraction, and standardised processing protocols to preserve the natural enzymes, nutritional density, and floral aroma of the regional harvest. Sealed in clear, retail-ready jars, this unadulterated product line meets rigorous food quality standards, successfully establishing a reliable commercial honey supply across local markets and regional consumer channels.

MILLET-BASED BAKERY & FLOUR | MUZAFFARPUR

Produced by 20 women members of the *Rani* Self-Help Group in Panapur Haveli village, supported by **HDFC Bank Parivartan** and **National Institute for Rural Development, Education, Social Upliftment and Health (NIRDESH)**, this nutritious food range includes millet flour, biscuits, cookies, rusks, and bread under the “Shree Aahar” brand. Sourced from locally cultivated millets—including *Marua*, *Bajra*, *Sawa*, and *Kauni*—the raw grain undergoes systematic cleaning, grading, de-husking, and milling in a modernised community processing unit. Formulated with strict FSSAI food-safety certification and MSME accreditation, the enterprise transforms traditional, nutrient-dense climate-resilient grains into hygienic, value-added consumer staples. Sealed in protective retail packaging with unified branding, the product line delivers healthy, heritage-inspired food items to local and regional commercial markets.





PREMIUM BEDSHEETS | BHOJPUR

Produced by the 20-member Khushi Chadar Nirman Samuh in Ranisagar village supported by **HDFC Bank Parivartan** and **Bhartiya Jan Utthan Parishad**, this textile range features high-quality bedsheets under the “Happy Covers” brand. Utilising upgraded sewing machinery and standardised raw materials, the women-led enterprise applies precise fabric cutting, structured stitching, and quality enhancement protocols to ensure durability and uniform sizing. The initiative bridges traditional household stitching skills with modern market demands, producing well-finished bed linens. Backed by protective packaging and customer-focused design standards, this quality-assured product line successfully establishes a direct, market-oriented presence for rural women entrepreneurs.

ROASTED PEANUTS AND CHIKKI | ARARIA

Produced by the 40-member **GURUJI** Producer Group in Baijnathpur village supported by **HDFC Bank Parivartan** and **Professional Assistance for Development Action (PRADAN)**, this value-added snack range features roasted peanuts, salted peanuts, and traditional peanut *chikki*. Transitioning from raw crop sales to direct food processing, the enterprise operates out of a dedicated village processing unit built for hygienic roasting, precise temperature-controlled syrup blending, and uniform slab molding. Supported by standardised quality checks and protective, market-ready packaging, the quality-assured product line transforms locally cultivated peanuts into crisp, shelf-stable confectionery and savory items, successfully establishing a strong retail footprint across regional commercial hubs including Purnea, Araria, and Forbesganj.





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

- Aga Khan Rural Support Programme (India)
- Aident Social Welfare Organisation
- Apollo Hospitals Educational & Research Foundation
- BAIF Institute for Sustainable Livelihoods and Development
- Bhartiya Jan Uththan Parishad
- Centre for Environment Education (CEE) Society
- Doctors For You
- FXB India Suraksha
- Goonj
- Gramin Vikas Trust
- Head Held High Foundation
- Indian Cancer Society
- Khan Academy India
- Mahatma Gandhi Sewa Ashram
- National Institute for Rural Development, Education, Social Upliftment and Health (NIRDESH)
- Plan International India Chapter
- Pratham Education Foundation
- Professional Assistance for Development Action (PRADAN)
- Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA)

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