

# CHHATTISGARH

 **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 Chhattisgarh, 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 Chhattisgarh.

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 Chhattisgarh.



# PARIVARTAN IN CHHATTISGARH

**44.92 LAKH**  
**LIVES IMPACTED**

\*Impact numbers as of March 2026



## RURAL DEVELOPMENT



**9,234**  
ACRES OF LAND  
BROUGHT UNDER  
CHEMICAL FREE  
FARMING



**14,854**  
ACRES OF LAND  
BROUGHT  
UNDER  
IRRIGATION



**1.13 Lakh**  
FARMERS  
SUPPORTED



**265**  
SCHOLARSHIPS  
PROVIDED



**250**  
SMART SCHOOLS  
DEVELOPED



**~62,500**  
STUDENTS IMPACTED  
THROUGH SMART  
SCHOOLS

## PROMOTION OF EDUCATION



## SKILL TRAINING & LIVELIHOOD ENHANCEMENT



**822**  
COMMUNITY  
ENTERPRISES  
SUPPORTED



**11,005**  
INDIVIDUALS  
TRAINED



**6,470**  
SANITATION UNITS  
AND HOUSEHOLD  
TOILETS  
CONSTRUCTED



**199**  
VILLAGES  
SUPPORTED  
WITH CLEAN  
DRINKING WATER



**103**  
VILLAGES  
SUPPORTED WITH  
WASTE MANAGEMENT  
SYSTEMS

## HEALTHCARE & HYGIENE



## NATURAL RESOURCE MANAGEMENT



**8,419**  
SOLAR LIGHTS  
INSTALLED



**359**  
WATER  
CONSERVATION  
STRUCTURES CREATED



**70,255**  
SPREAD OF FINANCIAL  
FRAUD AWARENESS  
(VIGIL AUNTY)

## FINANCIAL LITERACY & INCLUSION



### FOCUSED DEVELOPMENT PROGRAMME

#### DISTRICTS

|              |                                     |              |             |
|--------------|-------------------------------------|--------------|-------------|
| Balrampur    | Gariaband                           | Korba        | Raipur      |
| Bastar       | Janjgir-Champa                      | Korea        | Rajnandgaon |
| Balod        | Jashpur                             | Mahasamund   | Sakti       |
| Baloda Bazar | Kabirdham                           | Manendragarh | Surajpur    |
| Dantewada    | Kanker                              | Mungeli      | Surguja     |
| Damtari      | Khairagarh-Chhuikhadan-Gandai (KCG) | Narayanpur   |             |
| Durg         | Kondagaon                           | Raigarh      |             |

### HOLISTIC RURAL DEVELOPMENT PROGRAMME

#### DISTRICTS

#### NO. OF VILLAGES

|              |    |
|--------------|----|
| Dantewada    | 15 |
| Gariaband    | 20 |
| Jashpur      | 20 |
| Kabirdham    | 20 |
| Kondagaon    | 16 |
| Mohla-Manpur | 15 |
| Rajnandgaon  | 15 |
| Sukma        | 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.


**9,234**

ACRES OF LAND  
BROUGHT UNDER  
CHEMICAL FREE  
FARMING


**14,854**

ACRES OF LAND  
BROUGHT UNDER  
IRRIGATION


**1.13 Lakh**

FARMERS  
SUPPORTED





P1295

## CLIMATE-RESILIENT AGRICULTURE DEVELOPMENT

| District: Kabirdham

Integrating sub-surface water harvesting with solar-powered irrigation buffers rainfed agriculture against erratic precipitation regimes. **HDFC Bank Parivartan** and **Watershed Organization Trust** are executing a climate-adaptation Holistic Rural Development Programme across Kabirdham. To address acute water stress in rainfed farming systems, the ongoing initiative deploys watershed structures for groundwater recharge alongside solar-powered lift irrigation, drip networks, and farm ponds.

The intervention also encompasses facilitating Farmer Field Schools to drive climate-resilient agriculture, promoting organic inputs, crop diversification, and participatory water budgeting. Simultaneously, the project establishes alternative non-farm enterprises for Self-Help Groups and trains local *Wasundhra Sewaks* alongside Village Development Committees, ensuring sustainable natural resource stewardship and diversified household revenue.

landscapes into self-sustaining economic hubs. **HDFC Bank Parivartan** and **Self Reliant Initiatives Through Joint Action** are executing an integrated resource-management programme across 20 villages to benefit 6,000 residents.

The ongoing initiative expands agricultural capacity by converting 1,029 unirrigated acres through enhanced water infrastructure, reforestation 500 uncultivated acres, and planting 15,000 trees. Simultaneously, the project establishes 12 community enterprises; six led directly by women; supported by 65 community institutions. By integrating clean energy solutions, drinking water systems, chemical-free farming over 560 acres, and digital upgrades for 10 schools, the intervention strengthens local value chains, boosting incomes for 4,000 farmers.



P1177

## HOLISTIC AGRICULTURAL ADVANCEMENT

| District: Gariaband

Integrating watershed engineering with solar micro-utilities transforms rainfed landscapes into diversified, high-yield rural economies. **HDFC Bank Parivartan** and **Action for Food Production** are executing a Holistic Rural Development Programme across Mainpur block. To overcome rainfed agricultural constraints, the ongoing programme constructs 125 farm ponds, check dams, and solar irrigation systems, extending water delivery across 790 acres. Agricultural demonstrations scale up millet, trellis vegetable, and chemical-free farming across 118 acres.

Simultaneously, the initiative installs 20 solar drinking systems, converts three schools into smart campuses, and upgrades 20 *anganwadis*. Establishing 26 community-led enterprises—ranging from custom hiring centres to leaf plate units—strengthens local value chains and expands socio-economic resilience for 2,135 farming households.



P1104

## ECOLOGICAL RESILIENCE AND ENTERPRISE SUPPORT

| District: Jashpur

Synchronising water harvesting, solar energy, and non-timber forest produce value chains transforms vulnerable



P0974

## RURAL REVIVAL TO ENHANCE LIVELIHOODS

| District: Dantewada

Merging sub-surface water mechanics with bio-resource systems establishes sovereign, climate-decoupled local food and energy economies. **HDFC Bank Parivartan** and **Watershed Organization Trust** are executing an integrated development initiative across 15 villages in Dantewada. To mitigate acute water and food security challenges, the programme expands irrigation across 973 acres using solar-based lift systems, drip networks, and farm bunding. The intervention transitions 2,400 acres to chemical-free farming, reforests 1,180 uncultivated acres with 90,000 trees, and establishes a bio-resource centre and turmeric unit. Simultaneously, the initiative deploys clean drinking water, renewable energy, and smart school infrastructure while creating nine women-led micro-enterprises to build lasting socio-economic resilience for 3,083 tribal farmers.

smallholder profit margins against climatic instability. **HDFC Bank Parivartan** and **Samerth Charitable Trust** are executing a Holistic Rural Development Programme across 15 villages. To eliminate water scarcity and crop vulnerability, the ongoing programme deploys 11 solar-powered irrigation units, builds five check dams, and excavates 46 farm ponds—expanding reliable water access across 749 acres. The initiative converts 670 acres to chemical-free agriculture using localised vermi-composting, soil diagnostics, two seed banks, and 45 acres of trellis systems. Simultaneously, the framework integrates 15 solar drinking water installations, 225 street lights, six smart school transformations, and seven community enterprises, driving long-term economic stability for 2,290 agricultural households.



P0829

## FOSTERING ECONOMIC PROSPERITY

| District: Sukma

To foster positive change and socio-economic prosperity, **HDFC Bank Parivartan** and the **AROH Foundation** are running a rural development programme across 15 villages in Sukma. The project supports 5,000 Gond and Maria farmers, helping them earn a secure living while protecting their cultural heritage.

The initiative brings irrigation to 800 acres and moves 600 acres to chemical-free farming. It also supplies clean drinking water and green energy. To build a brighter, self-reliant future, the project has turned eight traditional schools into smart classrooms and set up 17 community-run businesses.



P1176

## SECURING SUSTAINABLE FUTURES

| District: Rajnandgaon

Replacing capital-intensive input dependencies with self-sustaining local water and energy cycles secures



P0828

## LIVELIHOOD DIVERSIFICATION FOR FARMERS AND ARTISANS

| District: Kondagaon

Pairing traditional indigenous craft commercialisation with decentralised solar utilities converts seasonal agrarian vulnerability into continuous year-round capital flow. **HDFC Bank Parivartan** and **Ambuja Foundation** are executing a Holistic Rural Development Programme across 16 villages in Kondagaon. Focusing on marginalised SC, ST, OBC, and youth demographics, the ongoing initiative secures agricultural output by irrigating 700 acres through stop-dam renovations, seed banks, and drip networks, while transitioning 2,000 acres to chemical-free farming. Concurrently, the programme establishes 16 community enterprises to commercialise bell metal, bamboo art, and Self-help Group ventures. Integrating solar street lighting, drinking water systems across eight villages, and eight smart school upgrades creates an ecologically balanced, diversified rural economy for 3,500 farmers.



P0716

## CROP DIVERSIFICATION VIA AGRO-PROCESSING

| District: Mohla-Manpur

Replacing traditional water-intensive monocropping with high-value floriculture and localised millet value-addition pivots fragile agrarian systems towards market-driven resilience. **HDFC Bank Parivartan** and **Centre for Advanced Research and Development (CARD)** are executing a targeted rural restructuring programme across 15 villages. The ongoing intervention anchors long-term food and economic security by introducing millet cultivation across 740 acres, directly supported by a specialised millet-based bakery and a dal processing mill. Simultaneously, 310 acres transition into commercial floriculture under improved irrigation networks. Upgrading physical utilities, the initiative deploys 150 solar street lights and 30 solar drinking water systems, alongside converting three traditional schools into smart educational spaces to establish a modernised, climate-aligned rural infrastructure.

# 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.



**~62,500**

STUDENTS IMPACTED  
THROUGH SMART  
SCHOOLS



**250**

SMART SCHOOLS  
DEVELOPED



**265**

SCHOLARSHIPS  
PROVIDED





P1492

## REIMAGINING RURAL LEARNING ENVIRONMENTS

| Districts: Balrampur, Bilaspur, Durg, Khairagarh-Chhuikhadan-Gandai (KCG)

Overhauling basic school facilities while embedding digital infrastructure converts public schools into vibrant, inclusive hubs for modern childhood education. Through the *Parivartan Shala* initiative, **HDFC Bank Parivartan** and **Yuva Unstoppable** are upgrading 15 government schools into fully equipped smart learning environments. The project is executing comprehensive civil repairs, applying interactive educational murals, and constructing gender-segregated, UNICEF-standard WASH facilities with safe drinking water. Simultaneously, classrooms are being converted into tech-enabled spaces using interactive smart boards and digital instruction tools. Paired with teacher training on digital pedagogy and hygiene awareness, these structural and technological improvements are actively boosting attendance, reducing health-related absences, and bridging the digital divide for underserved rural students.

remote districts equal access to modern learning tools. Across five distinct initiatives, **HDFC Bank Parivartan** collaborated with regional partners to modernise government schools in Chhattisgarh. Partnering with **SUIDHA**, the programme overhauled 31 campuses across Durg and Surajpur—including 11 Model Smart Schools fitted with STEM labs, libraries, and WASH facilities—while a joint venture with **Ambuja Foundation** converted 50 schools into tech-enabled hubs for 5,000 children. Concurrently, two separate initiatives with **AROH Foundation** introduced smart classroom technologies across 25 traditional schools in Bharatpur-Manendragarh-Chirmiri and 17 schools in Surajpur and Manendragarh. Finally, working with **Watershed Organization Trust**, the programme installed five integrated multimedia setups in Korea district, establishing dynamic, tech-supported learning environments for students and teachers across all target regions.



P1375, P1446, P1243, P1444

## BUILDING SMART FOUNDATION FOR THE FUTURE

| Districts: Bastar, Durg, Narayanpur, Raigarh

Targeted infrastructure investment transforms traditional state schools and early childhood centres into modern, health-conscious hubs for community learning. Across four distinct initiatives, **HDFC Bank Parivartan** teamed with regional partners to modernise educational facilities in Chhattisgarh. Collaborating with **SUIDHA**, one project upgraded 20 schools with Smart Classroom models for digital literacy, while a secondary joint effort deployed 10 smart classrooms in schools alongside solar electrification across 10 ICDS *anganwadi* centres. In Kondagaon and Bastar, a venture with **AROH Foundation** delivered 11 Smart Schools complete with science laboratories, libraries, safe drinking water, and renovated sanitation. Finally, partnering with **Watershed Organization Trust**, the programme established 10 interactive smart classrooms in Raigarh district, equipping teachers and students with digital learning tools.



P1375, P1103, P0950, P0922, P1429

## INVESTING IN EARLY EDUCATION

| Districts: Durg, Kabirdham, Korea, Manendragarh, Surajpur

Upgrading physical and digital infrastructure across schools builds educational equity, giving students in



P1234, P1236

## SUPPORTING SCHOOLS WITH DIGITAL TECH

| District: Balrampur

To support the ongoing modernisation of public education and boost student success, **HDFC Bank Parivartan** and the **Watershed Organization Trust** have implemented a digital learning initiative. The project enhances government schools by building on their foundational strengths with modern technology.

The initiative established three fully equipped Smart Schools and deployed 17 interactive Smart Classrooms across selected campuses. Working closely with school administrators, the project integrated digital tools into the daily curriculum. By adding media-rich learning platforms, the project has boosted classroom engagement, improved student retention, and helped students develop essential digital literacy skills.



P1242



P1300

## DIGITAL SKILLS FOR THE NEXT GENERATION

| District: Bilaspur

Upgrading rural public school classrooms with interactive technology creates equal learning opportunities, ensuring

students gain the digital skills required for modern higher education and employment. **HDFC Bank Parivartan** and **Samerth Charitable Trust** completed a technological overhaul of 35 government schools across Bilaspur district.

To supplant passive instructional methods, the completed intervention outfitted campuses with 75-inch interactive smart panels. Beyond mere equipment delivery, the project structured intensive teacher-training modules to integrate multimedia tools, real-time assessment protocols, and adaptive learning workflows directly into state syllabi.

Technical monitoring and ongoing maintenance frameworks were operationalised to ensure uninterrupted utility. The deployment successfully erased historical digital exposure gaps, elevating classroom retention while familiarising state-school students with modern computational environments.

## DIGITAL LITERACY IN ACTION

| District: Kabirdham

Integrating real-time 3D models into daily lessons turns abstract scientific and mathematical theories into tangible, observable experiences for young learners. **HDFC Bank Parivartan** and **Phibonacci Learning** are deploying the “UniPhi myClass” platform to set up 50 smart classrooms across selected state schools. By introducing curriculum-aligned, hyper-interactive 3D simulations, the ongoing initiative alters standard instructional delivery to help children visualise complex concepts directly.

Comprehensive capacity-building modules train teaching staff to seamlessly weave these digital simulations into daily lesson plans. Impact monitoring tracks academic engagement and comprehension levels, creating an immersive, tech-enabled learning environment that benefits over 5,000 students while fostering long-term digital familiarity.

# 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.



**11,005**  
INDIVIDUALS  
TRAINED



**822**  
COMMUNITY  
ENTERPRISES  
SUPPORTED





P0604

## PROJECT STREE (SOCIAL AND TRANSFORMATIVE RURAL ECONOMIC EMPOWERMENT)

| Districts: Bilaspur, Dhamtari, Janjgir-Champa, Mahasamund

Women farmers across rural regions frequently face systemic economic barriers due to fragmented agricultural networks, limited processing infrastructure, and restricted access to institutional markets. To counter these structural challenges, **HDFC Bank Parivartan** and the **Society for Development Alternatives** executed Project STREE (Social and Transformative Rural Economic Empowerment) across 6 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.



P0949

## HARNESSING WATER, EMPOWERING FARMERS

| Districts: Bastar, Dhamtari, Kanker, Kondagaon, Raigarh

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 initiative is actively establishing bio-resource centres, deploying micro-irrigation systems, and facilitating double-cropping protocols. Concurrently, specialists are 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.



P0555

## WOMEN-LED AGRARIAN DEVELOPMENT

| District: Dhamtari

Structuring high-density micro-irrigation alongside diversified agro-forestry enterprises converts forest-fringe resource vulnerabilities into autonomous, female-led farm economies.

**HDFC Bank Parivartan** and **Professional Assistance For Development Action (PRADAN)** completed a targeted socio-economic project supporting 6,000 rural women across Nagari's forest-dependent landscapes. To counteract environmental and economic isolation, the project established 12 farm ponds, 17 solar lift and pump systems, and 100 micro-irrigation setups, alongside 400 solar street lights to secure communal transit.

Agricultural productivity expanded through 3,200 creeper trellis systems, 200 vegetable nurseries, 50 tool banks, and organic Nadep composting. Diversified homestead revenues were generated via 480 mushroom units and 125 poultry operations, successfully doubling household incomes and establishing durable economic agency.



P0553

## SECURING LONG-TERM PROGRESS

| District: Korba

Integrating targeted water infrastructure with self-sustaining community governance converts rain-dependent landscapes into productive, multi-crop economic assets. **HDFC Bank Parivartan** and **Ambuja Foundation** implemented a comprehensive rural development project across 28 villages in Poudi Uproda. Focused on securing long-term land viability, the initiative brought 840 acres of previously unirrigated terrain under structured water management systems. To ensure long-term operational resilience and resource stewardship, the collaboration established 28 sustainable community institutions. By replacing seasonal water scarcity with dependable irrigation and introducing modern technical practices, the completed intervention directly boosted land productivity and stabilised annual revenues for 3,800 rural households.



P1293

## CLIMATE-RESILIENT AGRO-ENTERPRISE DEVELOPMENT

| District: Raigarh

Shifting smallholder women farmers from climate-vulnerable subsistence to solar-powered processing collectives converts seasonal agricultural risk into predictable financial security. **HDFC Bank Parivartan** and **Professional Assistance For Development Action (PRADAN)** are implementing an integrated agricultural programme across 32 villages in Raigarh. Addressing rainfall dependency, the ongoing initiative installs solar lift irrigation, farm ponds, and dug wells while transitioning fields to regenerative, chemical-free practices. To capture post-harvest value locally, the programme establishes 38 women-led enterprises, including bio-input units, oil and pulse processing hubs, and solar drying facilities. Coupled with tailored visual extension materials and market linkages for Self-Help Groups, the intervention strengthens food security and income resilience for 2,500 smallholder women producers.



P1172

## COMMUNITY-LED ECOLOGICAL GOVERNANCE

| Districts: Bastar, Kanker

Institutionalising decentralised climate adaptation plans through women-led self-help networks transforms traditional resource management into an active defence against ecological degradation. **HDFC Bank Parivartan** and **Professional Assistance For Development Action (PRADAN)** are executing a targeted ecological resilience programme across 36 tribal villages in Tokapal and Narharpur. The ongoing initiative embeds Village Climate Adaptation Plans directly into local governance by positioning women in central stewardship roles. To replace vulnerable paddy monocultures, the project expands agroforestry alongside millet, pulse, and oilseed cultivation supported by community water-harvesting networks. Localised pulse and oilseed processing units retain post-harvest value within the village economy. Combined with visual learning tools and organic soil regeneration, the intervention establishes long-term ecological balance and income stability across participating tribal households.



P1171

## INTEGRATED LAND RECLAMATION

| District: Narayanpur

Reclaiming degraded land through integrated tree-borne agriculture and scientific livestock care converts unproductive acreage into multi-stream economic assets for vulnerable households. **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihoods and Development** are executing a comprehensive land-reclamation and income-diversification programme across 35 villages in Orcha block. To combat seasonal migration, the ongoing initiative establishes Agri-Horti-Forestry (*Wadi*) models on barren land, supported by micro-irrigation and water-harvesting systems designed to store 50 thousand million cubic feet (TMC) of water. Interventions integrate cattle, goat rearing, and poultry alongside scientific breed improvement. Supported by solar-powered technologies and localised resource-person networks, the project restores 200 acres of unproductive soil while creating stable year-round revenues for local families.



P1053

## MILLETS FOR A MILLION SMILES

| District: Mahasamund

Restoring indigenous millet cultivation acts as a dual mechanism for public health and economic self-reliance, insulating farming families from market volatility. **HDFC Bank Parivartan** and **NIRMAN** are scaling up traditional grain production to secure nutrition and income for 2,100 smallholder households across Mahasamund (Chhattisgarh) and Nayagarh (Odisha).

By establishing Bio-Resource Units for organic manure and constructing solar-powered rainwater irrigation, the ongoing project buffers dryland farms against drought. Farmer Producer Organisations (FPOs) and central processing hubs are being created to move growers up the supply chain. Through specialised governance training, direct retail outlets, and branded packaging, the initiative enables primary producers to control product quality, command better prices, and rebuild local dietary resilience.



P1106

## YOUTH SKILLING AND EMPLOYMENT INITIATIVE

| District: Bilaspur

Aligning technical vocational training directly with emerging industrial demand provides a structural exit route from generational socio-economic vulnerability. **HDFC Bank Parivartan** and **Ambuja Foundation** are delivering market-aligned vocational instruction to 1,500 young adults across Bilaspur district. The ongoing programme targets growth sectors through specialised coursework for General Duty Assistants, Electric Vehicle Technicians, and Retail Sales Associates. To ensure broad access, flexible age criteria accommodate women, candidates from hazardous work environments, and COVID-impacted families. Beyond technical instruction, the initiative integrates individual career counseling, industry partnership networks, and post-placement mentoring, establishing a formal recruitment channel that guarantees at least 70 per cent of graduates secure verified, long-term employment.



P0830

## UNLOCKING POTENTIAL FOR A BETTER FUTURE

| District: Mahasamund

Re-engaging early school leavers through practical, industry-integrated trade training converts hidden rural potential into formal economic capital. **HDFC Bank Parivartan** and **Ambuja Foundation** are executing a structured vocational intervention for 1,400 unemployed young adults aged 18–30 across Mahasamund. By combining targeted community outreach, diagnostic aptitude matching, and hands-on technical instruction at the Skill Development Centre, the ongoing scheme reclaims lost educational potential. Customised curricula integrate workplace exposure alongside continuous parental engagement. Supported by corporate recruitment links, structured interview prep, and post-hire mentorship, the initiative establishes a direct transition from rural unemployment to stable, formal-sector work, committing to a 75 per cent placement rate.

# 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.


**103**

VILLAGES  
SUPPORTED WITH  
WASTE MANAGEMENT  
SYSTEMS


**199**

VILLAGES  
SUPPORTED  
WITH CLEAN  
DRINKING WATER


**6,470**

SANITATION UNITS  
AND HOUSEHOLD  
TOILETS  
CONSTRUCTED





P0477

## FROM WASTE PICKERS TO SANITATION PARTNERS

| District: Bastar

Formalising informal waste collectors as recognised municipal sanitation partners transforms unstructured plastic recovery into a measurable, carbon-reducing circular system. **HDFC Bank Parivartan** and **Centre for Environment Education (CEE) Society** completed a tech-integrated waste management pilot across targeted zones. The project modernised informal collection chains by upgrading processing technology, workflow efficiency, and financial investments for small aggregators, bulk waste generators, and local recyclers. Establishing dedicated “Swachh Centres” created structured socio-economic safeguards, fair compensation models, and skill-building forums for frontline waste pickers. Cloud-based tracking software systematically monitored plastic flows to verify direct carbon emission reductions. By aligning citizen participation with institutional governance, the intervention successfully embedded a scalable, environmentally accountable plastic recovery model within rural civic frameworks.

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 empaneled hospitals. This holistic approach not only improved survival prospects for underprivileged patients but also created a sustainable community infrastructure for long-term preventive care.



P1433

## DECENTRALISED CRITICAL CARE PROVISION

| District: Bilaspur

Embedding life-support capabilities directly within primary healthcare centres protects vulnerable rural patients during the critical “golden hour” of medical emergencies. **HDFC Bank Parivartan** and **Doctors For You** completed a critical care infrastructure project at the Maternal and Child Health Bilha Community Health Centre. Addressing the absence of emergency medical facilities for surrounding rural and tribal populations, the project established a fully operational three-bed Intensive Care Unit. The refurbished facility was equipped with multi-para cardiac monitors, mechanical ventilators, oxygen supply systems, and infusion pumps. Comprehensive training enabled existing clinical staff to execute advanced emergency protocols safely. This local installation eliminates risky, expensive patient transfers to distant urban tertiary hospitals, delivering immediate, life-saving stabilisation during medical crises.



P1263

## STRENGTHENING CANCER SURVEILLANCE AND TREATMENT

| Districts: Baloda Bazar, Janjgir-Champa, Kabirdham, Raigarh, Surguja

In many semi-urban and rural communities, cancer outcomes remain poor due to deep-seated stigma, a lack



P1005

## UPGRADING REMOTE INTENSIVE CARE

| District: Manendragarh

Scaling up intensive care capabilities within remote district hospitals removes geographic barriers to emergency medicine, safeguarding isolated indigenous communities against acute medical trauma. **HDFC Bank Parivartan** and **Ambuja Foundation** completed a major clinical infrastructure expansion within a state hospital serving the district. To address severe tertiary care deficits affecting resident Gond, Baiga, and Pando communities, the project deployed 30 fully equipped Intensive Care Unit beds.

This intervention equipped local medical teams to manage complex non-communicable diseases, sudden acute illnesses, and trauma emergencies directly on site. By establishing advanced life-support capacity locally, the initiative prevents costly emergency travel while decentralising critical care across Chhattisgarh's northern border regions.

ensures precise, early clinical intervention for endemic regional health conditions. **HDFC Bank Parivartan** and **Doctors For You** completed a targeted technical modernisation of Dantewada District Hospital. To resolve diagnostic bottlenecks and surgical delays affecting local tribal populations, the project installed automated biochemistry and cell-analysis units alongside a digital electrophoresis platform crucial for screening endemic conditions like sickle cell anaemia. Furthermore, a specialised ENT operating theatre suite and dedicated surgical table were deployed. Coupled with clinical training for hospital technicians and surgeons, this infrastructure upgrade enables rapid internal pathology processing and complex local ENT procedures, eliminating costly medical referrals to distant urban centers.



P1493

## STRENGTHENING HOSPITAL CAPACITY

| Districts: Manendragarh, Raigarh

Upgrading diagnostic technology and physical ward infrastructure in high-volume public hospitals reduces patient bottlenecks and restores clinical capacity without shifting costs to low-income families. **HDFC Bank Parivartan** and the **Shri Mahakal Education and Charitable Trust** are delivering a targeted healthcare upgrade across three government hospitals in Churu (Rajasthan), Manendragarh, and Raigarh (Chhattisgarh). The ongoing project equips ICU wards and diagnostic departments with advanced medical devices; including specialised monitors, imaging tools, and clinical beds; to improve diagnostic speed and patient care. Complementing technical deployments, the intervention carries out essential civil renovations, upgraded sanitation, and ward refurbishments to meet modern clinical standards. Through hands-on technical training for medical staff and structured maintenance protocols, the initiative expands public healthcare capacity across both states.



P1442

## BRIDGING THE CLINICAL GAP

| District: Dantewada

Equipping district-level laboratories with automated diagnostic platforms and specialised surgical suites

# 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.


**8,419**

SOLAR LIGHTS  
INSTALLED

**359**

WATER  
CONSERVATION  
STRUCTURES CREATED




P1105

## LANDSCAPE RESTORATION INITIATIVE

| District: Korea

Re-engineering watersheds through unified soil-water interventions establishes an ecological buffer that stabilises dryland agricultural output against extreme climate variability. **HDFC Bank Parivartan** and **Watershed Organization Trust** are implementing a large-scale landscape restoration initiative directly assisting 5,322 rural residents. The ongoing project combines check dams, farm ponds, and solar-powered lift systems to extend irrigation across 1,730 acres of previously dry acreage.

Simultaneously, 1,225 degraded acres are undergoing re-vegetation, supported by the planting of 1,42,500 trees and the transition of 1,699 acres to chemical-free agriculture. By forming 35 community-managed water bodies and promoting climate-adaptive crops like millets, the intervention builds permanent ecological resilience while raising farm incomes for 3,180 primary producers.



P1307

## CLEAN-ENERGY TRANSITION

| District: Balod

Converting regional administrative headquarters into

clean power hubs sets a structural precedent for public-sector decarbonisation and municipal fiscal prudence. **HDFC Bank Parivartan** and **Samerth Charitable Trust** completed a high-capacity solar electrification initiative across Balod's primary administrative buildings.

The project installed 139 kW of rooftop solar photovoltaic capacity (comprising 71 kW and 68 kW units) on the *Panchayat* and Collectorate offices. Integrated net-metering technology enables these governance centres to offset heavy grid demand and export surplus power. By drastically cutting institutional electricity overheads, the intervention redirects public expenditure toward civic development while providing a visible, operational benchmark for municipal clean-energy adoption across the state.



P1416

## CLEAN ENERGY TRANSITION

| Districts: Bilaspur, Sakti

To drive positive development and boost public healthcare services, **HDFC Bank Parivartan** and the **Samerth Charitable Trust** have successfully completed a clean-energy transition across Bilaspur and Sakti districts. The project enhances local government health facilities by introducing modern, eco-friendly power solutions.

The initiative installed a grid-connected solar power system with net-metering technology at the MCH Bilha Community Health Centre, reducing utility costs and saving valuable funds for patient care. Additionally, the project set up 100 solar-powered streetlights across six villages in Chandrapur. This initiative lowers energy bills, frees up medical budgets, and creates safer, well-lit public spaces for local residents.



P1378

## ENSURING SOCIO-ECONOMIC SAFETY

| Districts: Bastar, Kanker, Kondagaon, Raigarh

Replacing fragile central grids with localised solar assets simultaneously secures village public spaces, extends farming cycles, and turns early childhood centres into climate-proof hubs. **HDFC Bank Parivartan** and **PRADAN** completed an integrated socio-ecological infrastructure project spanning four districts. To mitigate grid failure risks and night-time forest hazards, the initiative deployed 1,360 solar street lights across shared hamlet pathways.

Agricultural reliability was addressed through constructing 80 rainwater farm ponds for dry-spell crop survival. Additionally, 55 *anganwadis* were retrofitted with solar energy systems, interactive learning tools, child-friendly artwork, and sanitation facilities. Coupled with community maintenance training for local Self-Help Groups, this multi-sectoral deployment delivers long-term infrastructural independence and safety across isolated forest settlements.

# 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.


**70,255**

SPREAD OF FINANCIAL  
FRAUD AWARENESS  
(VIGIL AUNTY)







# STORIES OF PARIVARTAN

## SOLAR-POWERED WATER PURIFICATION AND COMMUNITY UTILITY MANAGEMENT

P1104

**BENEFICIARY:**  
Shimla Bai

**LOCATION:**  
Pasiya Village, Jashpur

### THE PROBLEM

Shimla Bai, a farmer residing in Pasiya village, faced acute water scarcity alongside her local community. Families relied on distant, contaminated water sources, which exposed households to persistent waterborne health risks and imposed severe physical drudgery on women. The situation was further compounded by an erratic grid electricity supply, leaving hamlets without a consistent or clean drinking water supply.

### OUR INTERVENTION

Shimla Bai actively raised the issue of water accessibility after joining the local Village Development Committee (VDC). In response, the **HDFC Bank Parivartan**, in partnership with **Self Reliant Initiatives Through Joint Action (SRIJAN)**, facilitated the design, procurement, and installation of solar-powered water purification systems across five hamlets. The intervention provided technical guidance, established VDC-led operational oversight, and conducted community workshops to build local ownership and promote hygienic water management practices.

### THE OUTCOME

The installation of the solar-powered filtration units secured a reliable, zero-fuel supply of safe drinking water directly within the hamlets. This intervention eliminated daily long-distance water collection, significantly reducing physical burden and freeing up valuable time for economic and educational pursuits. Decreased incidence of waterborne illness improved overall community health, while collective management of the utility strengthened women's leadership and established a scalable model for rural water security.



P1171

## SCIENTIFIC INLAND AQUACULTURE AND POST-HARVEST YIELD OPTIMISATION

### BENEFICIARY:

Mitku Ram

### LOCATION:

Amasara Village, Narayanpur Block, Narayanpur District

### THE PROBLEM

Mitku Ram, an inland fish farmer from Amasara village, relied on traditional aquaculture practices, feeding his stock local waste and naturally occurring algae. This unscientific diet resulted in slow growth rates, high mortality risks, and uneven fish sizes at harvest. Furthermore, a lack of modern harvesting tools and post-harvest preservation equipment hindered hygienic handling and reduced market value, limiting his overall earning potential from the water body.

### OUR INTERVENTION

To upgrade production efficiency and product quality, **HDFC Bank Parivartan** partnered with the **BAIF Institute for Sustainable Livelihoods and Development (BISLD)** under the Focused Development Programme. Mitku was provided with high-quality fingerlings of *Rohu*, *Catla*, and *Mrigal* (in a 4:3:3 ratio), scientifically formulated Central Institute of Freshwater Aquaculture (CIFA) fish feed, harvest nets, and an insulated ice box for post-harvest handling. The intervention included technical guidance on feed application, water management, and hygienic fish handling.

### THE OUTCOME

Adopting CIFA fish feed accelerated fish growth, with fingerlings reaching 200–300 grams within two months while exhibiting higher vitality and lower mortality rates. With each fish on track to exceed 1 kg at harvest, Mitku expects market prices per fish to rise from Rs. 280 – Rs. 300 to around Rs. 350. The modern netting and ice box have simplified harvesting and preserved freshness, raising his projected seasonal income to Rs. 80,000 – Rs. 85,000. Mitku now plans to scale up his aquaculture operations to further strengthen his household earnings.



P1106

## VOCATIONAL SKILL DEVELOPMENT AND RETAIL SECTOR PLACEMENT

**BENEFICIARY:**  
Akansha Dhruw

**LOCATION:**  
Sakri Village, Bilaspur

### THE PROBLEM

Akansha Dhruw, a young resident of Sakri village, faced acute personal and financial hardship following her father's death during her school years. Her mother became the sole breadwinner, taking up grueling night shifts in brick-making to cover basic household expenses. Following the completion of her 12<sup>th</sup> standard, Akansha aimed to build on her potential by seeking professional guidance, technical training, and career opportunities to unlock higher education pathways and secure stable employment, thereby enabling her to support her mother financially.

### OUR INTERVENTION

To facilitate her transition into the formal service sector, the Skill Development Centre, supported by **HDFC Bank Parivartan** and the **Ambuja Foundation**, enrolled Akansha in a specialised retail training programme. The curriculum provided comprehensive technical instruction in retail operations, alongside soft skills training, professional communication, interview preparation, and workplace readiness modules. Continuous career counseling and practical mentoring were integrated throughout the course to build her professional confidence and job-market readiness.

### THE OUTCOME

Upon completing her training, Akansha secured a placement with Zudio in Pune at a salary package of Rs. 18,000 CTC per month. This employment established a regular income stream, enabling her to support her mother and significantly improve her family's living conditions. The transition from informal financial insecurity to formal employment has built Akansha's economic independence and professional growth potential, while demonstrating the value of vocational training to other young women in her rural community.

# PARIVARTAN HIGHLIGHTS

## SHOWCASING KEY INITIATIVES, EVENTS & NEWS



P1106

### ROAD SAFETY AWARENESS SESSION

| District: Bilaspur

**HDFC Bank Parivartan**, in partnership with the **Ambuja Foundation**, organised a Road Safety Awareness Session at the Skill Training Centre in Bilaspur to educate trainees on essential traffic regulations, updated laws, and responsible driving behaviour. Conducted in collaboration with Bilaspur Traffic Department officials—including Additional SP Mr. Ram Gopal Kariyare and Traffic Master Trainer Mr. Umashankar Pandey—the event provided practical insights into real-life traffic scenarios and modern enforcement tools such as surveillance cameras, speed guns, breathalysers, and e-challan systems. Trainees were also briefed on civic responsibilities in road emergencies and the Good Samaritan Scheme, which rewards individuals who assist accident victims during the critical golden hour. The interactive session concluded with participants taking a formal Road Safety Pledge to observe traffic rules, wear protective gear, and advocate for safe driving within their communities.



P1293

### COMMUNITY IRRIGATION AND ENTERPRISE EXPOSURE VISIT

| District: Raigarh

**HDFC Bank Parivartan**, in partnership with the **Ambuja Foundation**, organised an exposure visit to Torpa for 40 community participants, focusing on sustainable irrigation solutions and village-level agro-processing enterprises. The visit provided practical exposure to solar lift irrigation systems, demonstrating their installation, maintenance, and cost advantages over conventional diesel pumps in improving water reliability and cropping intensity. Participants also inspected a community-managed oil mill to observe the complete value-addition process for groundnut and mustard seeds, including extraction, filtration, packaging, marketing, and business management. By showcasing operational renewable energy irrigation and local enterprise models, the event equipped participants with practical insights and confidence to replicate scalable, community-led livelihood initiatives in their own villages.



P0828

### ARTISAN PROMOTION EXHIBITION

| District: Kondagaon

**HDFC Bank Parivartan**, under its Holistic Rural Development Programme (HRDP) and in partnership with the **Ambuja Foundation**, organised a Bastar Artisan Promotion Exhibition during the Josh Event on 16<sup>th</sup> November, 2025. Featuring two local artisans specialising in traditional Bell Metal and Iron Metal crafts, the initiative established a dedicated Bastar Art stall to showcase indigenous craftsmanship to over 300 visitors, including the Chief Guest. Artisans conducted practical demonstrations detailing the intricate techniques, time, and raw materials involved in tribal metalwork. To eliminate intermediaries and foster sustainable income generation, promotional booklets containing direct artisan contact information were distributed to visitors. The interactive event successfully promoted cultural heritage, established direct producer-to-consumer market linkages, and generated immediate craft sales totalling Rs. 18,600.

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



## Financial Literacy & Youth Empowerment

### Financial Literacy & Cyber Safety Sessions – Bilaspur and Mahasamund

In partnership with **Ambuja Foundation**, bank volunteers delivered practical financial literacy workshops for over 150 skill development trainees. Sessions covered digital banking basics, budgeting, formal credit pathways, and crucial cyber fraud prevention to promote safe and inclusive financial habits.



## Environment & Rural Infrastructure Review

### Plantation Drive & Field Project Review – Mohla Manpur

Collaborating with **CARD**, volunteers led a tree-planting drive in Mohla Manpur. The team also conducted field visits alongside Village Development Committee members and local officials to inspect community interventions, including solar drinking water systems, millet processing units, solar streetlights, and solar irrigation facilities.



# PRODUCTS OF CHHATTISGARH

## THE PARIVARTAN STORY, MADE TANGIBLE

### ARTISANAL MILLET CONFECTIONERY AND PROCESSED GRAINS | MOHLA-MANPUR-AMBAGARH CHOWKI



Produced by the Shri Ann Rural Farmer Producer Company Limited in Mungadih village, Mohla block, this nutrient-dense millet range is manufactured with support from **HDFC Bank Parivartan** and the **Centre For Advanced Research & Development (CARD)**. Benefiting 150 local farmers, the enterprise operates an integrated processing and bakery unit equipped with dehuskers, destoners, pulverisers, planetary mixers, and electric deck ovens. Utilising locally harvested finger millet (*Ragi*) and *Kodo* millet, the unit processes raw grains into clean *Kodo* rice, coarse *Ragi* flour, and value-added baked goods, including *Ragi* laddus, oats and orange cookies, *Ragi Nankhatai*, and nut-and-date energy bars. Free from artificial preservatives, these wholesome, high-fibre products are sealed in branded, moisture-proof retail packaging for supply to regional markets, health-conscious consumers, and commercial outlets.

### TRADITIONAL BELL METAL DOKRA CRAFT | KONDAGAON

Handcrafted by skilled artisans of the Rani Durgawati Kala artisan group in Sonabal village, Kondagaon block, this ancient bell metal craft collection is produced with support from **HDFC Bank Parivartan** and the **Ambuja Foundation**. Utilising the heritage lost-wax casting technique (*cire perdue*) unique to Bastar tribal culture, the artisans create one-of-a-kind metal figurines, home décor items, and corporate gifts. The group is supported with specialized toolkits, raw materials, modern finishing equipment, and design interventions to refine product surface polishing while retaining authentic motifs. Safely encased in protective retail packaging, these contemporary and traditional metal artifacts supply handicrafts fairs, national trade exhibitions, and corporate gifting networks.



## HIGH-YIELD BIO-CULTURED MUSHROOM SPAWN | RAIGARH

Produced by the 22 tribal, SC, and OBC women members of the Jai Maa Bhawani Producer Group in Gerwani village, this premium agricultural input is manufactured under the FDP with support from **HDFC Bank Parivartan** and **Professional Assistance For Development Action (PRADAN)**. Operating a dedicated 640 sq. ft. production facility equipped with autoclaves, laminar air flow units, and precision weighing scales, the enterprise produces high-quality, contamination-free mother culture and spawn. The enterprise is trained in sterilisation, bio-inoculation, and strict quality control protocols, generating up to 36,000 spawn bottles annually. Hygienically sealed in protective containers to ensure viability, this high-quality seed material is supplied directly to over 2,200 smallholder farming households across Raigarh and neighbouring blocks for protein-rich mushroom cultivation.





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 Abled:** 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

## 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.



G0327

## 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

- Action For Food Production
- Ambuja Foundation
- AROH Foundation
- BAIF Institute For Sustainable Livelihoods And Development
- Centre For Advanced Research And Development (CARD)
- Centre For Environment Education (CEE) Society
- Doctors For You
- Indian Cancer Society
- NIRMAN
- Professional Assistance For Development Action (PRADAN)
- Samerth Charitable Trust
- Self Reliant Initiatives Through Joint Action (SRIJAN)
- Society For Development Alternatives
- Society For The Upliftment Of Villagers & Development Of Himalayan Areas (SUVIDHA)
- Watershed Organisation Trust
- Yuva Unstoppable

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