

GOA



 **PARIVARTAN**

A step towards sustainable progress

Towards A Better Tomorrow

CSR State Report 2025-26

 **DISTRICTS**
NORTH GOA, SOUTH GOA

 **3,000**
LIVES IMPACTED



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 **HDFC BANK**

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. This year, we have positively impacted **10.77 crore** lives pan-India.

PILLARS OF PARIVARTAN



340
FARMERS
SUPPORTED



99
KITCHEN GARDENS
CREATED

RURAL DEVELOPMENT

Empowered communities drive progress. By investing in rural infrastructure and technical expertise, we help rural India enter global markets and move toward national prosperity.



11
SCHOOLS
UPGRADED



~2,750
STUDENTS
IMPACTED



13
SCHOLARSHIPS
PROVIDED

PROMOTION OF EDUCATION

True learning thrives in environments designed for growth. Our initiatives modernise education through training, scholarships, and upgraded facilities, equipping students to innovate and lead.



2,995
INDIVIDUALS
TRAINED

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Sustainable independence relies on long-term opportunities. We offer vocational training and entrepreneurship support to bridge the skill gap, helping individuals create economic security for their communities.



1
ULB SUPPORTED WITH
WASTE MANAGEMENT
SYSTEMS

HEALTHCARE & HYGIENE

A healthier nation creates a stronger future. We strengthen rural healthcare infrastructure and promote preventive hygiene, bringing essential medical care directly to underserved communities.



8,074
SPREAD OF
FINANCIAL FRAUD
AWARENESS
(VIGIL AUNTY)

FINANCIAL LITERACY & INCLUSION

Financial independence requires knowledge and access. We provide financial education and digital banking tools, helping underserved populations manage resources, access credit, and secure their futures.



95
WATER
CONSERVATION
STRUCTURES BUILT

NATURAL RESOURCE MANAGEMENT

Prosperity must coexist with nature. We focus on water conservation, soil health, and climate-smart agriculture to ensure long-term resource productivity and environmental protection.

P1495

P1340

THE PARIVARTAN SHALA TRANSFORMATION

| District: North Goa

Upgrading physical infrastructure and integrating interactive learning tools in state schools supports holistic student development and strengthens classroom retention.

To support educational facilities, **HDFC Bank Parivartan** partnered with **Yuva Unstoppable** to implement a comprehensive school upgrade across 15 government schools in Goa, Gujarat, and Maharashtra. Under the Parivartan Shala model, the initiative refurbished existing civil structures using Building as Learning Aid (BaLA) visual designs and introduced smart classrooms equipped with interactive digital learning resources. Additionally, the project constructed updated gender-segregated sanitation facilities and installed accessibility ramps to promote inclusivity. By enhancing physical and technological infrastructure, the multi-state collaboration fosters a supportive learning environment, advances digital literacy, and strengthens academic engagement across the participating schools.

SPORTS RISE: DRIVING COMMUNITY DEVELOPMENT THROUGH ATHLETIC EXCELLENCE

| District: North Goa

In Goa and across four additional states, **HDFC Bank Parivartan**, in collaboration with **Plan International India Chapter**, is implementing the Sports RISE project—an ongoing initiative that leverages sports as a catalyst for addressing social, health, and educational challenges while nurturing local talent. As part of this effort, the project is renovating the Badminton Academy in Goa and strengthening structured training programmes to enhance athlete development in the region. In the other states, key interventions include revamping regional stadiums, establishing community-level *Gram Kreed Kendras*, setting up specialised Sports Schools, and conducting targeted archery scouting for girls. To ensure long-term sustainability, the project is also establishing a local sports goods manufacturing unit. Collectively, these initiatives are expanding accessible sports infrastructure, creating skill development and livelihood opportunities, and fostering holistic youth development across all project locations.



P0856

BRIDGING THE EMPLOYABILITY GAP

| District: South Goa

High dropout rates and systemic unemployment often prevent youth in Maharashtra and Gujarat from accessing the modern workforce. To address this **HDFC Bank Parivartan**, in partnership with the **Medhavi Foundation**, is supporting 3,600 youth; in Goa, Gujarat and Maharashtra; through specialised vocational training. The initiative establishes Centers of Excellence in high-growth sectors such as healthcare, hospitality, apparel, and logistics. By integrating language proficiency, industry visits, and high-fidelity simulated training, the programme ensures that students transition from traditional education to technical proficiency. This future-aligned approach equips the next generation with the practical expertise and technological literacy required to secure sustainable, long-term employment.



P0859

HOLISTIC DEVELOPMENT IN 20 VILLAGES

| District: North Goa

HDFC Bank Parivartan, in collaboration with **VANARAI**, has launched a project to drive sustainable development across 20 villages in North Goa's Pernem, Bardez, and Sattari *talukas*. The initiative focuses on five key areas—natural resource management, skill development, education, health hygiene, and financial inclusion. By promoting sustainable practices, enhancing livelihoods, improving access to education, healthcare, and supporting financial literacy, the project aims to support local communities and foster long-term social and economic growth. With its holistic, village-level approach, the initiative is set to positively impact thousands of lives and build a more resilient, inclusive future for rural Goa.



P0936

REVITALISING LEARNING SPACES

| District: North Goa

The project, a collaboration between **HDFC Bank Parivartan** and **VANARAI**, aims to improve the classroom setup at the Goa Institute of Skill Development (GIST). By providing essential materials such as benches, boards, chairs, and cupboards, the initiative will enhance the learning environment, supporting more effective session delivery. This project will ensure that the classroom space is well-organised, maximising its potential to foster student participation and learning.



P0985

TECH-DRIVEN EDUCATION

| District: North Goa

HDFC Bank Parivartan, and the **Light of Life Trust** partnered to enhance the educational environment for over 1,200 secondary school students across 12 government-recognised schools in Goa. The completed project successfully introduced technology-enabled learning by installing smart boards, accessories, and pre-loaded educational content. Classrooms were refurbished to create engaging spaces, while teachers and administrators received comprehensive training for seamless technology integration. This initiative effectively modernised classroom instruction, upgraded local school infrastructure, and helped rural students attain age-appropriate learning levels through highly interactive digital education.



P1487

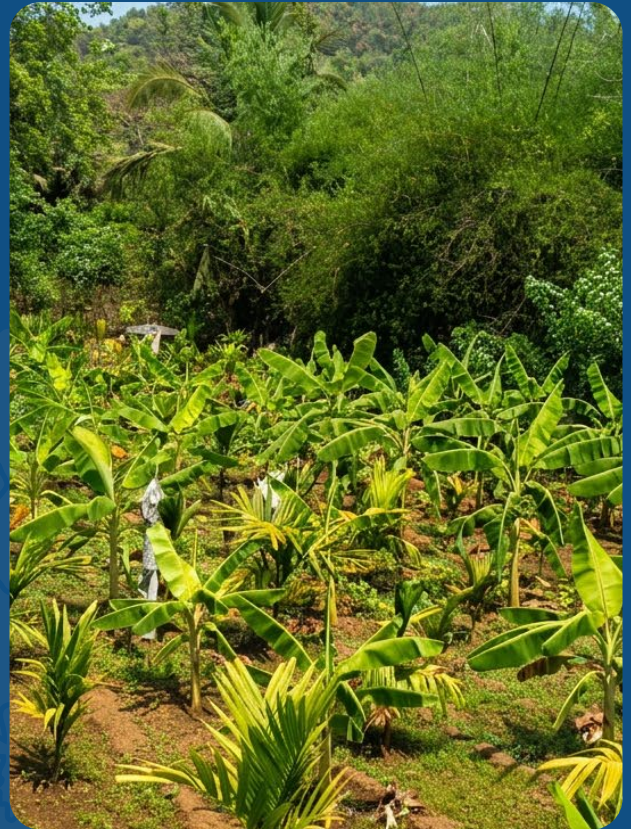
MODERNISING EDUCATION AT TAGORE SCHOOL

| District: North Goa

To eliminate the digital divide for students from humble socio-economic backgrounds, **HDFC Bank Parivartan** and **VANARAI** successfully transformed Tagore School into a technologically advanced learning hub. The completed project established a dedicated ICT facility equipped with 15 computer units, secure networking, and ergonomic workstations, alongside installing two interactive smart boards in key classrooms. Through these interventions, the initiative shifted classroom delivery from traditional rote learning to interactive, visual education. Furthermore, the project delivered structured training programs to help students master digital literacy and enabled educators to leverage multimedia tools for lesson planning, effectively preparing underserved learners for a technology-driven future.



BEFORE



AFTER

P0859

EMPOWERMENT THROUGH SUSTAINABLE HORTICULTURE

BENEFICIARY: Radhabai Gawas

LOCATION: Chandel, Pernem

THE PROBLEM

At sixty-five years of age, Radhabai Gawas faced the challenge of managing her household alone whilst relying on strenuous daily labour and marginal vegetable cultivation for sustenance. Her half-acre landholding remained largely underutilised and fallow due to a lack of resources and technical knowledge. This operational constraint severely restricted her income potential, leaving the elderly farmer economically vulnerable.

OUR INTERVENTION

Under the Holistic Rural Development Project (HRDP), **HDFC Bank Parivartan** and **VANARAI** implemented a targeted agricultural intervention to establish a sustainable livelihood for Radhabai. She

was provided with high-quality arecanut saplings alongside structured technical assistance. With this support, she independently prepared 260 pits, planted the saplings, and erected protective fencing across her half-acre plot.

THE OUTCOME

The intervention successfully transformed the underutilised, fallow land into a thriving arecanut plantation, securing a reliable and sustainable future income source. By converting unproductive ground into a high-value orchard, the project strengthened Radhabai's financial self-reliance and personal dignity, demonstrating that age and socio-economic adversity can be effectively overcome through resilient micro-farming models.



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