

GUJARAT



 **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 Gujarat, 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 Gujarat.

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.

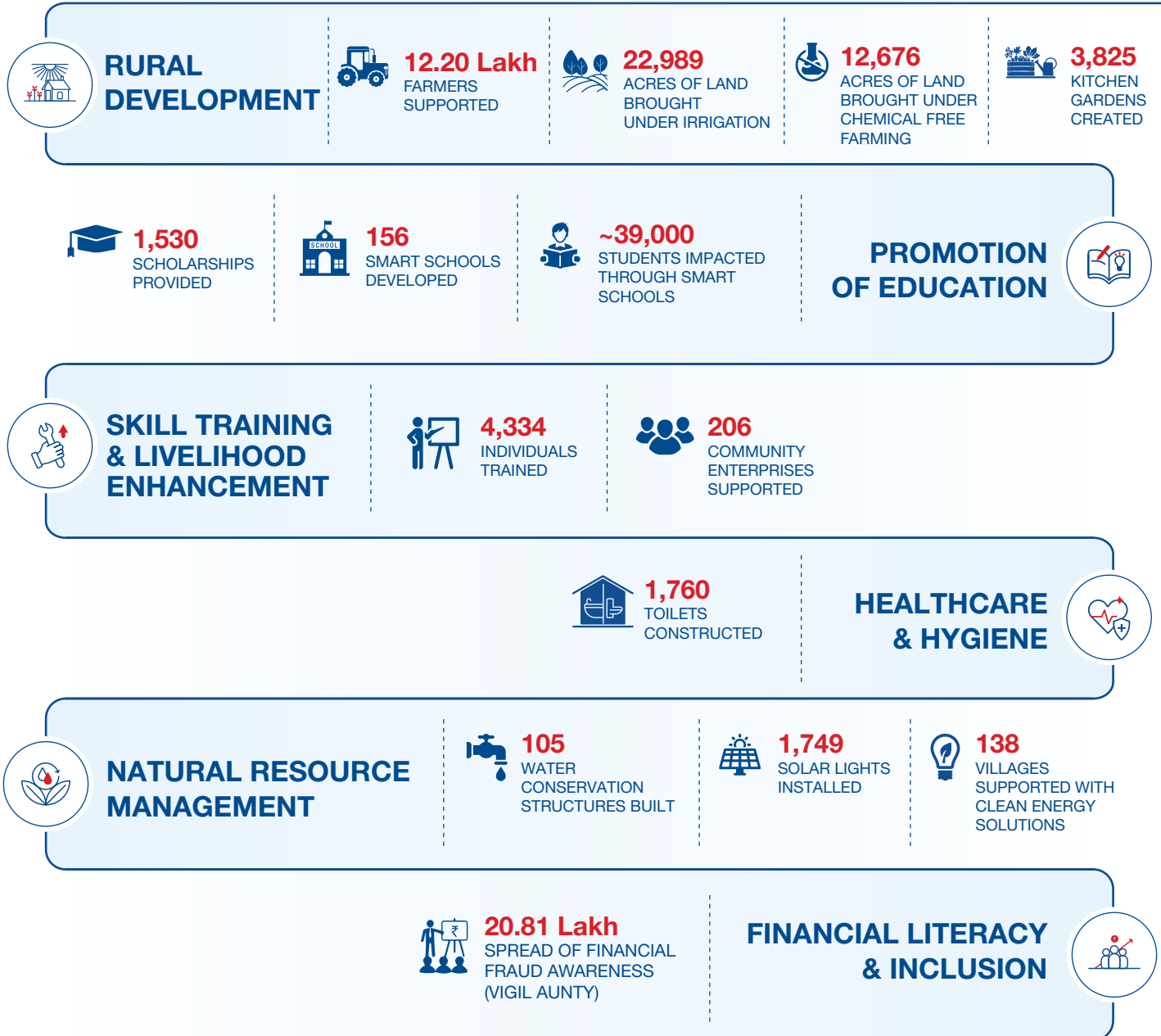
This report highlights the impact of HDFC Bank Parivartan's initiatives across Gujarat.



PARIVARTAN IN GUJARAT

68.37 LAKH LIVES IMPACTED

*Impact numbers as of March 2026



FOCUSED DEVELOPMENT PROGRAMME			
DISTRICTS			
Ahmedabad	Chhota Udepur	Kutch	Rajkot
Amreli	Dahod	Mehsana	Sabarkantha
Anand	Devbhumi Dwarka	Morbi	Surat
Aravalli	Gandhinagar	Narmada	Surendranagar
Banaskantha	Gir Somnath	Navsari	Tapi
Bharuch	Jamnagar	Panchmahal	Vadodara
Bhavnagar	Junagadh	Patan	Valsad
Botad	Kheda	Porbandar	

HOLISTIC RURAL DEVELOPMENT PROGRAMME			
DISTRICTS	NO. OF VILLAGES	DISTRICTS	NO. OF VILLAGES
Anand	1	Morbi	3
Aravalli	20	Patan	18
Banaskantha	18	Rajkot	1
Bhavnagar	2	Sabarkantha	2
Gandhinagar	3	Surat	1
Jamnagar	1	Surendranagar	4
Kutch	17	Tapi	26
Mehsana	7		

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.



12.20 Lakh
FARMERS
SUPPORTED



22,989
ACRES OF LAND
BROUGHT UNDER
IRRIGATION



12,676
ACRES OF LAND
BROUGHT UNDER
CHEMICAL FREE
FARMING



3,825
KITCHEN GARDENS
CREATED





P1162

HOLISTIC RURAL LIVELIHOOD TRANSFORMATION

| District: Tapi

Communities in the region face significant economic and environmental challenges, including fragmented landholdings, degraded forests, and limited irrigation, all of which are exacerbated by climate change and seasonal migration. To address these systemic issues, **HDFC Bank Parivartan** and the **Aga Khan Rural Support Programme India** are currently implementing a holistic rural development initiative. The project is actively improving land productivity through farm bunding and the desilting of check dams, while deploying solar-powered irrigation and water-efficient technologies to ensure year-round water availability. Simultaneously, the programme is promoting chemical-free farming, agroforestry, and livestock development; supported by local *Pashu Sakhis* to diversify income streams. By establishing Farmer Field Schools and providing capital for micro-enterprises, the ongoing intervention is strengthening community resilience, reducing carbon emissions, and securing the long-term food and financial stability of smallholder farming households.



P0978



P0977

INTEGRATED DEVELOPMENT AND RURAL GROWTH

| District: Banaskantha

In critical frontier corridors experiencing water scarcity and high outward migration, this initiative is being executed as a core Border Area Development Project (BADP), by **HDFC Bank Parivartan** and the **Aga Khan Rural Support Programme**. The intervention is reinforcing border water security by executing farm bunding, renovating check dams, and commissioning solar group irrigation schemes to transition farmers toward micro-irrigation. Simultaneously, the initiative is upgrading remote educational infrastructure with smart classrooms and sanitation facilities. To anchor frontier communities, the project establishes female-led enterprises and integrates women into Village Development Committees, mitigating distress migration and building regional resilience.

STRENGTHENING RURAL RESILIENCE

| District: Patan

Executed as a core Border Area Development Project (BADP), this initiative by **HDFC Bank Parivartan** and the **Aga Khan Rural Support Programme** is stabilising vulnerable frontier corridors. To mitigate distress migration and anchor remote populations, the BADP focuses heavily on boosting agricultural resilience through farm bunding, check dam rehabilitation, and the deployment of solar-powered group irrigation networks. Parallel to these water-security measures, the project modernises local schools by building sanitation units, planting nutrition gardens, and setting up digital classrooms. Ultimately, by establishing women-led business ventures and framing localised Village Development Committees, the project embeds robust community governance and economic stability directly along the borders.



P0975

SUSTAINABLE LIVELIHOODS FOR WOMEN FARMERS

| District: Aravalli

Implemented within the high-priority Malpur Aspirational Block, this targeted intervention by **HDFC Bank Parivartan** and the **Navinchandra Mafatlal Sadguru Water & Development Foundation** directly addresses localised socio-economic vulnerabilities by empowering 2,300 women farmers across 18 villages. To accelerate key developmental indicators within this aspirational landscape, the project is actively bringing 902 acres under improved irrigation via solar-based mini-lift systems, well upgrades, and water-harvesting structures. The intervention also includes training over 4,500 farmers in millet farming and chemical-free cultivation, whilst transitioning 250 households to clean energy. By establishing water user groups and supporting women-managed nurseries, the initiative builds the robust local institutional framework necessary to lift the block's developmental rankings.



P0850

HOLISTIC DEVELOPMENT IN ARID LANDSCAPES

| District: Kutch

Executed as a core Border Area Development Project (BADP), this strategic initiative by **HDFC Bank Parivartan** and **Cohesion Foundation Trust** secures and stabilises 17 vulnerable frontier villages. To mitigate distress migration and anchor remote populations along the arid border corridors, the project optimises Narmada canal resources by renovating local water ponds, constructing farm ponds, and deploying drip irrigation for year-round cultivation. Simultaneously, the BADP modernises critical frontier infrastructure by refurbishing schools, equipping Primary Health Centres, and installing solar street lights to enhance community safety. To ensure long-term regional resilience and self-reliance, the project fosters economic independence through micro-enterprise support for women and robust capacity-building for localised Village Development Committees.

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.



~39,000
STUDENTS IMPACTED
THROUGH SMART
SCHOOLS



156
SMART SCHOOLS
DEVELOPED



1,530
SCHOLARSHIPS
PROVIDED



P1152

LEADERSHIP DEVELOPMENT PROGRAMME

| District: Gandhinagar

To strengthen the nation's social and administrative fabric, there is a vital need to invest in the leadership capacity of both current public officials and the rising generation of youth. To address this, **HDFC Bank Parivartan** and the **School of Ultimate Leadership Foundation** are currently implementing a comprehensive Leadership Development Programme designed to empower 500 public servants and 2,500 youth. It provides senior education officials with strategic policy workshops to drive national educational reforms, while simultaneously gathering young leaders for intensive training on civic engagement and mentorship. By equipping participants with advanced strategic thinking and domain expertise, the project is enhancing the efficiency of public administration and fostering a new cohort of changemakers. These ongoing activities are designed to create a high-impact governance ecosystem where skilled leaders can drive meaningful and sustainable societal progress.



P0653, P1174

EMPOWERING TEACHERS WITH FELLOWSHIPS

| District: Ahmedabad

To expand instructional capacity across Gujarat and West Bengal, **HDFC Bank Parivartan** and **Teach To Lead** are executing a leadership-driven fellowship. The project places university graduates into selected regional schools to serve as full-time teachers for a two-year period. Following a standard selection process and a six-week residential training programme, 85 fellows are currently being deployed to deliver academic instruction. This approach combines core subject delivery with foundational life skills, modification of classroom routines, and revised student assessments for approximately 1,400 students annually. By collaborating with parents and school principals, the initiative supports local education delivery whilst building an alumnus network focused on long-term educational administration.

P1495

THE PARIVARTAN SHALA TRANSFORMATION

| Districts: Bharuch, Kutch, Morbi, Patan, Vadodara

In many government schools, continued infrastructure strengthening and improved sanitation can further enhance learning environments. To that end, **HDFC Bank Parivartan**, in partnership with **Yuva Unstoppable**, is implementing a 360° school transformation across 15 government schools in Goa, Gujarat, and Maharashtra. The *Parivartan Shala* model refurbishes civil structures with vibrant Building as Learning Aid (BaLA) art and establishes smart classrooms equipped with interactive digital content. By constructing gender-segregated Water, Sanitation, and Hygiene (WASH) facilities and ensuring disability-inclusive access through ramps, the initiative creates a safe, aspirational ecosystem. This multi-state project empowers thousands of students, fostering digital literacy and ensuring long-term academic retention through a dignified learning environment.

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.



4,334
INDIVIDUALS
TRAINED



206
COMMUNITY
ENTERPRISES
SUPPORTED





P0686, P1170

PROJECT LEAP: CULTIVATING OLYMPIC EXCELLENCE

| District: Ahmedabad

Professional Indian shooters often lack the specialised infrastructure and multidisciplinary support required to transition from national to international circuits. To bridge this gap, **HDFC Bank Parivartan** partnered with the **Foundation for Promotion of Sports and Games** (Olympic Gold Quest) to implement Project Leap across Delhi, Gujarat, Haryana, Maharashtra, Tamil Nadu, and Telangana. The initiative provided 35 shooters with a comprehensive technical framework, delivering psychological and physiological training led by expert foreign and GFG coaches. Participants utilised SCATT training, nutritional guidance, gunsmith support, and competition ammunition. By institutionalising these professional standards, the project directly prepared these athletes for the Olympic and Paralympic Games.

address this gap, **HDFC Bank Parivartan**, in partnership with the **Medhavi Foundation**, empowered 3,600 youth; in Goa, Gujarat and Maharashtra; through specialised vocational training.

The initiative established Centres 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 ensured that students transition from traditional education to technical proficiency. This future-aligned approach equipped the next generation with the practical expertise and technological literacy required to secure sustainable, long-term employment.



P0504

ALLIED HEALTH SKILLING PROGRAMME

| Districts: Navsari, Rajkot

To address the demand for certified Allied Healthcare Professionals, **HDFC Bank Parivartan** and **Dr. Reddy's Foundation**, are implementing the High Quality Healthcare Skilling programme. The project will train 1,440 youth as General Duty Assistants, utilising a 450-hour curriculum covering healthcare modules, soft skills, and English. The cohort comprises 70% day scholars and 30% residential students.

Following assessment, at least 70% of participants will be placed in private clinics or corporate hospitals with target monthly salaries of Rs. 12,000–13,000. Post-placement support will be provided for three months to manage early attrition.



P0856

BRIDGING THE EMPLOYABILITY GAP

| District: Ahmedabad

High dropout rates and systemic unemployment often prevent youth from joining the modern workforce. To



P1328

FUTURE-READY SKILLS FOR SUSTAINABLE EMPLOYMENT

| District: Vadodara

Youth in target regions often face significant barriers to formal employment due to a lack of industry-aligned vocational training and essential professional competencies like digital and financial literacy. To address this skills gap, **HDFC Bank Parivartan** and the **Pratham Education Foundation**, are currently implementing a specialised vocational training initiative for 1,100 candidates aged 18–35. The programme focuses on high-demand sectors, providing intensive certification for Multifunctional Office Assistants and Solar PV Installer Technicians through a curriculum aligned with national standards. With technical expertise, it builds critical foundation skills, including soft skills and Basic English, ensuring comprehensive workplace readiness. By facilitating direct placements with industry-specific employers, the ongoing project aims to achieve a 75–80% employment rate, providing graduates with stable, white-collar, and technical roles that secure their long-term career growth in the modern economy.

and **Lifeline Foundation** are executing a primary trauma care capacity-building project.

The initiative aims to train 4,000 AYUSH practitioners across government hospitals, Community Health Centres, Primary Health Centres, and professional associations. The seven-hour curriculum focuses on systemic initial patient assessments, primary surveys, and spine stabilisation. To ensure operational standards, expert medical trainers lead hands-on sessions using simulation equipment, including feedback manikins, stretchers, automated external defibrillators, and suture kits. Mobilisation is coordinated via state Ayush departments to institutionalise trauma management protocols across regional healthcare networks.



P1086

CAREERS IN CARE: STRENGTHENING THE HEALTHCARE WORKFORCE

| Districts: Navsari, Rajkot

The growing demand for skilled medical support staff, accelerated by the post-pandemic healthcare expansion, presents a critical need for structured vocational training. To address this gap, **HDFC Bank Parivartan** and **Dr. Reddy's Foundation**, are currently implementing a specialised training initiative to prepare 720 youth for roles as General Duty Assistants (GDAs).

The programme provides an intensive three-month curriculum encompassing 450 hours of theoretical and hands-on learning. Upon completion, the initiative aims to facilitate job placement for at least 70% of the trainees, offering starting salaries that provide an immediate economic boost to their households. By equipping participants with industry-standard skills, the project is not only fulfilling a vital requirement within the healthcare sector but is also creating a pathway for long-term financial stability, with expected family income increases of at least 50% for those continuing in the profession.



P0512, P1148

PRIMARY TRAUMA CARE TRAINING

| Districts: Ahmedabad, Anand, Aravalli, Jamnagar, Kheda, Kutch, Mahisagar, Morbi, Panchmahal, Patan, Rajkot, Sabarkantha, Surendranagar, Vadodara, Valsad

To scale regional emergency response capabilities across five states and one Union Territory, **HDFC Bank Parivartan**

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.


1,760
**TOILETS
CONSTRUCTED**




P1494

AN INFRASTRUCTURE AND INTELLIGENCE UPGRADE

| District: Sabarkantha

Government hospitals in Tier 2 and 3 cities are the backbone of healthcare access for millions, forming the first and most trusted point of care for entire regions. As demand for advanced diagnostics continues to grow, there is a meaningful opportunity to further equip these vital institutions with cutting-edge technology — reducing the need for long-distance travel to metro hospitals and easing the financial burden on rural families. To support this evolution, **HDFC Bank Parivartan**, in collaboration with the **Shri Mahakal Education and Charitable Trust (Rajkot)**, is implementing an “Infrastructure + Intelligence” upgrade model. The project equips these facilities with high-priority medical machinery while simultaneously conducting vendor-led clinical training for their skilled doctors and nursing staff. By reinforcing rigorous Standard Operating Procedures (SOPs) and maintenance protocols, the initiative empowers regional facilities to further excel as centres of excellence, delivering high-standard, evidence-based care locally.

the region’s leading oncology institutions, serving high patient volumes with dedication. To further strengthen their capabilities, **HDFC Bank Parivartan** partnered with both institutions on a comprehensive infrastructure modernisation project.

The intervention enhanced diagnostic, surgical, and radiotherapy capabilities by installing a state-of-the-art CT scanner, specialised Dosimetry systems, immobilisation tools, and a Cavitation Ultrasound Surgical Aspirator (CUSA). It also integrated an advanced Medical Linear Accelerator (LINAC) system with 3D-beam customisation software. Accompanied by specialised technical training for oncology staff, this intervention significantly improved treatment precision and expanded capacity for thousands of cancer patients.



P1263

STRENGTHENING CANCER SURVEILLANCE AND TREATMENT

| Districts: Vadodara, Nandod

In many semi-urban and rural communities, cancer outcomes remain poor due to 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 (ICS)** 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 improved survival prospects for underserved patients and created a sustainable community infrastructure for long-term preventive care.



P1050, P1480, P1355

MULTI-FACETED CANCER CARE INFRASTRUCTURE

| District: Ahmedabad

GCS Medical College, Hospital and Research Centre and the Gujarat Cancer & Research Institute (GCRI) are among



P1161

FINANCIAL SUPPORT FOR VULNERABLE PATIENTS

| Districts: Anand, Chhota Udepur, Dahod, Kheda, Kutch, Narmada, Panchmahal, Rajkot, Vadodara

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 (ICS)** are providing targeted financial assistance through the Cancer Cure Fund (ICS-CCF). The initiative identified eligible patients across empanelled hospitals and provided the 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, improving their survival prospects. This reduced the financial and emotional stress on vulnerable households, ensuring that life-saving medical care remains accessible regardless of a patient's economic background.

brain and spine procedures with unmatched accuracy using minimally invasive techniques. By providing superior illumination and clarity, the equipment has significantly reduced surgical trauma and accelerated patient recovery times. Beyond neurosurgery, the microscope's versatility has enhanced multidisciplinary care across Ear, Nose and Throat (ENT) and ophthalmology departments while serving as a vital tool for training the next generation of medical professionals. This project has effectively elevated the standard of specialised healthcare, ensuring high-quality, life-saving outcomes for the community.



P1352

ULTRASOUND TECHNOLOGY UPGRADE

| District: Rajkot



P1151

ACCELERATING NEUROLOGICAL CARE

| District: Gandhinagar

To address the critical need for advanced surgical capabilities, **HDFC Bank Parivartan** and DHR Holding India Pvt. Ltd. empowered SMVS Swaminarayan Hospital by providing a state-of-the-art neurosurgery microscope. This intervention successfully upgraded the hospital's infrastructure, allowing surgeons to perform complex

B.T. Savani Kidney Hospital previously faced constraints in patient care due to a lack of advanced imaging technology, which limited the speed and accuracy of diagnostic assessments. To address this, **HDFC Bank Parivartan** and **Doctors For You** collaborated to provide the hospital with FUJI FILM ARIETTA 50 and Wipro GE Versana Premier R3 ultrasound machines. The initiative included the professional installation of the equipment and comprehensive technical training for medical staff on operation and maintenance. This intervention has successfully integrated high-resolution imaging into the hospital's daily operations, streamlining diagnostic processes and reducing patient waiting times. As a result, the facility has improved its overall service delivery and clinical accuracy, ensuring better-informed treatment outcomes for its patients.

NATURAL RESOURCE MANAGEMENT

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


105

WATER CONSERVATION
STRUCTURES BUILT

1,749

SOLAR LIGHTS
INSTALLED

138

VILLAGES SUPPORTED
WITH CLEAN ENERGY
SOLUTIONS




P0711

TRANSFORMING SEMI-ARID LANDSCAPES

| District: Banaskantha

Farmers in the region primarily depend on rain-fed agriculture, leaving them vulnerable to depleting natural resources, inadequate irrigation, and a lack of structured market linkages. To address these systemic challenges, **HDFC Bank Parivartan** and the **Collectives for Integrated Livelihood Initiatives (CINI)** are currently implementing a comprehensive water management and capacity-building programme. The initiative is actively developing water harvesting infrastructure to bring 440 acres of land under irrigation while promoting organic farming techniques to restore soil health. By establishing women farmer producer groups and providing technical training to 5,000 households, the project is strengthening local institutions and streamlining market access. These ongoing efforts are expected to increase average crop productivity by 30–80%, securing the livelihoods of over 30,000 individuals through enhanced water security and sustainable agricultural practices.

Salinity Prevention Cell (CSPC) are executing a targeted water security initiative. The project aims to secure protective irrigation across 2,500 acres, directly benefiting approximately 1,500 households by improving groundwater availability and reducing TDS levels by 10%–20%. The intervention includes 150,000 cubic metres of desilting, installing 460 new or repaired water-harvesting structures, and deploying 100 hydro-fracturing units. To optimise water usage, 950 farmers are adopting micro-irrigation and 300 are utilising moisture meters, conserving an estimated 25 million cubic feet of water annually while boosting *Rabi* crop areas by 10%–20%.



P0848

AN INTEGRATED IRRIGATION REVOLUTION

| District: Panchmahal

Farmers across 40 villages previously relied on rain-fed agriculture due to a lack of modern irrigation infrastructure, resulting in low crop yields and seasonal migration to urban areas. To address these challenges, **HDFC Bank Parivartan** and the **Navinchandra Mafatlal Sadguru Water & Development Foundation** are currently implementing a holistic water-security programme. It focuses on developing shallow wells and rainwater harvesting systems while deploying water-saving technologies like drip and micro-irrigation.

Additionally, it provides specialised training on crop selection and equipment maintenance, alongside the formation of farmer groups for collective resource management. These activities are increasing local water availability and equipping the community with the tools to manage resources efficiently. As a result, the programme is stabilising agricultural productivity and enhancing income security, allowing thousands of households to sustain their livelihoods within their own villages.



P0712

WATER MANAGEMENT: COASTAL SALINITY MITIGATION

| District: Bhavnagar

To counter seawater intrusion and groundwater deterioration, **HDFC Bank Parivartan** and the **Coastal**



P1087

CLIMATE-SMART AGRICULTURAL TRANSFORMATION

| District: Junagarh

In regions where heavy reliance on chemical inputs has compromised soil health and increased cultivation costs, there is an urgent need for more sustainable and economically viable farming models. To address this, **HDFC Bank Parivartan** and the **Ambuja Foundation** are currently implementing a large-scale project to transition 7,000 farmer families toward climate-smart and organic agriculture. The initiative is actively converting 3,000 acres of land to organic practices, focusing on restoring soil fertility and enhancing long-term productivity without the use of synthetic chemicals. By promoting eco-friendly techniques and resource optimisation, the programme is effectively reducing input costs while improving the overall economic stability of the farming community. These ongoing efforts are safeguarding the local ecosystem and ensuring higher returns for farmers, creating a resilient agricultural framework for the entire region.



P0849

RESTORING RAVINES AND RURAL LIVELIHOODS

| District: Kheda

Farmlands in the region are facing severe degradation due to soil erosion, creating deep gullies and expanding ravines diminishing agricultural productivity and destabilising the local economy. Addressing this environmental crisis, **HDFC Bank Parivartan** and the **Foundation for Ecological Security** are currently implementing a holistic restoration programme across 40 villages. The initiative involves land leveling, wire fencing, and re-vegetation to halt ravine expansion, alongside the promotion of grassland development and afforestation. By collaborating with village *panchayats*, the project is establishing long-term landscape conservation plans and building local capacity for natural resource management. Furthermore, the provision of rural livelihood funds and improved livestock practices is diversifying income sources for affected families. These efforts are restoring degraded land and enhancing agricultural security, ensuring the community can maintain a resilient and productive ecosystem.



P0713

RESTORING ECOSYSTEMS AND LIVELIHOODS

District: Jamnagar

Communities in coastal regions face increasing vulnerability due to periodic cyclones, storm surges, and the rising salinity of cultivable lands, forcing residents to migrate in search of alternative labour. To address these environmental and economic pressures, **HDFC Bank Parivartan** and the **Aga Khan Agency for Habitat India** are currently implementing a multi-dimensional resilience project.

This includes actively planting mangroves to serve as natural storm buffers while simultaneously reducing soil salinity to restore land fertility. To provide sustainable economic alternatives, the project is establishing fruit-bearing plantations and promoting drip irrigation improving the local water table and soil health.

The installation of solar street lights is enhancing village infrastructure. These efforts are expected to benefit nearly 15,000 individuals, creating a disaster-resilient habitat supporting ecological restoration and long-term livelihood security.



P1400

SUSTAINABLE HYDRATION IN PUBLIC INSTITUTIONS

District: Kutch

Across Assam, Delhi, Gujarat, Odisha, Uttar Pradesh, and West Bengal, public schools and hospitals face acute water scarcity due to contaminated or depleting groundwater. In response, **HDFC Bank Parivartan** and **Tata Institute of Social Sciences (TISS), Mumbai** are deploying Meghdoot Atmospheric Water Generators (AWGs). This decentralised technology extracts moisture from the air to provide clean drinking water, bypassing the need for traditional surface or groundwater. The initiative includes installing units at high-need facilities, establishing safety testing protocols, and training staff on operation. These ongoing efforts ensure a continuous, drought-resilient water supply, significantly reducing water-borne diseases and protecting local aquifers across these six states.

FINANCIAL LITERACY AND INCLUSION

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.



20.81 Lakh
SPREAD OF FINANCIAL
FRAUD AWARENESS
(VIGIL AUNTY)





STORIES OF PARIVARTAN

SOIL AND WATER CONSERVATION FOR IMPROVED CROP PRODUCTIVITY

P0977

BENEFICIARY:

Kanabhai Patabhai Ahir

LOCATION:

Grambhadi, Santalpur, Patan

THE PROBLEM

Kanabhai Patabhai Ahir faced severe agricultural vulnerabilities on his ten-hectare rainfed farm due to seasonal waterlogging and soil erosion. Runoff from adjoining sloping lands consistently breached his farm bunds, washing away fertile topsoil, organic manure, and expensive fertilisers. This recurring damage delayed the sowing of his castor crops, escalated input costs, and severely compromised overall soil fertility and crop productivity.

OUR INTERVENTION

Under the Holistic Rural Development Project (HRDP), **HDFC Bank Parivartan** and **Aga Khan Rural Support Programme India** implemented a targeted soil conservation intervention. Following identification by the Village Development Committee (VDC), a technically designed 170-metre farm bund was constructed across three hectares of Kanabhai's land. The initiative also provided structured training on in-situ water conservation and scientific nutrient management.

THE OUTCOME

The intervention successfully mitigated waterlogging and soil erosion, significantly improving soil health and nutrient retention. Castor yields increased from 25 to 30 quintals per hectare, raising seasonal income from Rs. 32,500 to Rs. 39,000 per hectare and generating Rs. 19,500 in additional revenue. Enhanced rainwater retention lowered irrigation costs, boosted climate resilience, and inspired Kanabhai to independently fund bunding across his remaining land.



P0848

WATER HARVESTING TO MITIGATE DISTRESS MIGRATION

BENEFICIARY:

Baria Sangitaben Pankajbhai

LOCATION:

Kantu, Ghoghamba, Panchmahal

THE PROBLEM

Sangitaben's family faced severe livelihood insecurity on their one-acre farm due to acute water scarcity and a lack of irrigation. In Kantu village, dried groundwater tables left land uncultivable during the *Rabi* season, forcing local women to walk three kilometres daily for drinking water. With no stable local income, the family was forced into annual distress migration for daily wage labour, disrupting household stability and dignity.

OUR INTERVENTION

Under the Holistic Rural Development Project (HRDP), **HDFC Bank Parivartan** and **Navinchandra Mafatlal Sadguru Water & Development Foundation** constructed a new check dam on a local rivulet. Designed with a 2.51mcft storage capacity, this community water-harvesting structure recharged local wells and borewells, securing reliable, year-round irrigation across forty acres of agricultural land to benefit twenty-nine vulnerable households.

THE OUTCOME

The check dam permanently halted the family's need to migrate, allowing them to remain in the village and cultivate maize for the first time. Sangitaben produced 1,985 kilograms of maize, earning a net profit of Rs. 37,485 in a single season. This stable water supply also relieved women from distant water fetching, restored household dignity, and enabled continuous local education for her children.



P0711

SUSTAINABLE AGRI-VALUE CHAIN AND ORGANIC CULTIVATION

BENEFICIARY:
Damor Lilaben Ashokbhai

LOCATION:
Sultanpur, Banaskantha

THE PROBLEM

Lilaben faced low agricultural returns due to traditional crop sowing methods and a low adoption rate of modern technology within her village. Her initial turmeric cultivation lacked scientific inputs, which resulted in low production and minimal income. Furthermore, a reliance on chemical alternatives was compounded by limited knowledge regarding organic fertilizers, seed treatments, and biological plant protection methods necessary to maintain long-term soil health.

OUR INTERVENTION

Under the Holistic Rural Development Project (HRDP), **HDFC Bank Parivartan** and **Collectives for Integrated Livelihood Initiatives (CINI)** provided Lilaben with 200 kilograms of high-quality Selam variety turmeric seeds. She received end-to-end technical guidance, spanning scientific spacing and integrated pest management. Moving away from chemicals, Lilaben applied Trichoderma powder seed treatment, vermicompost, *jeevamrut*, biogas slurry, *neemastra* ark, and sticky pest monitoring cards across her 0.25-acre plot.

THE OUTCOME

Lilaben harvested 2,000 kilograms of premium-quality turmeric, which commanded an average market price of Rs. 30 per kilogram due to its enhanced colour and texture. This generated a total income of Rs. 60,000 from just 0.25 acres of land. Additionally, utilising self-sourced organic inputs reduced her cultivation costs by Rs. 3,500. Her success has inspired twenty neighbouring farmers to adopt scientific organic turmeric cultivation for the upcoming season.

PARIVARTAN HIGHLIGHTS

SHOWCASING KEY INITIATIVES, EVENTS & NEWS



P0978

PILLARS OF RURAL PROGRESS

| District: Banaskantha

An integrated workshop focusing on Women Self Help Groups (SHGs), E-Governance, Health, and Hygiene was organised by **HDFC Bank Parivartan** and the **Aga Khan Rural Support Programme India** on 9th October 2025. Held at the Muleshwar Mahadev Temple in Padan, the community-centric event successfully brought together 289 participants. This included 272 women representing eight regional villages across the Suigam and Vav blocks—namely Padan, Nesda, Golap, Jaloya, Radosan, Meghpura, Asaravas, and Chattarpura—alongside 22 invited guests.

The comprehensive sessions were designed to build capacity among women leaders, enhance digital literacy, and promote essential wellness practices, thereby fostering long-term socio-economic empowerment and sustainable development across the participating rural clusters.



P0975

SERVICE THROUGH CLEANLINESS

| District: Aravalli

HDFC Bank Parivartan and the **Navinchandra Mafatlal Sadguru Water & Development Foundation** organised a grassroots cleanliness and awareness event. Over 150 farmers, volunteers, and project staff participated, initiating the day with a promotional bike rally and walkathon across nearby villages.

The community undertook a sanitation drive at the village main chowk, demonstrating safe waste disposal and segregation practices. Under the theme - *Swachhta hi Seva hai*, interactive sessions educated households on personal hygiene and civic responsibility to boost public health. The event concluded with a collective pledge by all participants to maintain environmental sanitation, reinforcing a long-term commitment to creating healthier, sustainable rural communities.



P0977

CATALYSING GRASSROOTS EMPOWERMENT

| District: Patan

To mark International Women's Day, a celebratory event was organised by **HDFC Bank Parivartan** and **Aga Khan Rural Support Programme India** at Patel Wadi, Varahi, under the Holistic Rural Development Programme. The programme drew enthusiastic participation from 195 community women, aligning with the global theme, "Rights, Justice and Action for All Women and Girls."

Following a traditional lamp-lighting ceremony, guest speakers—including the Santalpur CDPO and representatives from the Reliance Foundation—addressed the gathering on community leadership, women's rights, and government welfare schemes. A key highlight featured experience-sharing sessions, where local women discussed the positive impact of project interventions on their livelihoods. The interactive event successfully fostered collective motivation, strengthening female leadership and health awareness 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 Gujarat's footprint; and a culture of giving that keeps growing.



Financial Literacy

Financial Literacy Sessions – Navsari and Rajkot

In partnership with the Dr. Reddy Foundation, volunteers conducted financial awareness sessions at skill centers. Over 105 students learned critical concepts like budgeting, savings, investment planning, and future financial preparedness.



Skilling & Livelihood

Diwali Exhibition – Ahmedabad (RTO and Sheetal Tech Park)

A festive exhibition organised in collaboration with multiple NGOs to showcase and promote handmade products, supporting artisan livelihoods and giving them exposure to wider corporate audiences.





Environment & Sustainability

Earth Week – Solar Shiksha Session, Ahmedabad

A sustainability-focused session conducted to raise awareness about renewable energy, solar technologies, and environmentally responsible living practices.

Micro Forest & Miyawaki Afforestation – Varahi and Jamnagar

In partnership with AKRSP(I) and the Aga Khan Agency for Habitat India, volunteers and community members planted dense, native forests using the Miyawaki method to enhance local biodiversity and promote climate resilience.



Community & Sanitation

Swachh Bharat Campaigns – Junagadh and Jorapura Village

In collaboration with the Ambuja Foundation, mass cleanliness drives and plastic collection campaigns were carried out across village premises, Gaushalas, and schools. Volunteers also led personal hygiene and handwashing awareness drives for local children.



PRODUCTS OF GUJARAT

THE PARIVARTAN STORY, MADE TANGIBLE



GROUNDNUT OIL | JUNAGADH

Extracted by local farming households across Mangrol and Keshod blocks, this unrefined cooking oil is produced with support from **HDFC Bank Parivartan**. Sourced from naturally grown, chemical-free groundnuts cultivated by empowered local growers, the oil is processed using traditional cold-press mechanical extraction (*Ghani*) without chemical solvents or high-heat refinement. Supported by specialised training in cold-press protocols, hygienic filtration, food safety compliance, and FSSAI licensing, the enterprise produces a nutrient-dense, high-purity oil that retains its natural aroma and antioxidants. Professionally packaged in sleek, tamper-evident glass and PET bottles, this premium health oil is distributed through retail vendors, health food outlets, and direct consumer channels.

A2 GHEE | JUNAGADH

Clarified by indigenous cattle-rearing farming households across Mangrol and Keshod blocks, this premium dairy product is produced with support from **HDFC Bank Parivartan**. Sourced from the milk of free-grazing, purebred Gir cows, the ghee is crafted using the traditional Vedic *Bilona* method—slow-churning curd made from whole milk to extract pure butter before gentle simmering. Supported by technical guidance in hygienic milk collection, livestock healthcare management, food safety compliance, and artisanal processing, the enterprise produces a golden, granular ghee rich in natural A2 proteins, vitamins, and traditional aroma. Sealed in premium, aroma-locking tamper-evident glass jars, this luxury wellness product is supplied directly to metropolitan retail outlets, direct-to-consumer digital channels, and premium organic markets.



DHANIA JEERA POWDER | JUNAGADH



Processed by local agricultural households across Mangrol and Keshod blocks, this aromatic spice blend (*dhania-jeera*) is manufactured with support from **HDFC Bank Parivartan**. Sourced from sustainably grown coriander seeds and cumin, the spices undergo hygienic processing using eco-friendly solar dehydration units and low-temperature milling equipment to preserve their natural essential oils, distinct aroma, and rich flavour profile. Supported by technical training in moisture control, food safety standards, and hygienic grinding, the enterprise converts raw farm spices into a high-grade culinary staple. Sealed in moisture-locked, resealable standee pouches for prolonged shelf life, this value-added spice blend is distributed through organic trade fairs, regional retail vendors, and commercial grocery networks.



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.





A step towards sustainable progress

IMPLEMENTATION PARTNERS

- Aga Khan Agency for Habitat India
- Aga Khan Rural Support Programme India
- Ambuja Foundation
- Coastal Salinity Prevention Cell (CSPC)
- Cohesion Foundation Trust
- Collectives for Integrated Livelihood Initiatives (CINI)
- Doctors For You
- Dr. Reddy's Foundation
- Foundation for Ecological Security
- Foundation for Promotion of Sports and Games
- GCS Medical College, Hospital and Research Centre
- Gujarat Cancer & Research Institute (GCRI)
- Indian Cancer Society (ICS)
- Lifeline Foundation
- Medhavi Foundation
- Navinchandra Mafatlal Sadguru Water & Development Foundation
- Pratham Education Foundation
- School of Ultimate Leadership Foundation
- Shri Mahakal Education and Charitable Trust (Rajkot)
- Tata Institute of Social Sciences (TISS)
- Teach To Lead
- Yuva Unstoppable

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