

HARYANA

 **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 Haryana, 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 Haryana.

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 Haryana.



PARIVARTAN IN HARYANA

28.69+ LAKH LIVES IMPACTED

*Impact numbers as of March 2026



RURAL DEVELOPMENT



2,445
KITCHEN
GARDENS
CREATED



25,910
FARMERS
TRAINED



1,102
ACRES OF
LAND BROUGHT
UNDER
IRRIGATION



446
ACRES OF LAND
BROUGHT UNDER
CHEMICAL FREE
FARMING



1,612
SCHOLARSHIPS
PROVIDED



55
SMART SCHOOLS
DEVELOPED



13,750
STUDENTS IMPACTED
THROUGH SMART
SCHOOLS

PROMOTION OF EDUCATION



SKILL TRAINING & LIVELIHOOD ENHANCEMENT



3,190
INDIVIDUALS
TRAINED



35
COMMUNITY ENTERPRISES
SUPPORTED



29
VILLAGES SUPPORTED
WITH WASTE
MANAGEMENT
SYSTEMS



1,261
SANITATION
UNITS
INSTALLED



7
VILLAGES SUPPORTED
WITH CLEAN DRINKING
WATER

HEALTHCARE & HYGIENE



NATURAL RESOURCE MANAGEMENT



135
VILLAGES SUPPORTED
WITH CLEAN ENERGY
SOLUTIONS



2,459
SOLAR LIGHTS
INSTALLED



5.05 Lakh
SPREAD OF FINANCIAL
FRAUD AWARENESS
(VIGIL AUNTY)

FINANCIAL LITERACY & INCLUSION



FOCUSED DEVELOPMENT PROGRAMME

DISTRICTS

Ambala	Jind	Palwal	Sonipat
Bhiwani	Kaithal	Panchkula	Yamunanagar
Faridabad	Karnal	Panipat	
Fatehabad	Kurukshetra	Rewari	
Gurugram	Mahendragarh	Rohtak	
Jhajjar	Nuh	Sirsa	

HOLISTIC RURAL DEVELOPMENT PROGRAMME

DISTRICTS

NO. OF VILLAGES

Bhiwani	25
Charkhi Dadri	15
Gurugram	20
Karnal	15
Mahendragarh	30
Nuh	15
Palwal	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.



2,445
KITCHEN GARDENS
CREATED



25,910
FARMERS TRAINED



1,102
ACRES OF LAND
BROUGHT UNDER
IRRIGATION



446
ACRES OF LAND
BROUGHT UNDER
CHEMICAL FREE
FARMING





P0996

SUSTAINABLE INFRASTRUCTURE DEVELOPMENT

| District: Charkhi Dadri

Coordinating agricultural capacity building, public health infrastructure, school upgrades, and water resource management stabilises agrarian output and raises standard civic amenities across rural districts. At the Badhra Block, **HDFC Bank Parivartan** and the **Ambuja Foundation** are executing a socio-economic project impacting 6,011 residents.

The agricultural framework strengthens 15 farmer clubs, creates 90 demonstration plots, and delivers training in micro-irrigation and soil health, alongside specialised dairy production modules for 60 women. Additionally, the multi-sector intervention organises 100 non-communicable disease screening camps, renovates 11 schools with smart classrooms, restores seven village ponds for groundwater recharge, and installs 150 solar streetlights.



P1203

MULTI-SECTORAL VILLAGE CONVERGENCE INITIATIVE

| District: Palwal

To improve living standards at the Badoli block, **HDFC Bank Parivartan** and the **AROH Foundation** are building agricultural capacity by training farmers in climate-resilient practices.

Additionally, the initiative is setting up a millet and wheat processing unit, and supporting 15 farmer groups and Farmer Producer Organisation (FPO) members. To strengthen local infrastructure, the project renovates schools with smart classrooms, upgrades *anganwadi* centres, and installs solar-powered *Jal Minars* alongside 156 solar streetlights and 450 mini home solar lights. Capacity building has been provided to 15 farmer groups and FPO members. Apart from this, health camps are also being conducted to enhance wellbeing.



P0839

SUSTAINABLE AGRI-RESOURCE AND UTILITY DEVELOPMENT

| District: Nuh

Integrating micro-irrigation assets, renewable-energy tools and sustainable farming models to help agrarian communities secure multi-seasonal crop yields while mitigating reliance on fossil fuels and conventional power grids, **HDFC Bank Parivartan** and the **S M Sehgal Foundation** implemented a development project across 15 villages, impacting 8159 residents and increasing the income of 487 farmers.

The initiative expanded field irrigation through drip, sprinkler and mini-sprinkler systems and solar water pumps, and introduced solar spray pumps and solar streetlights to strengthen renewable-energy access. It established chemical-free agro-horticulture across 12 acres of land and Napier-grass fodder plots, raised a tree plantation of 4,000 saplings, and demonstrated climate-resilient package-of-practice cultivation for millet, mustard, wheat and vegetables reinforced by Farmer Field Schools, compost pits and soil testing to raise farm incomes.

Rural livelihoods were widened through goat-unit and goat-shed distribution, animal-nutrition support and a trained Pashu Sakhi cadre, while community welfare was advanced through animal- and general-health camps. To reinforce community infrastructure, the partners converted local schools into digital smart-learning spaces and renovated *anganwadi* centres across the targeted communities.



P0747

AGRI-UTILITIES AND RESOURCE ADVANCEMENT

| District: Bhiwani

Deploying multi-sector inputs across remote rural settlements ensures robust resource conservation, stabilises agrarian income distribution, and upgrades local public academic networks. To support long-term development, **HDFC Bank Parivartan** and **CECOEDECON** are implementing a socio-economic project across 25 villages, benefiting 3,000 residents. The agricultural framework establishes farmer field schools, installs drip irrigation and portable solar pumps, and introduces a women-led vegetable value chain enterprise alongside natural cooling preservation chambers. To improve community infrastructure, the project sets up 25 digital smart schools, refurbishes *anganwadi* centres, renovates local ponds, and installs standalone solar streetlights for enhanced safety.



P1371

WOMEN-LED DAIRY AND RURAL UTILITIES REVITALISATION

| District: Karnal

The project helps restore traditional water infrastructure while establishing female-led enterprise frameworks. It addresses the twin challenges of resource scarcity and economic inclusion in agrarian communities. To foster community self-reliance, **HDFC Bank Parivartan** and **Manjari Foundation** are driving a rural transformation project in 15 villages. The intervention establishes women-based dairy enterprises and forms an Association of Persons (AOPs) to anchor local management with other crucial rural development aspects. Simultaneously, the project aids ecological and civic framework through rejuvenation of traditional *Johads* (ponds) to secure livestock water supply and groundwater recharge, installs of 219 solar streetlights across 15 villages to enhance safety after dark, and modernises primary health centres alongside refurbishing child-friendly *anganwadis* and schools to upgrade essential public services.



P0838

CLIMATE-RESILIENT ARID ZONE AGRARIAN REHABILITATION

| District: Mahendragarh

Deploying advanced micro-irrigation systems and decentralised clean-energy infrastructure in arid regions to help communities sustain high-yield agricultural cycles despite persistent water scarcity, **HDFC Bank Parivartan** and **S M Sehgal Foundation** executed a holistic rural development programme benefiting over 18,459 residents across 15 villages. The partners installed solar streetlights and solar-powered water, spray and irrigation pumps, and introduced mini-sprinkler, sprinkler and portable-drip systems to optimise agricultural water management. Simultaneously, it demonstrated climate-resilient farming through mustard, wheat, millet and vegetable crop demonstrations, raised Napier-grass fodder plots and tree plantations, and strengthened soil health through compost pits, soil sampling and agri-tool support. To improve living standards and rural livelihoods, the project distributed goat units and goat sheds with animal-nutrition kits, developed a trained *Pashu Sakhi* cadre, and hosted comprehensive animal and general health camps while modernising essential public services by upgrading anganwadi centres, establishing smart schools, installing village information boards, rejuvenating village ponds and conducting community-awareness drives across the targeted communities.



P0837

PERI-URBAN INTEGRATED AGRI-CIVIC ADVANCEMENT

| District: Gurugram

Integrating structural upgrades for early childhood learning with diversified agricultural value chains is enabling peri-urban villages to balance rapid regional industrialisation with sustainable local development. To support this, **HDFC Bank Parivartan** and **The Hans Foundation** are delivering an integrated transformation project, currently impacting 9,447 households across 20 villages at the Farrukh Nagar Block. The partners are actively establishing agricultural collection centres, forming collaborative farmer groups, and conducting practical training in high-value vegetable and mushroom cultivation. Simultaneously, they are modernising local school infrastructure with dedicated science laboratories, upgrading rural *anganwadi* centres, hosting comprehensive livestock welfare camps, and installing solar streetlights to expand renewable energy networks across the targeted communities.



P0535

ARID-ZONE AGRARIAN AND INFRASTRUCTURE RENEWAL

| District: Mahendragarh

Across three years of implementation, **HDFC Bank Parivartan** and the **S M Sehgal Foundation** delivered an integrated rural development project that reached more than 13,300 people across 15 villages of Mahendragarh. To sustain high-yield agriculture despite persistent water scarcity, the partners deployed advanced micro-irrigation system such as: mini sprinklers and portable drip systems, alongside laser land levelling, solar-powered spray and water pumps, and decentralised solar streetlights to expand clean-energy networks. They demonstrated climate-resilient and chemical-free farming through crop package-of-practice plots for mustard, wheat and millet, raised Napier grass and tree plantations, and promoted compost pits, mulching and soil testing to improve land productivity. Community water management was strengthened through water user groups and safe-drinking-water towers, while livelihoods were widened via goat-unit and goat-shed support, animal nutrition kits, *Pashu Sakhi* (community animal-health worker) cadres, and large livestock-welfare camps. Simultaneously, the partners modernised local infrastructure renovating *anganwadi* centres, developing smart schools, constructing sanitation units, rejuvenating village ponds and installing village information boards and anchored community ownership through active village development committees across the targeted communities.

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.



13,750
STUDENTS IMPACTED
THROUGH SMART
SCHOOLS



55
SMART SCHOOLS
DEVELOPED



1,612
SCHOLARSHIPS
PROVIDED



SCHOOL INFRASTRUCTURE INITIATIVE

| Districts: Faridabad, Kurukshetra

Public educational institutions in the northern region continuously work to align their facilities with evolving academic standards, focusing on expanding access to digital learning tools and inclusive infrastructure. To support these development goals, **HDFC Bank Parivartan** and **Yuva Unstoppable** are implementing the *Parivartan Shala* model to upgrade 14 government schools in 4 states into tech-enabled institutions.

Project teams are executing structural improvements to enhance building resilience, installing information and communication technology (ICT) hardware, and adding inclusive features such as ramps and handrails. Additionally, the initiative is upgrading water, sanitation, and hygiene (WASH) systems to provide standardised, modern environments that encourage regular student attendance and engagement.



P0865



P0890

SPORTS RISE: URBAN ATHLETIC EXCELLENCE

| Districts: Karnal, Panchkula

Urban communities across North India face significant gaps in sports infrastructure, limited career pathways for youth, and a lack of organised talent scouting, which hinders socioeconomic development and limits opportunities to address local health and educational challenges through sports. To resolve this, **HDFC Bank Parivartan** and **Plan International India Chapter** are executing the Sports RISE project across Uttar Pradesh, Uttarakhand, and Haryana.

This ongoing initiative is revamping urban stadiums and establishing community-level *Gram Kreedha Kendras* to provide advanced athletic facilities. Simultaneously, it introduces specialised sports schools and scouting programmes to identify and nurture young athletes.

To ensure economic self-sustainability, the project forms Self-Help Groups (SHGs) and runs training programmes focused on sports goods manufacturing and sports management, creating viable, long-term livelihoods for regional youth.

YOUNG INDIA FELLOWSHIP PROGRAMME

| District: Sonipat

Supporting advanced post graduate multidisciplinary study ensures that high-potential students gain access to higher education, fostering critical thinking and analytical capabilities necessary for complex professional environments.

To that end, **HDFC Bank Parivartan**, in collaboration with the **International Foundation for Research and Education** and Ashoka University, is delivering need-based scholarships for 120 Young India Fellowship students at the Ashoka University over two academic years. The initiative features a transparent selection process and regular mentorship frameworks to track academic progress.

Through a comprehensive liberal arts curriculum, it supports the development of critical leadership, analytical, and entrepreneurial competencies, enabling scholars to pursue diverse professional paths.



P0662

DIGITAL EDUCATIONAL INFRASTRUCTURE ADVANCEMENT

| Districts: Bhiwani, Jhajjar, Mahendragarh, Rohtak, Sonapat

Integrating digital learning platforms with comprehensive structural upgrades in state schools allows public education frameworks to scale modern instructional capabilities efficiently. To enhance academic resources, **HDFC Bank Parivartan** and the **Seva Sahyog Foundation** transformed 50 government schools in five districts across Haryana. The intervention established 150 smart classrooms and provided tenth-grade students with digital educational material mapped to the Haryana State Board. Simultaneously, the team delivered structured, new pedagogy training to teachers and educators, successfully benefiting over 25,000 students and 1,000 teachers.

long-term enrolment levels and supports everyday student engagement. To assist with these institutional requirements, **HDFC Bank Parivartan** and **EFRAH – A Society for Social Welfare** are upgrading infrastructure across Army & Government schools in Punjab, Haryana and Himachal Pradesh, directly serving over 10,000 students.

The project introduces 36 smart classrooms equipped with 65-inch interactive digital display panels to modernise delivery of the curriculum. In tandem, structural remediation teams are executing essential facility repairs, including floor plastering, electrical upgrades, door and window maintenance, and interior painting. Project monitoring frameworks include pre- and post-intervention tracking to assess impact on regular student attendance.



P1360, P1066

DIGITAL PEDAGOGY AND CLASSROOM MODERNISATION

| Districts: Ambala, Panchkula

Transitioning schools to interactive, digital pedagogy equips students with critical 21st-century skills while building long-term instructional capacity within the regional education framework. To advance public education, **HDFC Bank Parivartan** partnered on two separate digital learning initiatives. Collaborating with the **Ashray Foundation**, they installed 22 smart classrooms across seven Police DAV schools, training educators to deliver interactive lessons to 1,500 students approximately. Concurrently, at Jind, they deployed 10 smart classrooms across five institutions, benefiting 2,000 students.



P1003

ACADEMIC FACILITY RENEWALS

| Districts: Ambala, Panchkula

Maintaining structural integrity and modern teaching equipment in regional educational facilities helps sustain



P1311

UNIVERSITY DIGITAL UPGRADE

| District: Palwal

Aligning higher vocational education with industry standards requires robust Information and Communications Technology (ICT) infrastructure that supports hands-on, technical skill acquisition. To bridge the digital training gap, **HDFC Bank Parivartan** and the **Society for Action in Community Health (SACH)** upgraded the technical infrastructure at Shri Vishwakarma Skill University. The partners refurbished existing computer rooms to establish state-of-the-art Information and Communications Technology (ICT) laboratories, installing 50 modern desktop units. This intervention successfully aligned academic resources with industry requirements, enhancing skill-based higher education. These upgraded facilities provided students with the practical technical exposure necessary for competitive employment.

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.



3,190
INDIVIDUALS
TRAINED



35
COMMUNITY
ENTERPRISES
SUPPORTED





P1340

SPORTS RISE: DRIVING COMMUNITY DEVELOPMENT THROUGH ATHLETIC EXCELLENCE

| Districts: Karnal, Yamunanagar

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 across Haryana, Goa, Uttar Pradesh, Punjab and Jharkhand. The key interventions include revamping regional stadiums, establishing community-level *Gram Kreedha 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.



P1170

PROJECT LEAP: CULTIVATING OLYMPIC EXCELLENCE

| District: Faridabad

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 Gear For Gold 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.



P1220

CLUSTER ENTERPRISE AND GREEN JOB CREATION

| District: Panipat

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



P0953

YOUTH EMPLOYABILITY AND VOCATIONAL CAPACITY BUILDING

| District: Faridabad

Aligning technical skills training directly with regional market requirements allows urban and peri-urban youth to transition smoothly into formal job markets, improving local economic resilience. To enhance employment opportunities, **HDFC Bank Parivartan** and the **GTT Foundation** are executing a transformative skill development project to equip 2,000 young individuals with critical vocational capabilities. The initiative is delivering 45 days of specialised training across the hospitality and electrical sectors to bridge local industry skill gaps. Simultaneously, they are providing 100% placement assistance and offering comprehensive mentoring for up to six months post-training to ensure long-term career stability and financial independence.



P1032

ECONOMIC MOBILITY AND ENTREPRENEURSHIP

| District: Faridabad

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



P1071

VOCATIONAL SKILLING AND CAREER INTEGRATION

| District: Gurugram

Connecting socio-economically underserved youth to formal employment through tailored vocational training secures long-term economic mobility and strengthens regional workforce pipelines. To that end, **HDFC Bank Parivartan** and the **Ambuja Foundation** are delivering a targeted placement linked skill development training in the job roles – Phlebotomist, Customer Relationship Manager, Assistant Electrician & Assistant Beauty Therapist in the Sohna block. The initiative is equipping 1,650 young people aged 18 to 35, particularly women, with market-ready professional capabilities to enhance their income potential. They are currently facilitating specialised training pathways and will be actively securing structured placements for all students, successfully transitioning them into sustainable career tracks to drive local economic independence.

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.


7

VILLAGES SUPPORTED
WITH CLEAN DRINKING
WATER


1,261

SANITATION
UNITS INSTALLED


29

VILLAGES
SUPPORTED WITH
WASTE MANAGEMENT
SYSTEMS





P1263

STRENGTHENING CANCER SURVEILLANCE AND TREATMENT

| Districts: Faridabad, Jind

In many semi-urban and rural communities, cancer outcomes remain poor due to deep-seated stigma, a lack of awareness, and the absence of local screening facilities for oral, cervical, and breast cancers. Addressing this, **HDFC Bank Parivartan** and the **Indian Cancer Society** implemented a comprehensive intervention focused on early detection and healthcare capacity building.

The project trained frontline health workers and medical officers in screening protocols while deploying a multi-utility screening vehicle to deliver services directly to underserved areas. Through 45 specialised camps across the country, the initiative successfully screened over 3,150 individuals and established critical referral linkages, ensuring at least 60% of screen-positive beneficiaries accessed timely treatment through government schemes and 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.



P1424

CLINICAL CAPACITY AND CRITICAL CARE ENHANCEMENT

| District: Ambala

Equipping secondary hospitals with advanced diagnostic and intensive care technology prevents critical delays in emergency treatment and reduces the financial strain of tertiary medical transfers. To support regional medical services, **HDFC Bank Parivartan** and **Doctors For You** strengthened the clinical capacity of Ambala Civil Hospital. The partners installed and commissioned advanced medical equipment across the ICU, general wards, radiology, and anaesthesia departments, including high-precision patient monitors and diagnostic imaging tools.

To ensure long-term operational efficiency, they conducted technical training sessions for medical staff, seamlessly embedding the upgrades into daily clinical protocols. This intervention expanded localised care, enabling the hospital to manage complex cases and providing over two lakh beneficiaries with rapid, life-saving diagnostics.



P1447

COMMUNITY-BASED REHABILITATION AND REINTEGRATION

| District: Sirsa

Integrating clinical detoxification with village-level psychosocial support and vocational retraining creates sustainable recovery pathways and reduces addiction relapses. To address rising substance use, **HDFC Bank Parivartan** and the **Plan International India Chapter** executed a comprehensive rehabilitation project aligned with the *Nasha Mukht Bharat Abhiyaan*. The partners established community-based de-addiction centres, upgraded regional civil hospitals, and launched de-stigmatisation campaigns. The intervention introduced specialised family counselling, digital support platforms, and targeted prevention programmes in schools. Crucially, the team implemented vocational training and equipped local governance bodies to sustain drug-free environments, successfully providing structured recovery paths for 500 individuals.

delayed care or treatment abandonment. To address this, **HDFC Bank Parivartan** and the **Indian Cancer Society** collaborated to provide targeted financial assistance through the Cancer Cure Fund (ICS-CCF). The initiative identified eligible patients across empanelled hospitals and provided the necessary funding to cover essential medical expenses, while also offering emotional counselling to families navigating the complexities of the disease.

As a result, 100 patients across India received timely, uninterrupted treatment for curable cancers, significantly improving their survival prospects. This intervention successfully reduced the financial and emotional stress on vulnerable households, ensuring that life-saving medical care remains accessible regardless of a patient's economic background.



P1462

HIGH-PRECISION MATERNAL AND SURGICAL CARE

| District: Panchkula

Installing high-precision anaesthetic workstations and portable diagnostic tools within public operating theatres and labour wards improves surgical safety and maternal care delivery. To meet growing public healthcare demands, **HDFC Bank Parivartan** and **Doctors For You** modernised the core functional departments of Panchkula Civil Hospital. The partners installed high-specification anaesthesia workstations and portable ultrasound machines in the operating theatres and labour rooms.

Technical experts calibrated the devices and conducted hands-on orientation sessions for the medical team. This localised upgrade streamlined daily surgical workflows, facilitated immediate bedside maternal diagnostics, and enabled the hospital to manage complex emergencies internally, eliminating the need for costly private healthcare referrals.



P1161

FINANCIAL SUPPORT FOR CANCER PATIENTS

| District: Karnal

Many cancer patients often face a critical barrier to recovery as the high cost of treatment creates an overwhelming financial burden, frequently leading to

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.


135

VILLAGES SUPPORTED
WITH CLEAN ENERGY
SOLUTIONS

2,459

SOLAR LIGHTS
INSTALLED




P0880

AGRICULTURAL BIOMASS MANAGEMENT INITIATIVE

| District: Fatehabad

Agricultural regions in Punjab and Haryana utilise systematic management strategies for crop residues to optimise biomass utilisation, create alternative energy sources, and support regional conservation objectives. To advance sustainable crop residue management, **HDFC Bank Parivartan** and the **CII Foundation** are executing a multi-faceted agricultural initiative impacting over 23,677 farmers.

The project is establishing eight straw-based biogas units to provide off-grid community energy. Additionally, project teams are forming Farmer Producer Organisations (FPOs) to oversee these processing operations, training over 40 local youth for technical advisory roles, and conducting field demonstrations to facilitate in-situ and ex-situ crop residue recycling processes.

Services are establishing an efficient waste management infrastructure across 40 villages in the Sohna Block. The initiative is actively sensitising communities on source segregation, running systematic door-to-door collection networks, and processing organic and recyclable waste material.

Simultaneously, they are creating designated material recovery and recycling facilities while formalising operations to upgrade livelihoods, safety standards, and income security for local waste pickers and sanitary workers.



P1143

COMMERCIAL SPORTS INFRASTRUCTURE DECARBONISATION

| District: Karnal

Integrating high-capacity solar arrays with commercial-grade environmental controls in public athletic facilities demonstrates a scalable model for reducing municipal energy expenditure and localised carbon footprints. To accelerate renewable energy adoption, **HDFC Bank Parivartan** and the **Ashray Foundation** successfully decarbonised the Indoor Sports Complex in Karnal Smart City. The partners installed a 150 kW solar panel system alongside three industrial dehumidifiers.

This intervention significantly lowered carbon dioxide emissions and reduced the facility's reliance on conventional power networks, driving down ongoing municipal operational costs. These upgrades optimised indoor air quality and thermal comfort, directly improving training conditions for 500 to 700 local athletes and visitors.

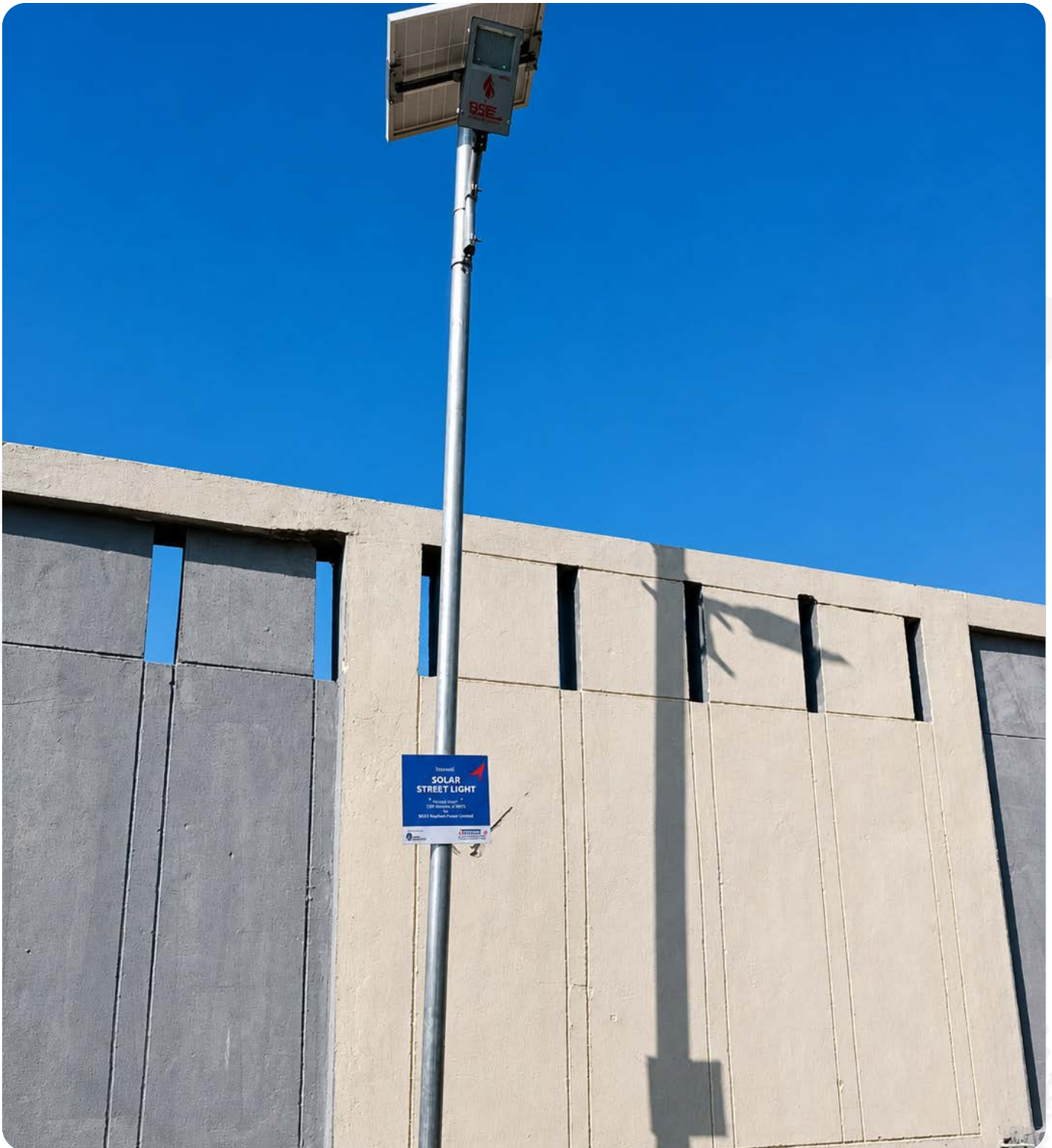


P0742

DECENTRALISED SOLID WASTE MANAGEMENT

| District: Gurugram

To improve environmental health, **HDFC Bank Parivartan** and **Hand In Hand Inclusive Development** and



P1284, P1252

DECENTRALISED SOLAR LIGHTING

| Districts: Faridabad, Mahendragarh

Deploying solar illumination across municipal zones and institutional campuses improves public safety and reduces public energy expenditures. To upgrade regional infrastructure, **HDFC Bank Parivartan** partnered on two separate clean-energy initiatives. In the first, collaborating with the **AROH Foundation**, the partners installed 224 solar streetlights (50W) across Faridabad Constituency to secure poorly lit semi-urban streets and reduce grid dependence. In the second, working with the **Ashray Foundation**, they deployed 60 solar-powered lights across the Maharishi Chyawan Government Medical College campus in Narnaul. Together, these interventions successfully reduced municipal energy costs, lowered carbon emissions, and enhanced nocturnal safety for thousands of local residents, patients, and students.

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.


5.05 Lakh

SPREAD OF FINANCIAL
FRAUD AWARENESS
(VIGIL AUNTY)







STORIES OF PARIVARTAN

WATER-SMART HORTICULTURE AND PRECISION IRRIGATION DEPLOYMENT

P0996

BENEFICIARY:

Mr. Jogender

LOCATION:

Kari Adu Village, Badhra, Charkhi Dadri

THE PROBLEM

Mr. Jogender faced severe agricultural limitations on his smallholding due to his reliance on traditional flood irrigation methods. Traditional watering consumed excessive amounts of water, inflated operational input costs, and caused long-term damage to his soil health. Because of the irregular water supply and intensive manual labour requirements, he avoided riskier, high-value horticulture crops and remained bound to low-yield cereal cultivation, which offered minimal financial returns.

OUR INTERVENTION

To modernise his water management, the Holistic Rural Development Programme (HRDP) by **HDFC Bank Parivartan** and **Ambuja Foundation** supported Jogender with the installation of a one-acre drip irrigation system. The intervention delivered targeted engineering to transport water directly to crop roots, drastically eliminating runoff and evaporation losses. The field team also provided comprehensive technical training on drip system operation, emitter maintenance, and market-aligned crop planning.

THE OUTCOME

The precision system successfully reduced irrigation water consumption by 40 per cent. This water efficiency enabled Jogender to diversify into high-value vegetables, including cucumber, bottle gourd, watermelon, and lady's finger, generating an annual net profit of Rs. 82,000. Motivated by this financial stability, he independently funded the expansion of the drip network across an additional 0.5 acres, establishing himself as a role model for climate-smart agriculture in his community.



P0953

VOCATIONAL REHABILITATION AND SERVICE SECTOR INTEGRATION

BENEFICIARY:
Saniya Tanwar

LOCATION:
Faridabad

THE PROBLEM

Saniya Tanwar faced severe economic hardship and emotional trauma following her father's passing and domestic abuse. Belonging to a nine-member household dependent on a single brother's low income, she lacked career guidance, professional exposure, and communication confidence. These systemic and personal challenges restricted her financial independence, emotional wellbeing, and social mobility.

OUR INTERVENTION

To facilitate her rehabilitation, the **HDFC Bank Parivartan** and **GTT Foundation** enrolled Saniya in a structured hospitality training programme. The intervention delivered comprehensive hospitality industry skills alongside soft skills, IT classes, personality development, and interview preparation. This technical framework was supported by continuous mentoring to restore her confidence and workplace readiness.

THE OUTCOME

The programme successfully enabled Saniya to transition into the formal service sector, securing stable hospitality employment. Her earnings have directly alleviated her household's financial strain and reduced her brother's burden. Intangibly, she has regained self-respect, developed emotional resilience, and established personal independence to manage future challenges.



P0838

LIVESTOCK MICRO-ENTERPRISE AND DAIRY ASSET ACCUMULATION

BENEFICIARY:
Krishna

LOCATION:
Mahendragarh

THE PROBLEM

Krishna's joint family of five faced severe financial instability, relying on irregular, low-paying manual labour and driving wages. Owning only a single cow, Krishna had to perform unstable labour to supplement their income. Lacking capital, productive assets, and training in animal husbandry, she was unable to establish a sustainable, self-sufficient livelihood to support her household.

OUR INTERVENTION

HDFC Bank Parivartan and the **S M Sehgal Foundation** supported Krishna by providing four starter goats and resources to build a hygienic livestock shed. The intervention delivered technical training in scientific animal husbandry, livestock nutrition, disease prevention, and asset management, enabling her to establish a resilient, home-based dairy enterprise.

THE OUTCOME

Krishna transitioned from manual labour to full-time animal husbandry, expanding her livestock to include twelve goats, two cows, and a buffalo. Reinvesting her earnings—including Rs. 36,000 from goat sales and manure revenue—she purchased an additional cow, securing a daily milk income of Rs. 1,000. This stable enterprise has minimised the family's reliance on irregular wage labour and empowered Krishna as a self-reliant community entrepreneur.

PARIVARTAN HIGHLIGHTS

SHOWCASING KEY INITIATIVES, EVENTS & NEWS



P0742

ARTIFICIAL INTELLIGENCE AND WASTE MANAGEMENT AWARENESS EVENT

| District: Gurugram

HDFC Bank Parivartan, under its Focused Development Programme (FDP) and in partnership with the **Learning Links Foundation**, organised a specialised technology awareness event in Sarmathla Village, Sohna Block, on 14th November 2025. The event focused on the practical applications of Artificial Intelligence (AI) in everyday life, workplace efficiency, and solid waste management, drawing participation from around 130 women representing local Self-Help Groups (SHGs). Led by resource person Mr. Ahad Ullah, the interactive session educated participants on how AI tools can simplify daily routines, optimise waste segregation, and enhance community-led recycling monitoring. The training also addressed the advantages, limitations, and essential safety protocols needed for responsible digital tech adoption. The event concluded with enthusiastic feedback from the attendees, who expressed a strong commitment to leveraging these emerging technological solutions to strengthen local cleanliness drives and environmental initiatives.



P0865

SPORTS INFRASTRUCTURE INAUGURATION

| District: Karnal

HDFC Bank Parivartan, under its Sports RISE initiative and in partnership with **Plan International India Chapter**, hosted a formal handing over cum inauguration event at the PM Shri Government Senior Secondary School in Nilokheri, Karnal, Haryana, on 23rd July 2025. The ceremony, celebrating the successful completion of a comprehensive sports facility upgrade, was attended by over 150 young athletes alongside distinguished guests, including Mr. Mahavir Singh (DSP, Karnal) and Swami Sampooranand Ji. The event showcased major infrastructural transformations designed to foster grassroots athletic talent. Upgrades at the school include the creation of an indoor badminton court with premium rubber tile flooring, a professional boxing ring, a basketball court, and a fully equipped Sports Resource Centre outfitted with modern digital learning aids. Supported by sustainable additions like solar-powered inverters and energy-efficient lighting, this initiative advances the project's broader mission to drive holistic health, talent scouting, and positive social change across rural communities.



P0838

WORLD SOIL DAY EVENT

| District: Mahendragarh

HDFC Bank Parivartan and S M Sehgal Foundation organised a series of multi-site community events to observe World Soil Day on 5th December, 2025 across Dewas and Kherki villages in Mahendragarh, and Gujar Nangla village in Nuh, Haryana. Centered on the theme "Healthy Soil for Healthy Cities," the collective initiative engaged local farmers, students, and community leaders to advocate for climate-resilient agriculture, natural resource conservation, and sustainable soil management. In Dewas and Gujar Nangla villages, the events featured expert-led technical sessions and interactive workshops. Farmers received hands-on guidance on soil testing, interpreting Soil Health Cards, green manuring, and organic composting to restore soil fertility, improve crop productivity, and reduce dependence on chemical fertilisers. Meanwhile, the event at Kherki village focused on youth and community engagement, featuring conservation-themed drawing and speech competitions alongside an impactful student-led street play. Local leaders also highlighted ongoing Parivartan-supported initiatives, including renewable energy installations, irrigation demonstrations, and compost pits, successfully strengthening the regional commitment toward regenerative farming and long-term food security.

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



Environment & Sustainability

Stubble Burning Sensitisation Drive – Ratia

In partnership with the CII Foundation, an environmental awareness session was conducted at Government Middle School to address crop residue burning. Volunteers guided students through poster-making, model displays, speeches, and street plays to promote sustainable farming practices.



Skilling & Livelihood

Exhibitions to Support SHGs & NGOs – Gurugram

HDFC Bank Parivartan organized multiple marketplace platforms, including the culturally vibrant Baisakh Mela and a festive Diwali Exhibition, in partnership with the Ambuja Foundation and local NGOs. These events provided essential market linkages and direct income support for grassroots artisans and Self-Help Groups.



Financial Literacy & Youth Empowerment

Financial Literacy & Skill Sessions – Gurugram & Faridabad

In collaboration with the Sambhav Foundation and Head Held High, volunteers led interactive sessions for over 60 young participants. To mark National Youth Skills Day and promote career readiness, the drives covered budgeting, banking basics, government schemes, and financial management.



PRODUCTS OF HARYANA

THE PARIVARTAN STORY, MADE TANGIBLE

FRESH MUSHROOM RANGE | GURUGRAM



Cultivated by Village Development Committee (VDC) members across 20 villages in the Farrukh Nagar block of Gurugram, this premium range of fresh Oyster and Button mushrooms represents a high-quality, scientifically managed horticultural product line. Produced under strictly monitored hygienic conditions, the crops are grown using modern compost-preparation and crop-management protocols to ensure consistent size, firm texture, and high nutritional density. Meticulously harvested at peak maturity, the fresh mushrooms undergo rigorous sorting and are sealed in standardised, damage-resistant packaging designed to extend shelf-life and preserve freshness during transit. This quality-focused production model, supported by **HDFC Bank Parivartan** and **The Hans Foundation** has successfully positioned the premium produce in major regional trading hubs, including Azadpur Mandi and local retail channels, establishing a reliable, high-grade agricultural product that meets rigorous food-safety standards.

PURE COLD-PRESSED MUSTARD OIL | MAHENDRAGARH

Produced by the *Shri Ganesh Mahila* Oil Mill in Kothal Kalan village under the Holistic Rural Development Programme by **HDFC Bank Parivartan** and **S M Sehgal Foundation**, this premium-grade, additive-free mustard oil represents a fully traceable “farm-to-plate” agricultural product. Utilising high-efficiency processing machinery—including a specialised mustard expeller, advanced filtration units, and automated bottling systems—the women-led enterprise processes locally sourced raw mustard seed into pure, unadulterated cooking oil and high-nutrient mustard cake. The technical standardisation of the filtration and packaging processes ensures a high-quality finished oil with authentic pungency, optimal shelf-life, and rich natural viscosity. By shifting processing from large industrial hubs to a localised, community-managed facility, the product line delivers a pure culinary staple to consumers while retaining maximum economic value within the rural cultivation ecosystem.





KATORI DAIRY RANGE | KARNAL

Produced by the *Prerana Mahila Kisan Utpadak Sangh* in Thari village under the **HDFC Bank Parivartan** initiative with **Manjari Foundation**, this premium dairy range includes hand-churned cow and buffalo *Bilona* ghee, fresh paneer, and slow-simmered *mawa*. Sourced from locally reared indigenous cattle, the milk is processed using traditional, chemical-free methods integrated with strict modern food-safety standards. The resulting high-nutrient, preservative-free range is packaged under the “*Katori*” brand in shelf-stable, retail-ready designs, successfully establishing direct market access to major e-commerce platforms and modern retail outlets across Delhi NCR and surrounding states.



A step towards sustainable progress

PAN INDIA

**10.77 CRORE
LIVES IMPACTED**





RURAL DEVELOPMENT

Our Holistic Rural Development Programme (HRDP) is driven by the belief that development is only possible when our villages can be a part of the nation's economic prosperity. It identifies & addresses the critical needs of each village through interventions designed carefully after consulting village communities & other stakeholders.



OVERALL IMPACT



11,027
VILLAGES
COVERED UNDER
HRDP + FDP



17.51 Lakh
HOUSEHOLDS
REACHED



~95 Lakh
TREES PLANTED



PROMOTION OF EDUCATION

We support efforts to strengthen the education ecosystem by improving access to basic infrastructure, learning resources, and teacher development in alignment with NEP 2020. Through scholarships, mentorship, and classroom support, we aim to help enhance learning experiences for students in underserved communities.



930
LIBRARIES
SET UP



3,462
SMART SCHOOLS
DEVELOPED



~8.65 Lakh
STUDENTS IMPACTED
THROUGH TECH-ENABLED
EDUCATION

OVERALL IMPACT



36,300
SCHOLARSHIPS
PROVIDED



SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Parivartan supports skill development and livelihood efforts by helping individuals access vocational training, future-ready digital and green skills, and pathways to employment. By promoting entrepreneurship and strengthening value chains for farmers, artisans, and small businesses, we aim to improve productivity and enable more sustainable livelihoods.



9.6 Lakh
INDIVIDUALS TRAINED



20,214
COMMUNITY
ENTERPRISES SUPPORTED

**OVERALL
IMPACT**



1.97 Lakh
YOUTH SKILLED



10,977
SELF HELP GROUPS
REVIVED/FORMED/
TRAINED

HEALTHCARE AND HYGIENE

Our interventions contribute to better health and hygiene by supporting basic healthcare access through health camps, mobile medical units, assistive devices, and essential health infrastructure. By promoting sanitation, responsible waste management, and access to safe drinking water, we aim to help communities adopt healthier practices and improve overall well-being.



**OVERALL
IMPACT**



822
VILLAGES AND ULBs
SUPPORTED WITH WASTE
MANAGEMENT SYSTEMS



24,430
HOUSEHOLD TOILETS
CONSTRUCTED



30 Lakh
UNITS OF BLOOD
DONATED



1,346
VILLAGES SUPPORTED
WITH CLEAN DRINKING
WATER

NATURAL RESOURCE MANAGEMENT

We help rural communities address climate-related challenges through initiatives like water conservation, afforestation, solar solutions, and soil improvement. By integrating these measures with broader rural development, we aim to strengthen climate resilience and provide more sustainable livelihoods for farmers, women, and vulnerable households.



OVERALL IMPACT



16,091

WATER CONSERVATION
STRUCTURES
DEVELOPED



80,527

SOLAR LIGHTS
INSTALLED



FINANCIAL LITERACY AND INCLUSION

Parivartan works to improve financial awareness by offering simple, practical education that helps individuals make informed money decisions. We also support financial inclusion by encouraging access to basic services like banking, credit, and insurance for greater financial stability.



2.48 Crore

REACH OF FINANCIAL FRAUD
AWARENESS THROUGH VIGIL
AUNTY CAMPAIGN

OVERALL IMPACT

KEY INTERVENTIONS



D0002

MILKING PROSPERITY: DAIRY MEETS DIGITAL

The **Dairy Support Programme**, a key CSR initiative under Financial Inclusion, bridges the gap between rural farmers and mainstream banking. By transitioning dairy payments from cash to digital banking, the programme enhances financial security, promotes savings habits, and builds credit history for farmers - especially women, who play a crucial role in dairy production. Beyond financial empowerment, it aligns with broader rural development goals, fostering economic sustainability and inclusion. By educating farmers on savings strategies and providing access to banking services, the initiative strengthens financial independence and ensures long-term rural prosperity.



M0018

PARIVARTAN STARTUP GRANTS

HDFC Bank has concluded 9 editions of its **Parivartan Startup Grants**, a key initiative under our Corporate Social Responsibility programme aimed at fostering innovation and social impact across India. Since its inception in 2017, the initiative supported over 500 Startups, and partnered with more than 130 incubation centres across various sectors, including Environment, Education, Agriculture, and Healthcare. This year, we supported 67 social impact Startups focused on critical areas such as DeepTech, FinTech and financial inclusion, climate-tech and sustainability and advanced manufacturing. Selected Startups will receive funding and access to vital capacity-building programmes.



P0983

SMALL GRANTS, BIG IMPACT

The HDFC Bank **Parivartan Small Grants Programme** supports grassroots organisations that work closely with communities and understand local priorities. These grants help address specific development gaps in a practical, inclusive and timely manner. By working on over 69 projects across 17 states, the programme supported need-based and human-centric development across areas such as digital learning, healthcare access, water conservation, assistive technology, inclusive infrastructure and livelihood-linked skilling.



P0884

FINANCIAL AID FOR UNDERSERVED PATIENTS ACROSS INDIA

HDFC Bank Parivartan, in partnership with **Indian Cancer Society**, is ensuring that financial constraints don't stand in the way of cancer treatment. Through The Cancer Cure Fund, 200 underserved patients are receiving critical financial aid for surgery, chemotherapy, radiation, and supportive care at ICS-empanelled hospitals. This initiative not only eases the financial burden on families but also ensures timely treatment, better survival rates, and an improved quality of life. By removing the stress of fundraising, patients can focus on what truly matters - their recovery.



P0877

SCHOLARSHIPS THAT SAVE DREAMS

HDFC Bank Parivartan and **Buddy4Study India Foundation's** Educational Crisis Scholarship Support Programme (ECSS) provides financial aid to meritorious students from underserved backgrounds, ensuring they don't drop out due to financial hardships.

Covering students from Class 1 to PG level, the programme offers scholarships of up to Rs. 75,000, helping them continue their education despite personal or family crises. With over 35,000 scholarships awarded, ECSS is making education accessible and empowering students to build a brighter future.



G0309

SAVING LIVES, ONE DROP AT A TIME

HDFC Bank Parivartan's **All India Blood Donation Campaign** is one of the largest corporate-led healthcare initiatives, fostering a culture of voluntary blood donation. The campaign is in response to India's continuing need for blood, which is critical for accident victims, cancer patients, children with medical conditions and people requiring regular transfusions. In FY 25-26, 3 lakh+ units blood were collected.

EMPLOYEES IN ACTION

Our employees play an important role in taking the spirit of Parivartan closer to communities. Through the Volunteer Impact Programme, we encourage colleagues to contribute their time, skills and compassion to causes that matter. It offers opportunities across locations, interest areas and formats, making volunteering accessible to employees across the Bank.

KEY INITIATIVES:

- **TATA Mumbai Marathon 2026:** 1,500 employees participated promoting cancer awareness and early detection through the “You Can Win” initiative.
- **NGO & SHG Exhibition Sale:** Employees supported local artisans by purchasing handmade products at Diwali stalls.
- **World Environment Day 2025:** 6000+ employees participated in activities including tree plantation, cleanup drives, e-waste collection, seedball making and workshops under the campaign “What you throw away doesn’t go away” to beat plastic pollution.
- **Collection Drive with GOONJ:** Donations of clothes, books, and toys at 20 locations to support underserved communities.
- **Financial Literacy Session:** 800+ students enrolled in skilling programmes, benefited from financial literacy sessions conducted by HDFC Bank employees. 700 teachers were also trained under the Teacher Empowerment Programme.
- **Disability Awareness Event:** Employees learnt sign language and banking terms, while ex-students shared inspiring journeys.
- **Including Differently Aabled:** 80 volunteers recorded audio books for visually impaired learners. Employees also supported inclusion through Braille cards, tactile tools and sensory boards.

By engaging employees in impactful volunteering, HDFC Bank Parivartan strengthens its commitment to social responsibility while making a real difference in communities across India.



G0363, G0366



G0327

VIGIL AUNTY: SMART MONEY, SAFE BANKING

To empower individuals with financial literacy and fraud awareness, HDFC Bank Parivartan launched **Vigil Aunty**, a digital media campaign educating over 2 million followers on safe banking, fraud prevention, and financial security. With 800,000+ “Vigil Army” members, it has exposed 90+ frauds, raising critical awareness.

BRIGHTENING LIVES WITH SOLAR SHIKSHA

HDFC Bank Parivartan’s **Solar Shiksha** initiative raises education and awareness about solar energy, covering solar lights, pumps, and stoves. The programme reached various public schools, hostels, hospitals, old age homes and orphanages across semi-urban India, helping beneficiaries build knowledge of clean energy for a greener future.

PARIVARTAN ON ITS PATH TO ACHIEVE GLOBAL GOALS

The world continues to change rapidly, and our greatest opportunity lies not only in adapting but in contributing to a more equitable and sustainable future. True progress goes beyond economic growth—it ensures that every community has the chance to thrive.

HDFC Bank's Parivartan reflects this approach by working on interconnected priorities such as poverty alleviation, education, healthcare, and environmental sustainability. Through integrated interventions across 28 States and 8 Union Territories, we contribute toward the United Nations Sustainable Development Goals (SDGs) while supporting both community well-being and ecological balance.

Guided by six pillars—Rural Development, Promotion of Education, Healthcare & Hygiene, Skill Development & Livelihood Enhancement, Financial Literacy & Inclusion, and Natural Resource Management—we contribute to 10 of the 17 SDGs. Our commitment remains focused on designing programmes that foster long-term, inclusive development and help advance our shared aspiration of a more resilient and peaceful world by 2030



PARIVARTAN AND THE SUSTAINABLE DEVELOPMENT GOALS

SDG 1: No Poverty

Parivartan contributes to reducing poverty by supporting livelihood enhancement, particularly in rural communities. Through initiatives that strengthen agricultural productivity, improve market access, and encourage community-led enterprises, the programme helps families increase their incomes and build economic stability. Financial literacy is another key enabler, equipping people with the knowledge and access needed to use financial services effectively, make informed decisions, and invest in activities that support long-term financial well-being.

SDG 2: Zero Hunger

Parivartan supports food security by helping farmers adopt modern and sustainable agricultural practices. Through initiatives such as improved water management, construction of check dams and farm ponds, and the establishment of seed and grain banks, village nurseries, and kitchen gardens, the programme enables small producers to enhance their yields and strengthen household nutrition.

By building stronger value chains and improving market access, Parivartan also helps farmers secure fair prices for their produce. These efforts contribute to more stable rural economies, a reliable food supply, and improved livelihoods for farming communities.

SDG 3: Good Health and Well Being

Parivartan strengthens community health by improving access to essential healthcare through health camps, mobile medical units that reach underserved areas, and supports hospitals with medical equipment and health infrastructure. These efforts help vulnerable populations address both communicable and non-communicable diseases. The Bank has also achieved a Guinness World Record for organising the world's largest blood donation drive, further contributing to public health and emergency preparedness.

SDG 4: Quality Education

Parivartan supports inclusive and equitable education by facilitating remedial classes, learning camps, teacher training, and scholarships, while also helping create safe and engaging school environments through improved infrastructure. Recognising the importance of holistic development, the programme integrates sports into learning by enabling access to training in hockey, football, and other sports, along with the necessary equipment, to promote children's health and overall well-being.

SDG 5: Gender Equality

Parivartan supports gender equality by strengthening women-led enterprises and entrepreneurship initiatives, helping women access credit, resources, and market opportunities through partnerships with community institutions. The programme also forms and revitalises Self Help Groups in rural areas, enabling women to enhance their livelihoods, build financial independence, and participate more confidently in economic and community decision-making.

SDG 6: Clean Water and Sanitation

Parivartan supports access to clean water by developing rainwater harvesting structures, community tanks, hand pumps, and wells, helping reduce water-borne illnesses and improving overall community health. The programme also expands access to safe sanitation by constructing sanitation units across diverse terrains, contributing to the reduction of open defecation and providing women with safer and more dignified sanitation facilities.

SDG 7: Affordable and Clean Energy

Parivartan promotes access to clean and reliable energy by supporting solar streetlights, home solar systems, biomass stoves, and community biogas plants. These solutions help remote communities meet their basic energy needs while enabling schools, healthcare centres, and small businesses to operate more effectively, contributing to both environmental sustainability and local development.

SDG 8: Decent Work and Economic Growth

Parivartan supports inclusive economic growth by helping individuals build employable skills and access technical and vocational training, with a particular focus on expanding livelihood opportunities for women. The programme also strengthens local economies by enabling the development of dairy cooperatives, poultry units, integrated farming models, and other small enterprises that contribute to steady and sustainable incomes. In addition, Parivartan equips youth with future-ready capabilities by offering training in green jobs, information technology, business process management, data analytics, and the banking and financial sector.

SDG 13: Climate Action

Parivartan advances climate action through its Natural Resource Management initiatives, which promote afforestation, water conservation, and the adoption of renewable energy solutions. By integrating climate-responsive practices across its programmes, Parivartan supports communities in strengthening their resilience to climate risks while ensuring that economic progress is aligned with the responsible use and preservation of natural resources for future generations.

SDG 15: Life on Land

Parivartan supports the protection and restoration of natural ecosystems by promoting reforestation and sustainable land-use practices. By increasing green cover and encouraging biodiversity conservation, the programme contributes to environmental renewal and helps maintain ecological balance.





PARIVARTAN
A step towards sustainable progress

IMPLEMENTATION PARTNERS

- Ambuja Foundation
- Aroh Foundation
- Ashray Foundation
- CECOEDECON
- CII Foundation
- Doctors For You
- EFRAH - A Society For Social Welfare
- Foundation For MSME Clusters
- Foundation For Promotion Of Sports And Games (Olympic Gold Quest)
- Gramin Vikas Trust
- GTT Foundation
- Hand In Hand Inclusive Development And Services
- Head Held High Foundation
- Indian Cancer Society
- International Foundation For Research And Education
- Manjari Foundation
- Plan International India Chapter
- S M Sehgal Foundation
- Seva Sahayog Foundation
- Society For Action In Community Health
- The Hans Foundation
- Yuva Unstoppable

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