JHARKHAND



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 Jharkhand, 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 Jharkhand.

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.



PARIVARTAN

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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 Jharkhand.



PARIVARTAN IN JHARKHAND

25.78 LAKH
LIVES IMPACTED
*Impact numbers as of March 2026

RURAL DEVELOPMENT

- **8,818** KITCHEN GARDENS CREATED
- **1.03 Lakh** FARMERS SUPPORTED
- **6,604** ACRES OF LAND BROUGHT UNDER IRRIGATION
- **7,022** ACRES OF LAND BROUGHT UNDER CHEMICAL FREE FARMING

PROMOTION OF EDUCATION

- **501** SCHOLARSHIPS PROVIDED
- **189** SMART SCHOOLS DEVELOPED
- **47,250** STUDENTS IMPACTED THROUGH SMART SCHOOLS

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

- **16,677** INDIVIDUALS TRAINED
- **790** COMMUNITY ENTERPRISES SUPPORTED

HEALTHCARE & HYGIENE

- **86** VILLAGES SUPPORTED WITH WASTE MANAGEMENT SYSTEMS
- **176** VILLAGES SUPPORTED WITH CLEAN DRINKING WATER

NATURAL RESOURCE MANAGEMENT

- **1,821** WATER CONSERVATION STRUCTURES CREATED
- **4,235** SOLAR LIGHTS INSTALLED

FINANCIAL LITERACY & INCLUSION

- **61,410** SPREAD OF FINANCIAL FRAUD AWARENESS (VIGIL AUNTY)

FOCUSED DEVELOPMENT PROGRAMME

DISTRICTS

Bokaro	Garhwa	Koderma	Ranchi
Chatra	Giridih	Latehar	Sahebganj
Deoghar	Godda	Lohardaga	Seraikela Kharsawan
Dhanbad	Gumla	Pakur	Simdega
Dumka	Hazaribagh	Palamu	West Singhbhum
East Singhbhum	Khunti	Ramgarh	

HOLISTIC RURAL DEVELOPMENT PROGRAMME

DISTRICTS	NO. OF VILLAGES
Chatra	15
Godda	20
Gumla	17
Lohardaga	18
Palamu	15
Ramgarh	10
West Singhbhum	14

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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.

8,818
KITCHEN GARDENS CREATED

1.03 Lakh
FARMERS SUPPORTED

6,604
ACRES OF LAND BROUGHT UNDER IRRIGATION

7,022
ACRES OF LAND BROUGHT UNDER CHEMICAL FREE FARMING





P0432

COMMUNITY-LED RURAL RESILIENCE AND INFRASTRUCTURE

| District: Palamu

Fostering grassroots governance and ecological agriculture connects rural infrastructure enhancements directly with long-term economic self-reliance. In rural sectors where limited agricultural assets and infrastructure previously constrained growth, **HDFC Bank Parivartan** and **Aident Social Welfare Organization** advanced sustainable development across 15 villages in Daltonganj Sadar.

The project strengthened local institutions—including Village Development Committees, community enterprises, and Self-Help Groups—to lead local economic activities. Multi-sectoral interventions upgraded primary school facilities, expanded chemical-free farming practices, and increased irrigated acreage through improved water management. Directly benefiting 3,708 households, this integrated initiative established a resilient foundation for long-term community self-reliance and environmental sustainability.



P0521

INTEGRATED RURAL RESILIENCE

| District: Godda

Uniting infrastructure modernisation with institutional capacity building establishes a direct link between rights awareness and sustainable socio-economic progress. In rural sectors seeking comprehensive development, **HDFC Bank Parivartan** and **Professional Assistance for Development Action (PRADAN)** executed an initiative across 20 villages, positively impacting 10,500 residents.

The intervention advanced public infrastructure by renovating local schools and *anganwadi* centres while establishing sustainable, climate-resilient agricultural practices across the farming landscape. Concurrently, structured capacity-building activities strengthened grassroots institutions and raised awareness of key statutory entitlements, including the Right to Education Act. This holistic strategy enhanced public service delivery, supported women-led community groups, and built a lasting foundation for self-reliant local governance.



P0661

REVITALISING VILLAGE ECOSYSTEMS

| District: Ramgarh

Linking clean energy, environmental restoration, and public health infrastructure provides a direct foundation for resilient socio-economic transformation. Across 10 villages in Ramgarh district, **HDFC Bank Parivartan** and **Krishi Gram Vikas Kendra (KGVK)** are delivering a comprehensive Holistic Rural Development Programme (HRDP) to transform local living standards.

The ongoing initiative targets 2,716 households, directly reaching 12,000 individuals through integrated infrastructure upgrades. Project execution focuses on expanding access to safe potable water systems and strengthening community sanitation facilities to elevate hygiene standards.

Additionally, environmental and safety enhancements are advancing through the installation of 100 autonomous solar streetlights and the planting of 2,500 trees, securing long-term ecological balance and public safety.



P0597

POWERING PROGRESS IN 18 VILLAGES

| District: Lohardaga

Once facing challenges of limited opportunities and migration, the district is now on a path of transformation. **HDFC Bank Parivartan**, in collaboration with **BAIF Institute for Sustainable Livelihoods and Development (BISLD)**, is working across 18 villages; reaching 4,503 households and 8,000 individuals; to spark socio-economic growth.

By supporting women and farmers from low-income groups, strengthening community institutions, setting up smart schools, and promoting clean, renewable energy, the initiative is creating sustainable change from the ground up.



P1187

MULTI-SECTORAL INFRASTRUCTURE AND AGRARIAN RENEWAL

| District: Gumla

Integrating renewable energy, school modernisation, and eco-friendly farming creates an immediate, multi-dimensional framework for community advancement. To support socio-economic progress across Ghaghra block, **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihoods and Development** are launching a holistic development initiative across 17 villages to support 4,200 households.

The project will install clean drinking water systems in 15 villages, equip 16 schools with smart classrooms, and upgrade 17 *anganwadi* facilities. Agrarian interventions will expand irrigation across 590 acres, bring 570 uncultivated acres into active production, and transition 250 acres to chemical-free agriculture. Combined with planting 4,000 trees and deploying village-level renewable energy solutions, this broad intervention establishes a sustainable foundation for long-term prosperity.



P1010

FORGING SUSTAINABLE ENTERPRISE AND COMMUNITY INFRASTRUCTURE

| District: Chatra

Strengthening grassroots capacities alongside vital public services enables remote agrarian communities to chart their own path toward sustainable prosperity. Across Chatra district, **HDFC Bank Parivartan** and **Society for Upliftment of People with People's Organization and Rural Technology (SUPPORT)** are executing a comprehensive development programme to benefit 3,000 households. The ongoing initiative is advancing climate-resilient agriculture and irrigation coverage across 290 acres, while transitioning 150 acres to chemical-free farming and equipping 1,444 agricultural producers with modern techniques. Infrastructure upgrades are transforming seven local government schools into digital learning spaces, repairing handpumps to supply clean drinking water across nine villages, and deploying 150 solar streetlights. Additionally, 12 community enterprises, vocational tailoring training for 140 individuals, a resource centre for digital learning especially for women and livestock rearing initiatives are actively diversifying local household incomes.



P1048

RENEWING RURAL ASSETS

| District: West Singhbhum

Enhancing local leadership, clean energy, and climate-adaptive agriculture allows rural populations to build lasting economic and environmental strength from within.

HDFC Bank Parivartan and **Tata Steel Foundation (TSF**) are implementing the Holistic Rural Development Programme across 14 villages in Jhinkpani block. The initiative has established 14 Village Development Committees and 14 Farmer Groups; engaging over 3,500 participants annually in structured governance. To bolster agricultural and civic infrastructure, the project is constructing two canals in Kelende panchayat, alongside installing 140 solar streetlights, seven solar drinking water systems (benefiting 400+ families), 14 water purification units, and multiple solar lift-irrigation systems with 38 portable pumps, extending irrigation across 57 acres.

To boost agrarian productivity, the programme set up five Farmer Resource Centres, 14 nano orchards, and 120 azolla livestock beds while conducting 210 soil tests and climate-resilient crop training for over 500 farmers yearly. Diversifying household income, the project supports women-led enterprises in mushroom, poultry, and fish farming, alongside machan vegetable cultivation; delivering over 98 quintals of produce; and expanding vermiculture production beyond 2,500 kg to secure sustainable, multi-stream livelihoods.

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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.

47,250
STUDENTS IMPACTED THROUGH SMART SCHOOLS

189
SMART SCHOOLS DEVELOPED

501
SCHOLARSHIPS PROVIDED





P1497

BUILDING COMPREHENSIVE LEARNING HUBS

| Districts: Bokaro, Giridih, Godda, Palamu, Ranchi

Cultivating an environment for advanced scientific inquiry and digital literacy requires embedding modern physical infrastructure within active, community-led school governance. **HDFC Bank Parivartan** and **Learning Links Foundation** are actively transforming educational ecosystems through the multi-dimensional *Parivartan Shala* initiative across Jharkhand, Odisha and West Bengal. This includes installing solar power systems, overhauling essential utilities, and supplying functional classroom furniture to ensure operational resilience. Concurrently, the intervention is establishing interactive science laboratories, comprehensive libraries, and fully equipped ICT suites. By integrating Building as Learning Aid (BaLA) frameworks and actively supporting School Management Committees, this collaboration is successfully enhancing instructional delivery, driving student engagement, and securing long-term community ownership of modernised school facilities.



P1035

ADVANCING ACCESSIBLE STEM EDUCATION

| Districts: East Singhbhum, Ranchi

HDFC Bank Parivartan and the **Samarthanam Trust for the Disabled** are currently establishing 35 specialised Science, Technology, Engineering, and Mathematics (STEM) labs in schools across Jharkhand, Maharashtra, Odisha, Tamil Nadu, West Bengal, Karnataka, and the North East to support over 1,000 students with hearing impairments.

This initiative focuses on making science and technology accessible through sign language interpretation of complex curricula. By providing hands-on experiments and training 200 teachers in inclusive educational technologies, the project is actively fostering critical thinking and scientific temper, ensuring that disability is never a barrier to technical excellence.



P1449

MODERNISING EARLY CHILDHOOD HUBS

| District: Giridih

Upgrading public infrastructure into clean, technology-enabled spaces increases community adoption of essential early healthcare and foundational learning. **HDFC Bank Parivartan** and **Aident Social Welfare Organisation** completed a comprehensive transformation of 39 *anganwadi* centres in the Bengabad block, and one in the Gandey block.

The completed initiative combined physical civil repairs with modern digital tools, introducing Smart LED TVs and whiteboards to enable interactive pre-primary education. To ensure complete operational self-sufficiency, every centre was equipped with solar panels for uninterrupted power alongside water purification units for safe drinking water.

Incorporating ergonomic furniture and Building as Learning Aid (BaLA) visual artwork converted these facilities into resilient, child-friendly spaces that effectively deliver vital nutrition monitoring and early childhood development support.



P1147

BRIDGING THE PRACTICAL LEARNING GAP

| District: Seraikela Kharsawan

Traditional science and mathematics education in underserved schools often relies on rote memorisation, leaving a significant gap between theoretical concepts and their real-world applications. To address this, **HDFC Bank Parivartan** and **Yuva Unstoppable** established 15 Mini Science Centres (MSCs) across Jharkhand, Madhya Pradesh and Maharashtra, designed to foster curiosity and critical thinking through hands-on learning. The project introduced 80 working models covering over 156 STEM concepts, supported by visual learning backdrops and specialised teacher training programmes aligned with government education policies. This intervention directly impacted over 4,500 students and teachers, successfully reducing teaching time by 50% while boosting educator productivity. By providing these innovative tools, the initiative has created a dynamic learning environment that bridges the STEM gap, particularly for girl students, and equips them with the practical skills necessary for future academic success.

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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.

16,677
INDIVIDUALS TRAINED

790
COMMUNITY ENTERPRISES SUPPORTED





P0604

PROJECT STREE (SOCIAL AND TRANSFORMATIVE RURAL ECONOMIC EMPOWERMENT)

| Districts: Bokaro, Hazaribagh, Koderma, Ramgarh

Women farmers across rural regions frequently face systemic economic barriers due to fragmented agricultural networks, limited processing infrastructure, and restricted access to institutional markets. To counter these structural challenges, **HDFC Bank Parivartan** and the **Society for Development Alternatives** executed Project STREE (Social and Transformative Rural Economic Empowerment) across six states to build capacity for over 40,000 women.

The initiative formalised and supported 20 Farmer Producer Companies (FPCs) by establishing 25 Common Facility Centres for specialised processing and 10 Custom Hiring Centres for machinery distribution. Teams introduced millet-based value chains, operationalised digital Common Service Centres, and secured institutional buyer agreements, which successfully drove the network's combined business turnover to Rs. 9.04 crore.



P0949

HARNESSING WATER, SUPPORTING FARMERS

| Districts: Bokaro, Godda, Gumla, West Singhbhum

Relying strictly on rain-fed agriculture exposes smallholders to severe seasonal shortfalls, forcing erratic seasonal migration when single-crop cycles fail. **HDFC Bank Parivartan** and **Professional Assistance For Development Action (PRADAN)** are dismantling these climate vulnerabilities by constructing a 30,000-acre irrigation command zone using farm ponds, lowland wells, and water-harvesting structures.

Across seven states, the initiative is actively establishing bio-resource centres, deploying micro-irrigation systems, and facilitating double-cropping protocols. Concurrently, specialists are upskilling smallholder women farmers in diversified livestock husbandry, fisheries, and advanced nursery techniques, while training local *Panchayati Raj* functionaries to secure long-term operational self-sufficiency and stabilise rural household economies.



P1036

ECO-RESILIENT LANDSCAPE AND AGRI-LIVELIHOOD TRANSFORMATION

| Districts: Godda, Pakur, Sahebganj

Smallholder agrarian communities face vulnerabilities from climate variability, degraded soil, and poor irrigation, suppressing seasonal household incomes.

To build long-term economic resilience, **HDFC Bank Parivartan** and the **Bharat Rural Livelihoods Foundation** are executing a comprehensive rural development programme for 14,000 households, impacting over 56,000 individuals in Telangana and Jharkhand.

Operations include treating 1.03 lakh acres with soil and water conservation measures, constructing 1,030 farm ponds, and expanding irrigation across 34,650 acres to double cropping intensity.

To secure a Rs. 1 lakh+ annual income per family, teams are establishing 140 community seed banks, 5,000 chemical-free farms, and integrating Non-Timber Forest Product units into local value chains.



P0668

END EXTREME POVERTY PROGRAMME

| Districts: East Singhbhum, Godda, Palamu

Persistent extreme-poverty and limited access to formal financial resources continue to restrict economic mobility for vulnerable, women-led households in rural areas. To address this socioeconomic gap, **HDFC Bank Parivartan**, in association with the **Nudge Lifeskills Foundation**, is implementing the 'End Extreme Poverty Programme' to support 14,368 women-led households across five states.

Utilising the evidence-based Graduation Approach, the initiative is systematically building household agency and economic resilience over a defined timeline. Teams are currently training participants to establish sustainable livelihoods, targeting a minimum annual income increase of Rs. 10,000 per household. This intervention is actively improving food security, asset ownership, and access to social protection, while working toward a cumulative savings increase of Rs. 1,500 per household by the third year.



P1340

SPORTS RISE: DRIVING COMMUNITY DEVELOPMENT THROUGH ATHLETIC EXCELLENCE

| District: West Singhbhum

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 Jharkhand and four other states.

Key interventions include revamping regional stadiums, establishing community-level *Gram Kreeda 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.



P1219

TALENT LABS FOR NEXT-GEN TRADES

| District: Ranchi

Young aspirants within regional communities often face difficulties accessing structured technical academies, which limits their entry into expanding job markets like healthcare and manufacturing. To open up clear pathways into these specialised sectors, **HDFC Bank Parivartan** and the **PanIIT Alumni Reach For India Foundation** are establishing fully residential *Kaushal* Colleges in 3 states.

The project partners are currently conducting advanced, market-aligned vocational training for 600 young people, with a particular emphasis on expanding career opportunities for women. Instructors are delivering multi-year courses in nursing, paramedic services, manufacturing, and culinary arts by blending bilingual learning management platforms with hands-on simulation labs. By utilising state facilities and offering collateral-free educational loans, the initiative is actively supplying industries with skilled personnel while helping households secure steady, long-term employment.



P1038

EXPANDING CLINICAL VOCATIONAL TRAINING

| District: Ranchi

Varied local employment avenues and a growing structural demand for trained frontline medical personnel highlight significant opportunities to upscale vocational skill certifications for rural demographics. To strengthen regional workforce capabilities, **HDFC Bank Parivartan** and the **Apollo Hospitals Educational & Research Foundation** are executing an employment-linked healthcare training programme across 4 states.

Instructional teams are currently operating accessible training centres across semi-urban zones to upskill 4,500 candidates. The curriculum, designed with industry professionals, heavily prioritises women, who comprise 80% of the cohort. Coordinators are actively preparing trainees for formal sector roles, targeting a 70% placement rate.



P1201

CATALYSING CLIMATE-RESILIENT ENTREPRENEURSHIP

| Districts: Khunti, Lohardaga

Addressing agricultural vulnerabilities across Khunti and Lohardaga, **HDFC Bank Parivartan** and **Professional Assistance for Development Action (PRADAN)** are deploying a comprehensive livelihood framework to transform rural production systems.

The ongoing initiative is establishing 955 decentralised micro-enterprises—including solar lift irrigation systems, polyhouse nurseries, bio-resource centres, and livestock management units—across 30 villages. By training 1,010 women entrepreneurs and 388 technical para-entrepreneurs, the project expands climate-resilient practices, lac cultivation, and multilayer farming. This multi-pronged effort is set to bring 144 acres of uncultivated and unirrigated land into productive use, diversifying incomes for 9,394 households.



P1189

HARNESSING ECOLOGICAL INFRASTRUCTURE

| Districts: East Singhbhum, Seraikela Kharsawan

Integrating renewable energy systems with farm enterprises directly connects ecological land management with long-term economic security. To reverse agricultural stagnation and land degradation, **HDFC Bank Parivartan** and **Aident Social Welfare Organisation** are executing an integrated agrarian enhancement project across 30 villages.

The ongoing initiative equips 2,141 farmers with diversified livelihood options, including mushroom cultivation, poultry rearing, and nano orchards, while establishing 40 community institutions and 20 specialised micro-enterprises.

Modernisation activities are converting 1,025 acres to chemical-free farming via bio-input units and expanding irrigation across 204 acres using solar lift systems and farm ponds. This comprehensive intervention is actively restoring 50 acres of degraded land while embedding renewable energy solutions across the region.



P1257

ADVANCING REGENERATIVE AGRICULTURE

| Districts: Pakur, Dumka

Across Littipara and Kathikund blocks, **HDFC Bank Parivartan** and **Professional Assistance For Development Action (PRADAN)** are executing a comprehensive livelihood enhancement programme tailored for 1,500 smallholder women farmers. The ongoing initiative is deploying 137 irrigation assets and 15 solar lift systems to bring 506 acres under reliable cultivation across 25 villages.

Project activities prioritise regenerative agriculture, livestock support, and high-value crop diversification alongside establishing local Bio Resource Centres for eco-friendly inputs. Supported by 85 local agriculture entrepreneurs and 25 producer groups, this integrated strategy is actively restoring soil vitality, strengthening market access, and securing sustainable incomes.



P1042

TRANSFORMING FARM LANDS TO BUILD FUTURES

| District: East Singhbhum

Uniting solar-powered infrastructure with institutional market integration directly expands agricultural productivity and household income generation.

Across Dhalbhumgarh block, **HDFC Bank Parivartan** and **Collectives for Integrated Livelihood Initiatives (CInI)** are advancing a large-scale agrarian transformation targeting 2,000 households. The ongoing project is expanding access to irrigation across 215 acres while bringing 400 acres of uncultivated land into active, climate-smart production. Project activities encompass establishing 43 community institutions and developing a centralised Farmer Producer Company to streamline market access and service delivery. Supported by local entrepreneurs and renewable energy installations across 13 villages, this integrated initiative is systematically scaling agricultural output, fostering self-reliance, and driving households toward targeted income benchmarks.



P1047

SOWING SUSTAINABILITY, HARNESSING WATER

| District: Dhanbad

Combining extensive land conservation with women-led micro-enterprises connects natural resource rejuvenation directly with rural socio-economic resilience. **HDFC Bank Parivartan** and the **Tata Steel Foundation (TSF)** are executing an Integrated Watershed Management initiative across 50 villages in Tundi block, benefiting over 4,800 families. The project treats 750 hectares of land; deploying 541+ acres of farm bunding and 40+ farm ponds; creating 16 million cubic feet of water storage capacity and expanding irrigation across 400 hectares. To boost climate resilience across 700 hectares, the team introduced System of Rice Intensification (SRI), poly-mulching, maize seed support, 2,000 organic kitchen gardens, and Integrated Farming Systems (IFS). Institutional support includes a custom hiring centre, an automated weather station, soil testing lab (over 450 samples analysed), and training for over 1,000 farmers. Additionally, planting 15,000 trees and establishing 200 women-led micro-enterprises in poultry and mushroom cultivation actively restore biodiversity while diversifying off-farm household incomes.



P1308

STRENGTHENING WOMEN-LED AGRI-ENTERPRISE

| Districts: Bokaro, Hazaribagh

Investing in women-led business networks and climate-adaptive farming tools unlocks scalable economic independence and community resilience. To advance rural livelihoods across 22 villages, **HDFC Bank Parivartan** and **Professional Assistance for Development Action (PRADAN)** have launched an integrated economic development programme for 1,200 women farmers.

The upcoming project will bring 480 acres under irrigation by constructing mechanised farm ponds and installing solar lift systems. To boost agricultural value, interventions will establish polyhouse nurseries, protected cultivation units, tool banks, and bio-resource centres.

Simultaneously, establishing pack houses, cold-chain veterinary services, egg production units, and fingerling production enterprises will equip 248 women entrepreneurs to lead sustainable, high-value agricultural operations.



P0524

BUILDING RESILIENT INLAND FISHERIES

| Districts: East Singhbhum, West Singhbhum, Seraikela Kharsawan

Enhancing the technical self-reliance of smallholder producers creates lasting economic stability against shifting climatic and environmental conditions. Across 800 villages in the Kolhan region, **HDFC Bank Parivartan** and **Tata Steel Foundation** successfully completed a major capacity-building project serving 8,000 inland fishing households. The completed initiative boosted sustainable pond yields by introducing accessible, low-cost technologies alongside specialised nursery management training for local producers.

To maximise output and diversify income sources, interventions introduced pond-based integrated farming systems across the target communities. By establishing robust, community-managed institutions, the project ensured long-term operational independence, strengthened food security, and reinforced disaster resilience for small-scale fish farmers across the region.



P1043

SEEDING AGRARIAN GROWTH

| District: Dumka

Linking farmer-owned collectives directly with modern value chains equips agricultural producers to lead local economic growth and market integration. **HDFC Bank Parivartan** in collaboration with **Collectives for Integrated Livelihood Initiatives (CInI)** is advancing a multi-faceted development project benefiting 2,000 farming households through the Jagruk Mahila Farmers Producer Company Ltd.

The ongoing initiative is bringing 200 unirrigated acres and 145 uncultivated acres into active, sustainable production. To strengthen market access, interventions are establishing 30 community institutions and robust supply chains. Concurrently, deploying clean energy solutions across 20 villages, planting 1,000 trees, and incubating micro-entrepreneurs in polyhouse nurseries and livestock services are actively driving household income diversification.



P1032

ECONOMIC MOBILITY AND ENTREPRENEURSHIP

| District: Ranchi

To support underserved segments of the workforce, **HDFC Bank Parivartan** and **Head Held High Foundation** drove a massive socio-economic transformation for 6,550 individuals across 11 states.

This targets a diverse group, from unschooled youth to traditional artisans, tailoring pathways to economic independence. It has a multi-tiered approach: bridging the formal workforce gap for 750 youth with capacity building, fostering a culture of innovation, providing incubation support to 1,750 aspiring entrepreneurs. Beyond individual employment, it emphasises digital and financial empowerment of women and artisans.

Facilitating digital literacy and onboarding creators onto the Open Network for Digital Commerce (ONDC), it helps scale traditional crafts into 300 sustainable micro-enterprises. This economic push is secured by a robust social safety net, ensuring that 2,350 households gain access to essential social security schemes. These interventions create a resilient ecosystem where financial inclusion and entrepreneurial spirit drive long-term community prosperity.



P1376

BRIDGING TALENT AND TECHNICAL EMPLOYMENT

| Districts: Ranchi, Deoghar

Standardised residential training combined with long-term post-placement mentoring bridges the gap between untapped rural talent and high-growth commercial sectors. **HDFC Bank Parivartan** and **Pratham Education Foundation** are conducting a two-year residential vocational training programme for 810 young adults across Ranchi and Deoghar.

Aligned with National Skill Development Corporation standards, the ongoing initiative delivers specialised courses in electrical and solar technology alongside hospitality management.

Industry partnerships with hotel chains and technical firms offer practical exposure while targeting a 75 per cent formal sector placement rate. Through structured 12-month post-placement tracking and an active alumni network, the programme secures career continuity and long-term financial independence for participants.

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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.

176
VILLAGES SUPPORTED WITH CLEAN DRINKING WATER

86
VILLAGES SUPPORTED WITH WASTE MANAGEMENT SYSTEMS





P1377

EXPANDING DIALYSIS ACCESS IN PUBLIC HOSPITALS

| District: Ranchi

Driven by the increasing prevalence of Chronic Kidney Disease (CKD) and a shortage of specialised hemodialysis infrastructure in public hospitals, many families faced high treatment costs and long waiting lists for regular care. To address this gap, **HDFC Bank Parivartan** and **FXB India Suraksha** collaborated to establish five fully functional dialysis centres in government hospitals across four states and one Union Territory. The project is equipping these centres with 50 state-of-the-art hemodialysis machines, patient monitors, high-capacity RO water treatment plants, and backup power systems. Integrated with the *Pradhan Mantri* National Dialysis Programme, this initiative is providing accessible, high-quality renal care to approximately 4,500 patients annually, effectively reducing out-of-pocket medical expenses.



P0476

URBAN MATERIALS-RECOVERY ARCHITECTURE

| District: Ranchi

Establishing municipal-scale processing infrastructure elevates sanitation workers into recognised supply-chain operators within urban plastic recovery networks. **HDFC Bank Parivartan** and **Centre for Environment Education (CEE)** completed a zero-waste material recovery initiative across urban landscapes in Odisha and Jharkhand.

The project constructed centralised Material Recovery Facilities (MRFs) equipped to collect, segregate, and bale dry plastic waste for direct industrial recycling. Informal waste pickers *(Safai Sathis)* and small aggregators were structurally integrated into formal civic operations, securing enhanced livelihoods, safer working conditions, and regulatory compliance.

By diverting high volumes of synthetic waste away from urban landfills, the project established viable waste-to-enterprise models that lower urban carbon emissions and improve public health standards.



P1149

RENEWING MATERNAL CARE AND CLINICAL UTILITIES

| District: Hazaribagh

Public healthcare systems frequently require periodic maintenance, modern clinical tools, and upgraded sanitation networks to maintain optimal service standards for maternal and infant care. To address these facility requirements, **HDFC Bank Parivartan** and the **Gramin Vikas Trust (GVT)** are modernising 16 government hospitals in Assam, Bihar, Jharkhand and Arunachal Pradesh.

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

Additionally, it is installing advanced diagnostic and neonatal care equipment, deploying colour-coded clinical waste management systems, and conducting staff orientation sessions to ensure the safe, efficient running of these renewed healthcare spaces.



P1404

NOURISHING YOUNG MINDS

| District: East Singhbhum

Streamlining large-scale social welfare operations ensures that vital nutrition directly supports classroom engagement, child health, and educational continuity. Through a major health and education initiative, **HDFC Bank Parivartan** and **Annamrita Foundation** successfully delivered daily hot meals to 50,000 students across 350 government schools.

The project utilised an automated, high-tech centralised kitchen to prepare standardised, hygienic, *satvik* meals with minimal human touch. Customised transport vehicles equipped with insulated containers maintained strict delivery schedules across a 30-kilometre radius, ensuring fresh, safe food arrived on time. By eliminating classroom hunger and removing the burden of meal preparation from educators, the intervention boosted school attendance, improved learning focus, and safeguarded student wellbeing.



P1263

STRENGTHENING CANCER SURVEILLANCE AND TREATMENT

| Districts: Bokaro, Dhanbad, Giridih, Hazaribagh, Palamu, Ranchi, East and West Singhbhum

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 **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.



P1161

FINANCIAL SUPPORT FOR CANCER PATIENTS

| Districts: Bokaro, Dhanbad, Giridih, Palamu, Ranchi, East and West Singhbhum

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 **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.



P1409

ADVANCING REGIONAL SURGICAL CARE

| District: Dhanbad

Equipping district hospitals with advanced intra-operative technology decentralises critical trauma care, eliminating dangerous transit delays for urgent surgical interventions. **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihoods and Development** successfully upgraded surgical infrastructure at Dhanbad Sadar Hospital through the installation of a high-frequency mobile C-arm system and an advanced anaesthesia workstation.

The completed medical initiative introduced real-time imaging during complex orthopaedic and trauma operations, enabling surgeons to perform precise fracture fixations with reduced operative times. Paired with precise gas delivery and enhanced patient monitoring, the new equipment allows local medical teams to deliver specialised emergency procedures safely, treating at least 2,500 beneficiaries and eliminating costly transfers to distant tertiary centres.



P1261

UPGRADING DIAGNOSTIC INFRASTRUCTURE

| District: Deoghar

Embedding specialised diagnostic machinery within regional public hospitals strengthens local health systems, ensuring timely, accurate medical interventions without geographic barriers. **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihoods and Development** successfully enhanced diagnostic capabilities at Deoghar Sadar Hospital by installing a high-frequency C-Arm machine.

The completed medical initiative integrated advanced intra-operative imaging directly into daily surgical workflows, enabling local clinical teams to execute precise procedures safely. Accompanied by specialised staff orientation and structured technical maintenance support, the installation ensures reliable long-term functionality.

By decentralising advanced healthcare access across the undulating Santhal Parganas terrain, the project delivered timely, accurate imaging to 1,000 patients while eliminating the burden of long-distance travel to remote facilities.



P1140

SURPLUS RECOVERY AND RECYCLING

| Districts: Bokaro, Dhanbad, Dumka, Gumla, Hazaribagh

Diverting massive volumes of consumer waste away from strained municipal landfills, **HDFC Bank Parivartan** and **GOONJ** successfully executed a large-scale circular economy project across seven states. The initiative mobilised 3,000 urban donors to host 150 collection camps, intercepting and repurposing 200,000 kilograms of discarded materials.

These goods were processed into essential daily kits, directly benefiting 21,500 rural families and impacting 107,500 individuals. Simultaneously, the initiative channelled local participation into over 120 community development projects, using the repurposed material incentive to construct vital infrastructure, improve water security, upgrade sanitation facilities, and expand educational access across remote villages.

PARIVARTAN
A step towards sustainable progress

NATURAL RESOURCE MANAGEMENT

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

1,821
WATER CONSERVATION STRUCTURES CREATED

4,235
SOLAR LIGHTS INSTALLED





P1407

DECENTRALISED SOLAR ELECTRIFICATION

| District: Simdega

In hilly regions where geographical isolation restricts access to the central grid, **HDFC Bank Parivartan** and the **Transforming Rural India Foundation (TRIF)** have set up 36 decentralised solar micro grids across Pakartanr, Jaldega, and Thethaitangar blocks, reaching 50 hamlets.

The initiative installed local solar plants, battery storage, and metered connections, providing electricity to 1,580 rural households and institutions such as schools and *anganwadis*. To ensure long term sustainability, 50 Village Energy Committees received comprehensive training in operations, maintenance, billing, and financial management. This renewable energy infrastructure now powers homes, schools, and small enterprises, replacing fossil fuels and strengthening socio economic resilience.



P1258

BUILDING RESILIENT LANDSCAPES

| Districts: Palamu, Simdega

Combining advanced agricultural technology with decentralised water management creates a direct pathway toward climate-resilient farming systems. Across Chainpur, Chhatarpur, and Kersai blocks, **HDFC Bank Parivartan** and **Transforming Rural India Foundation (TRIF)** are deploying an integrated natural resource management initiative to mitigate severe water scarcity.

The project is installing 50 solar lift irrigation systems, constructing 34 farm ponds, and establishing 10 irrigation wells to expand water access across 750 acres. Concurrently, technical activities encompass levelling 95 acres of upland, planting 120 fruit orchards, and deploying four Automatic Weather Stations alongside 10 rapid soil-testing facilities.

Furthermore, 15 Farmer Field Schools and 13 women-led enterprises are actively advancing high-value, climate-smart agriculture.



P0523

RESTORING LAND AND WATERSHEDS

| District: East Singhbhum

Systematic physical interventions along natural contours restore foundational soil health, maximising water retention and long-term agricultural yield. Across 58 villages, **HDFC Bank Parivartan** and **Tata Steel Foundation** successfully executed an integrated watershed management project to enhance soil fertility and crop production.

Implementing a comprehensive ridge-to-valley treatment strategy, the completed initiative effectively captured runoff, protected valuable topsoil, and maximised regional water conservation potential. The project constructed strategic flow-check structures across natural catchments to slow water velocity and prevent erosion.

These physical measures stabilised the local ecosystem, revived degraded farmlands, and established a sustainable hydrologic foundation that continuously supports higher agricultural output for surrounding farming communities.



P0714

ADVANCING WATER AND ENERGY SECURITY

| District: Ranchi

Building integrated natural resource infrastructure alongside renewable energy systems creates stable environmental foundations for long-term agricultural growth. Across 15 villages in Chanho block, **HDFC Bank Parivartan** and **Nav Bharat Jagriti Kendra** are executing an integrated water management and clean energy programme. The ongoing initiative is constructing stream check-dams, land bunding, field trenches, and soak pits while desilting local ponds and repairing hand pumps to secure water supplies. To improve climate resilience, interventions are advancing drought-resistant crop cultivation, organic composting, multi-cropping, and horticulture expansion. Combined with community-level training and local authority engagement, these structural and agricultural measures ensure dependable resource access and diversified agrarian livelihoods.



P1346

ENERGISING OFF-GRID HAMLETS

| District: Simdega

Establishing decentralised, community managed renewable power systems forms a vital base for rural self reliance, safety, and local enterprise. Through a joint effort, **HDFC Bank Parivartan** and the **Transforming Rural India Foundation** installed eight solar micro grids across nine hamlets in Pakartanr block, delivering reliable, metered electricity to 320 households and key productive loads, benefiting 1,450 residents. Village Energy Committees were created to oversee operations, billing, and system maintenance, ensuring long term sustainability. The resulting clean energy access has improved night time safety, extended study hours for children, and opened new livelihood opportunities across all nine hamlets.



P1139

ILLUMINATING PUBLIC SPACES SUSTAINABLY

| District: Ranchi

Investing in shared renewable assets transforms passive public thoroughfares into safe, active civic spaces that operate independently of the central power grid. **HDFC Bank Parivartan** and **Krishi Gram Vikas Kendra** completed the installation of 60 solar-powered streetlights across primary public locations. Transitioning critical community corridors to clean energy, the completed initiative removed reliance on conventional grid power while providing consistent, zero-emission illumination.

Strategic placement along heavily travelled pathways restored public movement after dark, improved road safety, and supported evening commerce. By directly integrating self-sustaining infrastructure into common municipal spaces, the project established a resilient model for sustainable resource management that continues to safeguard local residents long after sunset.

PARIVARTAN
A step towards sustainable progress

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.

61,410
SPREAD OF FINANCIAL FRAUD AWARENESS (VIGIL AUNTY)







STORIES OF PARIVARTAN

SOLAR-POWERED LIFT IRRIGATION AND COMMERCIAL VEGETABLE CULTIVATION

P1189

BENEFICIARY:
Shivnath Soren

LOCATION:
Kesorsora Village, Gobindpur Block, Seraikela Kharsawan

THE PROBLEM

Shivnath Soren, a smallholder farmer from Kesorsora village, relied primarily on monsoon-fed paddy cultivation. Although he possessed a keen interest in expanding into winter vegetable farming to improve his family's household income, the acute lack of irrigation infrastructure prevented off-season cultivation. Without reliable access to water, his agricultural land remained underutilised for significant parts of the year, limiting his family's financial security.

OUR INTERVENTION

To address regional water constraints, **HDFC Bank Parivartan** and **Aident Social Welfare Organisation**, working through the local Village Development Committee (VDC), facilitated the setup of a Solar-Based Lift Irrigation system on Shivnath's land. A dedicated eight-member Water User Group was formed to oversee collective water management. The installed system secured irrigation coverage across 12–15 acres of surrounding farmland. In tandem with the infrastructure, the project team provided Shivnath with technical guidance on climate-resilient practices, including drip irrigation, mulching, scientific crop management, and the application of organic manures.

THE OUTCOME

With guaranteed water access, Shivnath cultivated paddy on 0.5 acres and expanded vegetable production across nearly one acre. Adopting modern agronomic techniques, he harvested approximately one tonne of tomatoes, 800 kilograms of brinjal, and substantial quantities of seasonal vegetables, earning around Rs. 1,00,000 in a single season. This new revenue stream strengthened his household's financial stability and enabled further agricultural reinvestment. Shivnath now serves as a progressive lead farmer, encouraging neighbouring growers to adopt sustainable irrigation and high-value vegetable farming.



P1201

CLIMATE-RESILIENT HORTICULTURE AND WOMAN-LED ENTREPRENEURSHIP

BENEFICIARY:
Kamli Dhanwar

LOCATION:
Jagu Village, Torpa Block, Khunti

THE PROBLEM

Kamli Dhanwar, a 52-year-old member of the Roshni Self Help Group (SHG), relied on traditional agriculture to support her household. Her family faced recurring financial vulnerability due to erratic rainfall, extreme temperatures, and pest infestations. Lacking access to modern agronomic techniques, protective farming infrastructure, or market-driven cropping practices, her farming operations remained exposed to high climate risks and uncertain yields.

OUR INTERVENTION

To reduce climate risk and establish a sustainable, high-value income stream, **HDFC Bank Parivartan** and **Professional Assistance For Development Action (PRADAN)**, under the '*Udyamini*' project, selected Kamli for a protected cultivation initiative. Mobilised through her SHG, Kamli received comprehensive technical training in climate-smart horticulture, alongside a shade net structure, drip irrigation system, and mulching technology. The project team provided hands-on guidance on scientific crop management, water efficiency, and off-season capsicum cultivation to capture peak market prices.

THE OUTCOME

The shade net unit protected Kamli's crops from heat stress, heavy rain, and pests, yielding high-grade capsicum. Her initial harvest produced 48 kg of capsicum, which sold at Rs. 60/kg to generate Rs. 2,880 in a single plucking cycle. The transition from vulnerable subsistence farming to commercial protected horticulture established a reliable source of income and built her financial independence. Kamli now plans to expand her protected cultivation footprint and diversify into additional high-value crops, serving as a role model for women-led agricultural enterprise across her community.

PARIVARTAN HIGHLIGHTS

SHOWCASING KEY INITIATIVES, EVENTS & NEWS



P1048

FINANCIAL MANAGEMENT AND BUSINESS PLANNING TRAINING WORKSHOP

| District: West Singhbhum

HDFC Bank Parivartan, under its Holistic Rural Development Programme (HRDP) and in partnership with the **Tata Steel Foundation (TSF)**, organised a two-day training workshop on 19th and 20th January, 2026 at Tututghutu Panchayat Bhavan in Jhinkpani block. Designed to strengthen financial management and enterprise development skills, the interactive sessions provided structured guidance on core operational practices. The first day focused on systematic bookkeeping, detailing the purpose and maintenance of essential records, including cash books, stock registers, purchase and sales logs, ledgers, daily wage registers, and meeting documentation. The second day covered the fundamentals of business plan formulation, introducing strategic tools such as SWOT analysis and step-by-step enterprise planning. By building practical capacity in record-keeping and commercial strategy, the initiative equips participants to enhance operational efficiency and support long-term economic sustainability within their communities.



P1048

GENDER AND LIVELIHOOD TRAINING WORKSHOP

| District: West Singhbhum

HDFC Bank Parivartan, in partnership with the **Tata Steel Foundation (TSF)**, organised a gender and livelihood training workshop for women farmers to strengthen sustainable income opportunities through agricultural interventions. The programme examined the gendered division of agricultural labour and addressed structural patriarchal barriers to build individual resilience and decision-making confidence among participants. Complementing social empowerment, technical sessions provided practical guidance on crop planning, selecting quality seeds, preparing organic manure, and implementing climate-resilient farming techniques. By combining gender awareness with modern agronomic training, the collaborative initiative equips women farmers with essential skills to boost crop yields, diversify income streams, and enhance overall household well-being.



P1189

JHARKHAND FOUNDATION DAY ORGANIC FARMING DRIVE

| District: East Singhbhum

HDFC Bank Parivartan, in partnership with **Aident Social Welfare Organisation**, organised an employee volunteering drive on 15th November, 2025 at Chotabandhwa village in Potka block to mark State Foundation Day. Attended by HDFC Bank representatives, Panchayati Raj Institution (PRI) members, and local community representatives—with strong participation from women farmers—the event commenced with a tribute to Bhagwan Birsa Munda and a collective pledge to protect regional natural resources (*Jal, Jungle, Zameen*). Interactive sessions highlighted the scope of sustainable agriculture, complemented by a practical demonstration on preparing *Jeevamrut* bio-fertiliser for natural soil enrichment. The drive concluded with a community plantation activity featuring Papaya and Moringa saplings on local land, reinforcing collaborative environmental stewardship and sustainable farming practices across the village.

VOLUNTEER IMPACT PROGRAMME

A CURATED SELECTION OF ACTIVITIES FROM ACROSS OUR VOLUNTEERING INITIATIVES THIS YEAR.

Activities	Active Volunteers	Hours in Action
2	22	88

WHY THIS MATTERS?

Every hour volunteered is a direct expression of our commitment to the communities we serve. These numbers reflect Jharkhand's footprint; and a culture of giving that keeps growing.

Sanitation & Environmental Awareness

Swachh Bharat Cleanliness Drives – Chaibasa & Ranchi

HDFC Bank Parivartan in partnership with the Tata Steel Foundation and Professional Assistance for Development Action (PRADAN) conducted interactive cleanliness and hygiene workshops across Chaibasa and Ranchi. Volunteers facilitated video presentations on the health impacts of unhygienic environments, led practical demonstrations on proper handwashing techniques, and conducted hands-on exercises guiding community members and field facilitators on household-level dry and wet waste segregation.









PRODUCTS OF JHARKHAND

THE PARIVARTAN STORY, MADE TANGIBLE



ORGANIC JEEVAMRUT BIO-ENHANCER | EAST SINGHBHUM, SERAIKELA KHARSAWAN

Formulated by local farming communities across East Singhbhum and Saraikela-Kharsawan districts, this natural liquid bio-enhancer is produced through Bio Resource Centres, Farmer Field Schools, and household units, supported by **HDFC Bank Parivartan** and the **Aident Social Welfare Organisation**. Prepared using locally sourced organic inputs, including cow dung, cow urine, pulse flour, and jaggery, the mixture undergoes a controlled fermentation process to cultivate beneficial soil microorganisms. The resulting liquid formulation enhances nutrient availability, improves soil microbial health, and reduces reliance on synthetic chemical fertilisers. Delivered alongside field demonstrations and technical application training, this eco-friendly input provides a cost-effective, climate-resilient solution for sustainable crop management and soil rejuvenation.

HIGH-YIELD GRAFTED BRINJAL | GUMLA

Cultivated by farmers across Ghaghra block, this disease-resistant brinjal variety is produced with support from **HDFC Bank Parivartan** and **the BAIF Institute for Sustainable Livelihoods and Development (BISLD)**. The crop utilises advanced agricultural grafting, combining high-yielding scion varieties with hardy, wilt-resistant rootstocks. Supported by technical training in nursery management, integrated pest management, and scientific crop rotation, the resulting plants exhibit superior vigour, extended harvesting cycles, and increased productivity compared to conventional crops. Grown under strict quality parameters, the harvested brinjals feature uniform size, firm texture, and excellent shelf-life, delivering a reliable, high-grade produce line directly linked to local and regional vegetable markets.





FRESH CULTIVATED STRAWBERRIES | RAMGARH

Cultivated by farmers across ten villages in the Dulmi and Gola blocks, these premium strawberries are produced with support from **HDFC Bank Parivartan** and the **Krishi Gram Vikas Kendra (KGVK)**. Introduced as a high-value horticultural initiative for the region, the fruit is grown using scientific cultivation techniques, micro-irrigation management, and protected crop management practices. Farmers receive comprehensive training in precise harvesting protocols and post-harvest handling—including sorting, size-grading, and protective packaging—to maintain fruit integrity, vibrant natural colour, and optimal sweetness. Standardised into protective retail trays to prevent transit damage, these freshly harvested berries establish a high-value commercial fruit line connecting smallholders directly to regional urban markets.

PARIVARTAN

A step towards sustainable progress

PAN INDIA

10.77 CRORE LIVES IMPACTED




KAJOL

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.

OVERALL IMPACT

- **9.6 Lakh** INDIVIDUALS TRAINED
- **20,214** COMMUNITY ENTERPRISES SUPPORTED
- **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 enroled in skilling programmes, benefited from financial literacy sessions conducted by HDFC Bank employees. 700 teachers were also trained under the Teacher Empowerment Programme.
- **Disability Awareness Event:** Employees learnt sign language and banking terms, while ex-students shared inspiring journeys.
- **Including Differently Abled:** 80 volunteers recorded audio books for visually impaired learners. Employees also supported inclusion through Braille cards, tactile tools and sensory boards.

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



G0363, G0366

VIGIL AUNTY: SMART MONEY, SAFE BANKING

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



G0327

BRIGHTENING LIVES WITH SOLAR SHIKSHA

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

PARIVARTAN ON ITS PATH TO ACHIEVE GLOBAL GOALS

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

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

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



PARIVARTAN AND THE SUSTAINABLE DEVELOPMENT GOALS

SDG 1: No Poverty

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

SDG 2: Zero Hunger

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

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

SDG 3: Good Health and Well Being

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

SDG 4: Quality Education

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

SDG 5: Gender Equality

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

SDG 6: Clean Water and Sanitation

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

SDG 7: Affordable and Clean Energy

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

SDG 8: Decent Work and Economic Growth

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

SDG 13: Climate Action

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

SDG 15: Life on Land

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





PARIVARTAN

A step towards sustainable progress

IMPLEMENTATION PARTNERS

- Aident Social Welfare Organisation
- Annamrita Foundation
- Apollo Hospitals Educational & Research Foundation
- BAIF Institute for Sustainable Livelihoods and Development
- Bharat Rural Livelihoods Foundation
- Centre for Environment Education (CEE) Society
- Collectives for Integrated Livelihood Initiatives
- FXB India Suraksha
- GOONJ
- Gramin Vikas Trust
- Head Held High Foundation
- Indian Cancer Society
- Krishi Gram Vikas Kendra (KGVK)
- Learning Links Foundation
- Nav Bharat Jagriti Kendra
- Nudge Lifeskills Foundation
- PanIIT Alumni Reach for India Foundation
- Plan International India Chapter
- Pratham Education Foundation
- Professional Assistance for Development Action
- Samarthanam Trust for the Disabled
- Society for Development Alternatives
- SUPPORT (Society for Upliftment of People with People's Organization and Rural Technology)
- Tata Steel Foundation (TSF)
- Transforming Rural India Foundation
- Yuva Unstoppable

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