

KARNATAKA



 **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 Karnataka, 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 Karnataka.

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.

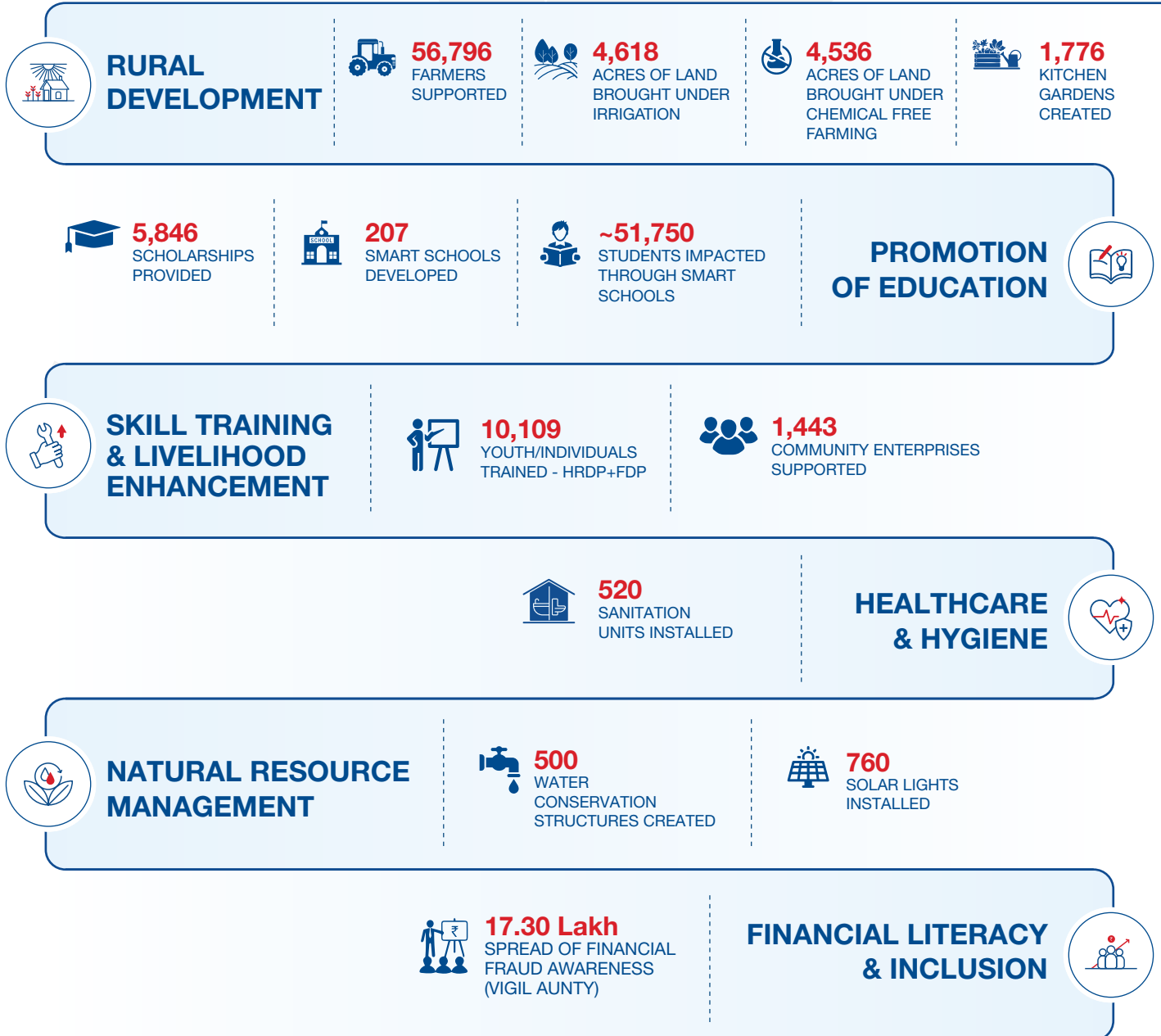
This report highlights the impact of HDFC Bank Parivartan's initiatives across Karnataka.



PARIVARTAN IN KARNATAKA

69.75 LAKH LIVES IMPACTED

*Impact numbers as of March 2026



FOCUSED DEVELOPMENT PROGRAMME

DISTRICTS

Bagalkot	Chikkamagaluru	Kolar
Ballari	Davanagere	Koppal
Belagavi	Dharwad	Raichur
Bengaluru	Gadag	Tumakuru
Bidar	Haveri	Udupi
Chikkaballapur	Kalaburagi	Vijayapura

HOLISTIC RURAL DEVELOPMENT PROGRAMME

DISTRICTS

NO. OF VILLAGES

Bidar	10
Kalaburagi	20
Raichur	14
Uttara Kannada	10
Vijayapura	12

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.



56,796
FARMERS SUPPORTED



4,618
ACRES OF LAND BROUGHT
UNDER IRRIGATION



4,536
ACRES OF LAND BROUGHT
UNDER CHEMICAL FREE
FARMING



1,776
KITCHEN GARDENS
CREATED





P1070

CLIMATE-SMART WATER AND RESOURCE MANAGEMENT

| District: Vijayapura

Seasonal climate fluctuations and erratic rainfall patterns in rainfed agricultural tracts necessitate structured water conservation networks to stabilise rural livelihoods and crop yields. To mitigate environmental vulnerabilities, **HDFC Bank Parivartan** and the **Watershed Organisation Trust (WOTR)** are implementing a comprehensive resource management project in the Talikoti region.

This includes constructing check dams, digging farm ponds, and desilting community tanks across 12 villages. The ongoing work involves introducing drip and sprinkler irrigation systems across 9,685 hectares of farmland, while training local community groups and arranging farmer workshops to build long-term capacity for 3,153 households.



P1298

INTEGRATED RURAL DEVELOPMENT

| District: Kalaburagi

Compounded infrastructural deficits, seasonal climate exposure, and limited agricultural diversification can restrict rural socio-economic advancement, requiring coordinated socio-ecological developments.

To improve regional equity, **HDFC Bank Parivartan** and the **Mysore Resettlement and Development Agency**

(**MYRADA**) are executing a multi-sectoral development strategy.

This intervention is constructing 25 check dams and installing 200 solar streetlights. Simultaneously, teams are upgrading 25 *anganwadi* centres and establishing eight digital smart schools. The programme is also provisioning 600 solar insect traps to farmers, launching 40 Farmers Field Schools, and establishing 100 dedicated micro-enterprises to support vulnerable rural demographics.



P0959

AGRO-ECOLOGICAL UPGRADES AND CLASSROOM MODERNISATION

| District: Raichur

Over-reliance on rainfed agriculture, limited clean energy infrastructure in rural tracts can constrain economic output. To drive multi-sectoral advancement, **HDFC Bank Parivartan** and **Action for Food Production (AFPRO)** are implementing an integrated rural development framework across 14 villages in the Maski block. This includes bringing unirrigated acreage into production and training farmers in chemical-free agricultural methodologies.

Simultaneously, the initiative is expanding rainwater harvesting systems and installing solar streetlights, while converting local government classrooms into interactive digital learning spaces to support the development of over 8,000 residents.



P0962

BOOSTING YIELDS AND LOCAL RESOURCE NETWORKS

| District: Bidar

Fluctuating agrarian yields, limited market connectivity, and inadequate community infrastructure within rural settlements can impede household financial stability and localised resource management. To improve economic networks, **HDFC Bank Parivartan** and **Mysore Resettlement and Development Agency (MYRADA)** are delivering a multi-tier livelihood and financial literacy programme across 4,202 households. Experts are currently introducing organic methods, distributing micro-irrigation tools, and cultivating high-value mango varieties. Concurrently, the intervention is constructing check dams and soil bunds. The ongoing initiative is also strengthening Self Help groups, upgrading local *anganwadi* centres, and establishing women-led goat banks to diversify sustainable household income streams.



P0822

RECHARGING AQUIFERS & DIVERSIFYING FARMS

| District: Uttara Kannada

Despite high seasonal rainfall, restricted arable acreage and minimal groundwater retention in heavily forested coastal zones can induce soil moisture deficits, limiting farmers to single-crop cycles. To improve ecological equilibrium, **HDFC Bank Parivartan** and the **BAIF Institute for Sustainable Livelihoods and Development (BISLD)** are implementing a comprehensive resource management programme at the Mundgod *taluka*. This includes constructing trench-cum-bunds, check dams, and percolation ponds to actively recharge subterranean aquifers. The ongoing operation introduces regular soil testing, solar insect traps, and green manure biomass cultivation, alongside expanding micro-irrigation networks, floriculture, and dedicated horticultural plots to diversify local agricultural output.

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.



~51,750

STUDENTS IMPACTED
THROUGH SMART
SCHOOLS



207

SMART SCHOOLS
DEVELOPED



5,846

SCHOLARSHIPS
PROVIDED



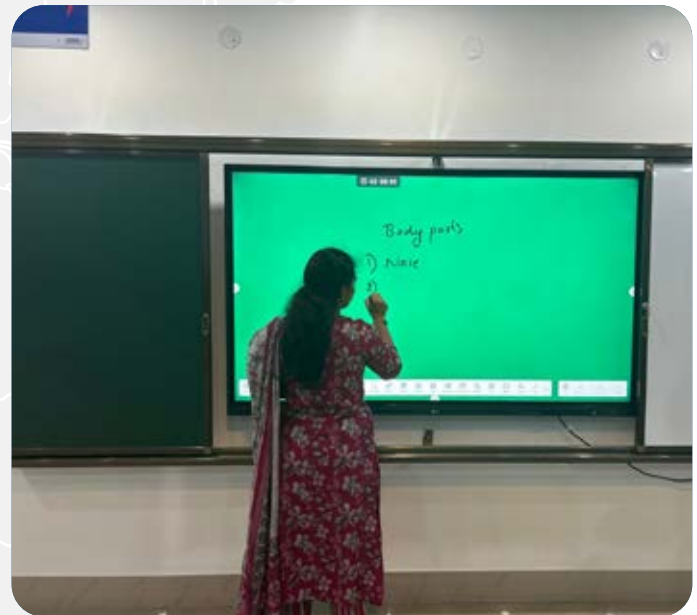
RECONFIGURING REGIONAL SCHOLASTIC NETWORKS

| District: Bengaluru

Varied literacy returns, structural wear, and inconsistent utility access across rural government educational facilities can restrict classroom retention and cap middle-school academic competencies. To institute modern instructional spaces, **HDFC Bank Parivartan** and the **Learning Links Foundation** are executing the *Parivartan Shala* initiative across 16 government schools across Andhra Pradesh, Karnataka, Tamil Nadu and Telangana. The intervention is currently conducting civil repairs, waterproofing roofs, and installing solar power grids to counter electricity fluctuations. Concurrently, it is assembling AI-supported ICT systems, science laboratories, and interactive smart panels. The initiative is also applying 'Wall Speak' pedagogical concepts to school surfaces while training local management committees to secure long-term infrastructure upkeep.



P1133



P1420, P1412, P1267, P1083, P1100

DIGITAL EQUALITY: TECH CAMPUSES NOW ONLINE

| Districts: Bagalkot, Belagavi, Dharwad, Gadag, Koppal, Uttara Kannada

Limited institutional computing resources across rural tertiary colleges can isolate students from modern technical learning frameworks, creating substantial barriers to career entry. To establish systemic digital parity, **HDFC Bank Parivartan** and the **Deshpande Educational Trust** have concluded a comprehensive hardware provisioning project across 13 regional colleges.

The intervention successfully installed 325 business-grade desktop computers to modernise institutional digital architecture. This operational phase concluded with the completion of practical technical literacy and interpersonal communication modules for an initial cohort of 260 scholars, building permanent institutional capacity for long-term undergraduate career preparation.

DIGITAL CLASSROOM NETWORK FOR HIGHER ACADEMIES

| Districts: Belagavi, Bengaluru, Bidar, Gadag

The reliance on traditional lecture formats and standard classroom fit-outs can limit instructional engagement across specialised medical, military, technical, and special education institutions. To modernise academic environments, **HDFC Bank Parivartan**; collaborating with the **National Agro Foundation**, **Hand in Hand India**, and the **Ramky Foundation**; has completed a series of multi-campus infrastructure upgrades. Deployment teams installed interactive digital flat panels, high-resolution video conferencing cameras, and customised audio-visual setups at the Maratha Light Infantry Regimental Centre (MLIRC), Rajiv Gandhi Institute of Petroleum Technology (RGIT), Gadag Institute of Medical Sciences (GIMS), Umeed Asha Kiran School, and selected rural public schools. The initiatives also included standard furniture installations and campus industrial reverse osmosis (RO) water purification units to secure safe, reliable drinking water for the students.



P1101

CAMPUS RENEWAL: DISCOVERY LABS AND FRESH WATER

| Districts: Bagalkot, Bidar, Gadag, Kalaburagi, Kolar, Koppal, Raichur, Tumakuru, Vijayapura

Geographic disparities and resource constraints within rural government and minority institutions can often limit access to modern academic infrastructure, foundational sanitation, and practical science utilities, impacting student engagement and educational parity. To support public education frameworks and enhance institutional infrastructure, **HDFC Bank Parivartan** and the **National Agro Foundation** partnered to execute a comprehensive modernisation project across 10 schools.

The intervention successfully upgraded classroom environments, built structural toilet renovations, and installed clean drinking water systems. Furthermore, it established dedicated STEM laboratories and stocked libraries in every facility. This intervention provided 3,500 students with functional, interactive learning hubs, fostering scientific enquiry and self-directed reading.



P1422

MULTI-SPORT ARENA INFRASTRUCTURE

| District: Udupi

The absence of level, structured outdoor tracks and

playing fields at public primary institutions limited physical development and prevented students from safely engaging in competitive athletics. To establish durable recreational facilities, **HDFC Bank Parivartan** and the **Ramky Foundation** have completed a comprehensive land engineering project.

This encompassed clearing, excavating, and compacting uneven terrain situated near the campus, installing resilient grass turfing and a secure boundary wall. The finalised site features standard-specification zones for football, cricket, volleyball, and kabaddi. This multi-purpose arena now supports student athletic progression while acting as a secure weekend sports hub for the broader community.



P1137

SMART CLASSROOMS FOR THE MARATHA REGIMENT

| District: Belagavi

Traditional instructional methods can limit the delivery of complex technical and strategic data during intensive military training cycles. To modernise this educational framework, **HDFC Bank Parivartan** and the **National Agro Foundation** have successfully upgraded the academic infrastructure at the Maratha Light Infantry Regimental Centre (MLIRC).

The deployment includes 25 high-definition interactive smart panels, supported by dedicated uninterruptible power supply (UPS) units to ensure operational continuity. This installation establishes a stable, advanced learning environment. It enables instructors to deliver real-time strategic simulations and immersive multimedia, directly benefiting 1,000 cadets annually.



P1266

CAMPUS TRANSIT LINK FOR RURAL STUDENTS

| District: Belagavi

Extended walking distances from major transport junctions to isolated higher education campuses can cause physical fatigue and increase commuting expenses for students from distant rural communities. To improve campus accessibility, **HDFC Bank Parivartan**, through its implementation partner **BAIF Institute for Sustainable Livelihoods and Development (BISLD)**, has delivered a fully equipped, compliance-certified transit bus to Visvesvaraya Technological University (VTU). The new vehicle features built-in GPS tracking, safety CCTV cameras, and an integrated fire alarm system. This completed transport asset now provides regular, reliable shuttle rounds for the student body, lowering daily transit expenses and supporting consistent academic attendance.



P1226

DIGITAL LEARNING CAMPAIGN FOR INTERMEDIATE COLLEGES

| District: Chikamagalur

Limited computing resources and multimedia lecture equipment at pre-university institutions can restrict access to basic computing skills, leaving regional students disadvantaged during higher education transitions. To reinforce technical training frameworks, **HDFC Bank Parivartan** and the **Deshpande Educational Trust** have successfully installed dedicated digital infrastructure hubs across regional pre-university colleges. This included deploying 15 fully networked desktop computer workstations alongside specialised lab furniture and integrated six interactive digital panels into the learning spaces. This completed rollout introduces modern computational training and multimedia instruction for over 1,000 students annually, supporting digital literacy and career readiness.

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.

**10,109**YOUTH/INDIVIDUALS
TRAINED - HRDP+FDP**1,443**COMMUNITY ENTERPRISES
SUPPORTED



P0565

SYSTEMATIC LIVESTOCK BREED OPTIMISATION

| Districts: Bagalkote, Ballari, Belagavi, Davanagere, Dharwad, Gadag, Haveri, Vijayapura

Variances in livestock genetic quality and inconsistent access to veterinary diagnostics within agrarian belts can depress smallholder dairy yields and curtail household revenue streams. To fortify rural micro-economies, **HDFC Bank Parivartan** and the **BAIF Institute for Sustainable Livelihoods and Development (BISLD)** successfully completed a large-scale livestock enhancement project across 600 villages. The intervention established 50 specialised Cattle Breeding Centres, delivering artificial insemination and herd health services to over 2,500 animals. It systematically administered deworming protocols, executed infertility management, trained local Artificial Insemination technicians, and instructed farming communities in advanced nutritional feed strategies to elevate milk production.



P1038

EXPANDING CLINICAL VOCATIONAL TRAINING

| District: Mysore

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.

The project encompasses 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. The intervention is actively preparing trainees for formal sector roles, targeting a 70% placement rate.



P0873

DIGITAL FUTURE: SUPPORTING YOUTH THROUGH TECH SKILLS

| District: Bengaluru

To unlock career pathways for youth currently outside the formal education and employment networks, **HDFC Bank Parivartan** and the **NASSCOM Foundation** are running a dynamic three-year capacity-building programme across Delhi, Karnataka, Uttar Pradesh and West Bengal. This initiative equips 4,520 young professionals; with a strong focus on comprising 60% women; with high-demand expertise tailored for the IT and BPO sectors.

The curriculum delivers 180 hours of industry-aligned training covering data analytics, BFSI, Business Process Management, and essential soft skills. Participants earn recognised certifications that validate their readiness for the modern workforce. Beyond classroom learning, the project actively coordinates with aspirational corporate employers to secure deep-tech roles for 70% of the graduates, while providing six months of continuous post-placement mentorship to ensure successful workplace integration.



P1034

INCLUSIVE FUTURES

| Districts: Bengaluru, Belagavi, Dharwad

Youth with disabilities often face systemic barriers that result in disproportionately high rates of unemployment and social exclusion. To dismantle these barriers, **HDFC Bank Parivartan** has partnered with the **Samarthanam Trust for the Disabled** to launch a 27-month holistic skill-building initiative across Andhra Pradesh, Delhi, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Tamil Nadu, Telangana and West Bengal.

The project features a rigorous 90-day residential training model designed to equip 1,250 participants; 60% of whom are persons with disabilities; with technical expertise, soft skills, and professional communication. By integrating corporate exposure visits and hosting an inclusive job fair featuring 75+ corporate partners, the programme aims to achieve a 60-65% placement rate. This mission-driven approach not only secures sustainable livelihoods for 500+ youths but also fosters a more inclusive corporate culture through standardised, merit-based recruitment.



P1080

UNDERGRADUATE SKILLING AND WORKFORCE RECRUITMENT

| Districts: Bagalkot, Belagavi, Dharwad, Gadag, Koppal, Raichur, Uttara Kannada, Vijayapura

The gap between standard tertiary academic curricula

and the operational requirements of corporate environments can restrict career entry for rural graduates, necessitating targeted vocational finishing tracks. To improve employment readiness, **HDFC Bank Parivartan** and the **Deshpande Educational Trust** are expanding the SkillPlus vocational training framework.

Operating across 120 dedicated college-based instruction centres, the ongoing initiative is actively delivering technical domain expertise and interpersonal business competencies to over 2,400 students aged 18-25. This structural intervention scales up workforce entry across underserved demographics, aiming to guide over 75% of participating scholars into corporate placements.



P1032

ECONOMIC MOBILITY AND ENTREPRENEURSHIP

| Districts: Kalaburagi, Mysore, Raichur

To support vulnerable segments of the workforce, **HDFC Bank Parivartan** and **Head Held High Foundation** drove 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 support to 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.



P1183

INDUSTRIAL APPRENTICESHIP AND PLACEMENT ALIGNMENT

| District: Bengaluru

Discrepancies between standard educational qualifications and the specific technical fluencies demanded by commercial enterprises can restrict corporate integration for peri-urban school leavers. To improve economic inclusion, **HDFC Bank Parivartan** and the **Ramky Foundation** are advancing a long-term technical skilling framework. The intervention is currently preparing 1,500 candidates for technical roles, including PCB assembly operators, broadband installation technicians, and non-voice customer relationship management agents. The ongoing curriculum integrates practical laboratory work, soft skills development, and structured corporate internships, utilising post-placement monitoring to secure stable employment for at least 75% of participants.



P1299

ADAPTIVE VOCATIONAL SKILLING AND CORPORATE INCLUSION

| District: Kolar

Low structural employment rates among young adults; particularly individuals with physical or cognitive challenges; persist despite regional proximity to major industrial zones, indicating a requirement for inclusive corporate onboarding tracks. To optimise workforce diversity, **HDFC Bank Parivartan** and the **CBM India Trust** are advancing a systems-integrated occupational training framework. This includes preparing 1,140 candidates for corporate placements within the IT helpdesk, retail, and logistics sectors. The initiative delivers comprehensive functional assessments, and vital assistive devices, alongside running family and employer sensitisation workshops to ensure long-term job retention.



P0964

YOUTH PATHWAYS: DESKTOPS TO WORKPLACE PLACEMENTS

| District: Yadgir

Limited local access to technical training systems can restrict career options for school and university graduates, widening regional income gaps. To improve employment access, **HDFC Bank Parivartan** and the **Ramky Foundation** are running a vocational training programme.

Operating across technical laboratories and digital classrooms, the initiative is upskilling 1,000 young individuals over two years. Participants receive full boarding alongside specialised training in electronics, telecommunications, automotive, and IT-enabled services. Supported by industry site visits and corporate guest lectures, the framework aims to route 75 per cent of trainees directly into corporate roles.

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.

**520**SANITATION
UNITS INSTALLED



P0640

CLINICAL FOUNDATIONS: ACADEMIC MEDICAL RESOURCE ALLOCATION

| District: Bengaluru

Launching high-tier tertiary medical facilities requires extensive initial capitalisation for specialist machinery to secure early diagnostic readiness and handle complex acute caseloads. To advance urban clinical infrastructure, **HDFC Bank Parivartan** and the **Indian Institute of Science** successfully completed an institutional development project at the Bagchi-Parthasarathy Hospital.

The initiative provisioned core diagnostic and treatment hardware. This targeted underwriting established the baseline technical foundations for the hospital's incoming emergency medicine, cardiology, and radiology departments, forming a sophisticated hub for specialised public patient care, advanced medical research, and clinical training.



P1131

DISPATCHING DIAGNOSTIC AND GENERAL MEDICINE UNITS

| District: Bengaluru

Severe transport barriers and geographical isolation often prevent remote or less-mobile populations from accessing fundamental diagnostics and clinical check-ups, necessitating flexible, outreach-based medical delivery. To improve rural health equity, **HDFC Bank Parivartan** and the **Ramky Foundation** are operating a comprehensive Medical Care Unit (MCU) deployment in Karnataka, Tamil Nadu and Kerala. The initiative is currently conducting daily healthcare camps, providing on-site pathology screenings, early diagnostic services, and specialised optical, dental, and maternal health reviews. It delivers direct treatments, facilitates referrals for complex cases, and coordinates specialised home visits for bedridden individuals, ultimately supporting over 1,18,100 beneficiaries.

P1483

ENHANCING RECONSTRUCTIVE MATERNAL AND EMERGENCY CARE

| District: Chitradurga

Strengthening regional healthcare networks involves equipping public facilities with advanced critical care machinery and diagnostic tools to ensure rapid, local maternal and neonatal stabilisation. To fortify public healthcare networks, **HDFC Bank Parivartan** and **Doctors For You** are executing an infrastructure upgrade across three district hospitals in Andhra Pradesh, Tamil Nadu, and Karnataka. The initiative is currently procuring and calibrating high-grade diagnostic machinery, neonatal monitors, and emergency stabilisation kits. Simultaneously, it is conducting specialised workshops for medical staff on operating advanced maternal equipment to streamline workflows and secure immediate time-to-treatment advantage.



P1263

STRENGTHENING CANCER SURVEILLANCE AND TREATMENT

| Districts: Bengaluru, Chikkaballapur, Davangere, Mandya, Mysore, Shimoga, Tumkur

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.

overwhelming financial burden, frequently leading to 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.

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.



P1166

SURGICAL RECHARGE: CLINICAL THEATRE UPGRADES

| District: Chikkaballapur

Minimal access to precision surgical instruments in peripheral public medical facilities can delay vital treatments, necessitating long-distance patient referrals to distant urban medical networks. To enhance localised clinical capacities, **HDFC Bank Parivartan** and **Doctors For You** have successfully upgraded the operating theatres at the Government Hospital in Chintamani.

The intervention installed a motorised orthopaedic operating table, specialised bone retractors, and a cataract microscope. Medical staff have completed technical orientation on the new assets. This intervention establishes immediate regional access to complex ophthalmic and orthopaedic procedures, reducing external referral dependencies.



P1161

FINANCIAL SUPPORT FOR CANCER PATIENTS

| District: Bengaluru

Many cancer patients often face a critical barrier to recovery as the high cost of treatment creates an



P1423

MOBILE EMERGENCY UNIT FOR URBAN ANIMALS

| District: Bengaluru

High traffic volumes in densely populated urban environments can result in regular vehicular accidents and medical emergencies involving stray and domestic animals, challenging local veterinary rescue networks. To shorten emergency response windows, **HDFC Bank Parivartan** and the **Ramky Foundation** have successfully commissioned a customised veterinary ambulance. The specialised vehicle is modified with boarding ramps, secure holding compartments, and essential on-site stabilisation tools like stretchers and medical kits. Fully licensed and certified, the vehicle has been handed over to operational partners for round-the-clock deployment across municipal wards, providing rapid field rescue and safe transit to animal hospitals.



P1470

STREET LEVEL UPGRADE: CLEANER AIR BY DESIGN

| District: Bengaluru

Industrial expansion and high traffic density generate significant roadside dust, straining public respiratory health and traditional manual sanitation frameworks on major metropolitan transit routes. To modernise municipal sanitation, **HDFC Bank Parivartan** and the **Ramky Foundation** have completed a structured mechanical asset intervention. The intervention successfully acquired and transferred high-capacity mechanical road-sweeping machinery directly to local municipal authorities. Following rigorous technical compliance testing and operator orientation, these units are fully deployed across high-traffic arterial networks, replacing manual roadside sweeping with scalable, automated dust mitigation to optimise urban air quality.

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.



500
WATER
CONSERVATION
STRUCTURES CREATED



760
SOLAR LIGHTS
INSTALLED





P1194

LAND REJUVENATION AND HYDROLOGICAL STABILISATION

| District: Kalaburagi

Arid topsoil erosion, depleted aquifers, and uncoordinated water storage patterns in rainfed zones can severely restrict agricultural output, compromising rural financial security. To reverse ecological strain, **HDFC Bank Parivartan** and the **Watershed Organisation Trust (WOTR)** are advancing an integrated natural resource management initiative. This includes executing soil and water conservation treatments across 3,000 acres of farmland while building 90 new rainwater harvesting structures. The ongoing project is also expanding micro-irrigation systems across 400 acres, alongside running 12 capacity-building programmes to support 10 Village Development Committees, ultimately securing resources for 1,190 agrarian households.

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.



17.30 Lakh

SPREAD OF FINANCIAL
FRAUD AWARENESS
(VIGIL AUNTY)







STORIES OF PARIVARTAN

RAINWATER HARVESTING AND FARM POND CONSTRUCTION FOR CLIMATE RESILIENCE

P1194

BENEFICIARY:

Gujamma Gundappa

LOCATION:

Mavinsur, Kalagi Taluka, Kalaburagi District

THE PROBLEM

Sixty-five-year-old Gujamma Gundappa, owning six acres of agricultural land, was restricted to a single *kharif* crop cycle (pigeon pea, red gram, and soybean). Despite owning a 260-foot-deep borewell, water levels dropped drastically by the end of December each year due to severe groundwater depletion. This acute rabi season water scarcity caused poor soil moisture, heightened crop failure risks during dry spells, and capped her family's annual agricultural income at a low Rs. 45,000, threatening their long-term economic stability.

OUR INTERVENTION

To mitigate this water vulnerability, **HDFC Bank Parivartan** and the **Watershed Organisation Trust (WOTR)**, under the Focused Development Program (FDP), implemented a decentralised rainwater harvesting solution. The initiative engineered and excavated a 15 x 15 x 3 m farm pond on her land, establishing a storage capacity of roughly 675 m³. Constructed strategically along the land's natural slope, the structure featured an integrated inlet system to capture runoff and an outlet spillway to manage peak monsoon discharge safely.

THE OUTCOME

The farm pond successfully retains runoff and enhances subsurface percolation, directly recharging her drying borewell to secure year-round protective irrigation. With restored water security, Gujamma is breaking her single-cropping constraint by cultivating one acre of high-value onion during the rabi season. This shift to multiple cropping is projected to substantially enhance farm productivity and household income, while reducing soil erosion and providing the family with psychological peace of mind against recurring drought cycles.



P1298

MICRO-ENTERPRISE DEVELOPMENT FOR A SINGLE MOTHER

BENEFICIARY:
Sunada

LOCATION:
Afzalapur, Kalaburagi

THE PROBLEM

Following the sudden death of her husband, Sunada became the sole provider for her four-member family, including three school-going children. Dependent entirely on unpredictable daily wage labour, her monthly earnings fluctuated between Rs. 4,000 and Rs. 8,000. This low financial intake was insufficient to sustain basic household necessities, placing her in a vulnerable position where she nearly discontinued her daughter's education due to severe budgetary constraints.

OUR INTERVENTION

Under the HRDP Micro Enterprise Initiative, **HDFC Bank Parivartan** and **Mysore Resettlement and Development Agency (MYRADA)** identified Sunada as a vulnerable beneficiary through the local village federation. The intervention equipped her with a commercial vermicelli-making machine to establish an asset-light, home-based manufacturing unit. Alongside the technology deployment, the intervention delivered practical, field-level guidance on machine operations, product packaging, and fundamental small-business ledger management.

THE OUTCOME

The asset distribution allowed Sunada to launch a viable micro-enterprise, generating retail sales across local village networks and commercial markets in Afzalapur and Kalaburagi. By blending production revenue with seasonal labour, her monthly income stabilised at approximately Rs. 21,000. This increased revenue fully secured her children's schooling, restored her personal dignity, and established her success as a model of economic self-reliance within the village federation.



P1080

EMPLOYABILITY ENHANCEMENT AND WORKFORCE INTEGRATION FOR RURAL YOUTH

BENEFICIARY:
Apoorva

LOCATION:
Kantaraji, Sirsi

THE PROBLEM

Apoorva, a final-year BBA student, faced severe household financial instability after her father suffered a debilitating brain hemorrhage, leaving her elder brother as the sole breadwinner. Eager to share the economic burden and support her four-member family, Apoorva's aspirations were blocked by a critical lack of industry-relevant soft skills and technical proficiency. Coming from an underserved rural background, she lacked the professional communication, computer literacy, and interview confidence required to secure formal corporate employment.

OUR INTERVENTION

To bridge this employability gap, **HDFC Bank Parivartan** and **Deshpande Educational Trust** partnered with her college to deploy the structured SkillPlus Programme. The intervention delivered comprehensive, activity-based training tailored to rural youth. The curriculum focused heavily on English communication, Information and Communication Technology (ICT) literacy, mathematical aptitude, and logical reasoning. Over several months, the program provided personalised mentoring, resume-building workshops, peer group presentations, and rigorous mock interviews to eliminate stage fear and prepare students for corporate hiring cycles.

THE OUTCOME

The intensive training transformed Apoorva from an anxious student into a career-ready professional. She successfully overcame her public speaking anxieties, mastered essential workplace computer applications, and developed core competencies in time management, workplace discipline, and teamwork. Equipped with strong analytical reasoning skills, she built the tactical readiness required to clear corporate screening examinations, paving the way for a smooth transition into the formal workforce as a contributing earner for her family.

PARIVARTAN HIGHLIGHTS

SHOWCASING KEY INITIATIVES, EVENTS & NEWS



P0964

WORLD YOUTH SKILLS DAY AWARENESS

| District: Yadgir

To mark World Youth Skills Day on 15th July 2025, **HDFC Bank Parivartan** and the **Ramky Foundation**, organised a youth awareness event at the Skill Training Center in Yadgir, Karnataka. The initiative aimed to inspire rural youth by highlighting the transformative power of vocational capabilities in driving sustainable employment and rural entrepreneurship.

The event engaged over 100 young participants through motivational sessions, industry expert interactions, and real-world career guidance. Trainees also participated in interactive modules covering essential soft skills, workplace readiness, and digital literacy. Concluding with a collective pledge toward continuous learning, the celebration successfully enhanced trainee confidence and reinforced the project's dedication to supporting underserved communities with future-ready skills.



P1131

SPECIALISED MOBILE HEALTH AND DIAGNOSTIC CAMP

| District: Bengaluru

HDFC Bank Parivartan, in partnership with **Ramky Foundation**, organised a specialised health screening camp on 25th December, 2025 at Vidharayanapura through the Yelahanka Mobile Health Unit. Designed to improve primary healthcare access and enable early detection of non-communicable diseases, the drive provided medical consultations alongside ECG and random blood sugar (GRBS) screenings. Qualified medical professionals evaluated 206 beneficiaries, identifying cardiac and diabetic risk conditions and offering clinical guidance on lifestyle modifications and medication adherence. The camp also facilitated timely referrals for cases requiring secondary care. By delivering essential diagnostic services directly to community doorsteps, the mobile initiative enhanced preventive healthcare delivery and early disease management within the region.



P1194

EXPERIENTIAL LEARNING FOR SUSTAINABLE WATERSHEDS

| District: Kalaburagi

On 14th August 2025, an exposure visit was organised by **HDFC Bank Parivartan** and **Watershed Organization Trust (WOTR)** under the Focused Development Programme (FDP) for 59 participants from Kalagi, Kalaburagi, to two model project villages in Bidar. In Beldhal village, the group studied community governance by interacting with local Village Development Committees (VDCs) and Farmer Groups (FGs), learning how structured local institutions ensure transparent resource management and long-term project sustainability.

In Lingi village, the delegation examined practical Natural Resource Management (NRM) structures, including check dams, gabions, trenches, and farm ponds. Witnessing the direct ecological benefits; such as enhanced groundwater recharge, reduced soil erosion, and boosted crop yields; equipped the visiting community members with the practical knowledge and confidence to replicate these sustainable watershed frameworks in their own villages.

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



Environment & Sustainability

Beekeeping Exhibitions & Eco-Awareness Drives – Bengaluru & Tiptur

In partnership with Humble Bee, BISLD, and multiple NGO partners, volunteers promoted scientific beekeeping, sustainable farming, and biodiversity preservation. Environmental drives included plastic waste collection campaigns, sapling plantation drives, and visits to vermicompost and biogas facilities in Tiptur, as well as eco-lifestyle exhibitions across corporate offices in Bengaluru.



Inclusion & Sensory Learning Resources

Inclusive Education Workshops – Bengaluru

In collaboration with Team Everest, employee volunteers participated in specialized resource-creation drives. Teams developed tactile learning cards for children with autism, quiz-based educational materials for college students, and Braille learning cards to support visually impaired individuals.





Education, Career Readiness & Youth Empowerment

Skills Workshops, Storytelling & Job Readiness Sessions – Bengaluru & Kakkanadu

Partnering with Teach for India, HOPE Foundation, Slam Out Loud, Head Held High, and the Nasscom Foundation, volunteers engaged with over 400 students. Activities included Independence Day poster-making workshops, creative storytelling sessions, and job readiness training covering workplace communication, stress management, and emotional intelligence.



Sanitation, Health & Community Wellbeing

Swachh Bharat Drives & Health Awareness – Humanabad & Bengaluru

Working alongside MYRADA, over 135 volunteers—including bank staff, Gram Panchayat officials, and anganwadi workers—conducted a major cleanliness drive in Kankata village. Additionally, in partnership with the Ramky Foundation, volunteers hosted health awareness sessions in Bengaluru focusing on cancer prevention and early detection.



Skilling & Livelihood

Seasonal NGO Marketplace Exhibitions – Bengaluru

HDFC Bank Parivartan hosted multiple festive and seasonal marketplace exhibitions, including dedicated Diwali and International Women's Day events at CMA Centenary Tower and UMIYA Velloctiti. Over 230 employee volunteers actively supported women entrepreneurs, Self-Help Groups, and NGO partners by purchasing and promoting community-made products.



PRODUCTS OF KARNATAKA

THE PARIVARTAN STORY, MADE TANGIBLE



ECO-FRIENDLY BIODEGRADABLE PAPER PLATES

| RAICHUR

Manufactured by the women members of the Marutheshwara Self-Help Group in Muslikaralkunte village, Maski taluk, this eco-friendly disposable tableware line is produced under the HRDP with support from **HDFC Bank Parivartan** and **Action for Food Production (AFPRO)**. Utilising heavy-duty paper plate moulding machinery, the enterprise converts food-grade paper board into sturdy, leak-resistant paper plates in various functional sizes for catering and domestic utility. Supported by comprehensive technical machine operation training, financial bookkeeping modules, business planning, and local market linkages, the group revived their collective into a self-sustaining manufacturing unit. Packaged in bulk, hygienic bundles for commercial distribution, these biodegradable paper plates are supplied directly to regional vendors, local caterers, and retail shopkeepers.



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

VIGIL AUNTY: SMART MONEY, SAFE BANKING

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



G0327

BRIGHTENING LIVES WITH SOLAR SHIKSHA

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

PARIVARTAN ON ITS PATH TO ACHIEVE GLOBAL GOALS

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

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

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



PARIVARTAN AND THE SUSTAINABLE DEVELOPMENT GOALS

SDG 1: No Poverty

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

SDG 2: Zero Hunger

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

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

SDG 3: Good Health and Well Being

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

SDG 4: Quality Education

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

SDG 5: Gender Equality

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

SDG 6: Clean Water and Sanitation

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

SDG 7: Affordable and Clean Energy

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

SDG 8: Decent Work and Economic Growth

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

SDG 13: Climate Action

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

SDG 15: Life on Land

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





 **PARIVARTAN**

A step towards sustainable progress

IMPLEMENTATION PARTNERS

- Action for Food Production (AFPRO)
- Apollo Hospitals Educational & Research Foundation
- BAIF Institute for Sustainable Livelihoods and Development (BISLD)
- CBM India Trust
- Deshpande Educational Trust
- Doctors For You
- Goonj
- Hand in Hand India
- Head Held High Foundation
- Indian Cancer Society
- Indian Institute of Science
- Learning Links Foundation
- Mysore Resettlement and Development Agency (MYRADA)
- NASSCOM Foundation
- National Agro Foundation
- Ramky Foundation
- Samarthanam Trust for the Disabled
- Watershed Organisation Trust (WOTR)

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