

MADHYA PRADESH

11	12	13	14	15	16	17	18	19	20
22	24	26	28	30	32	34	36	38	40
33	36	39	42	45	48	51	54	57	60
44	48	52	56	60	64	68	72	76	80
55	60	65	70	75	80	85	90	95	100
66	72	78	84	90	96	102	108	114	120
77	84	91	98	105	112	119	126	133	140
88	96	104	112	120	128	136	144	152	160
99	108	117	126	135	144	153	162	171	180
10	120	130	140	150	160	170	180	190	200

 **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 Madhya Pradesh, 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 Madhya Pradesh.

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.

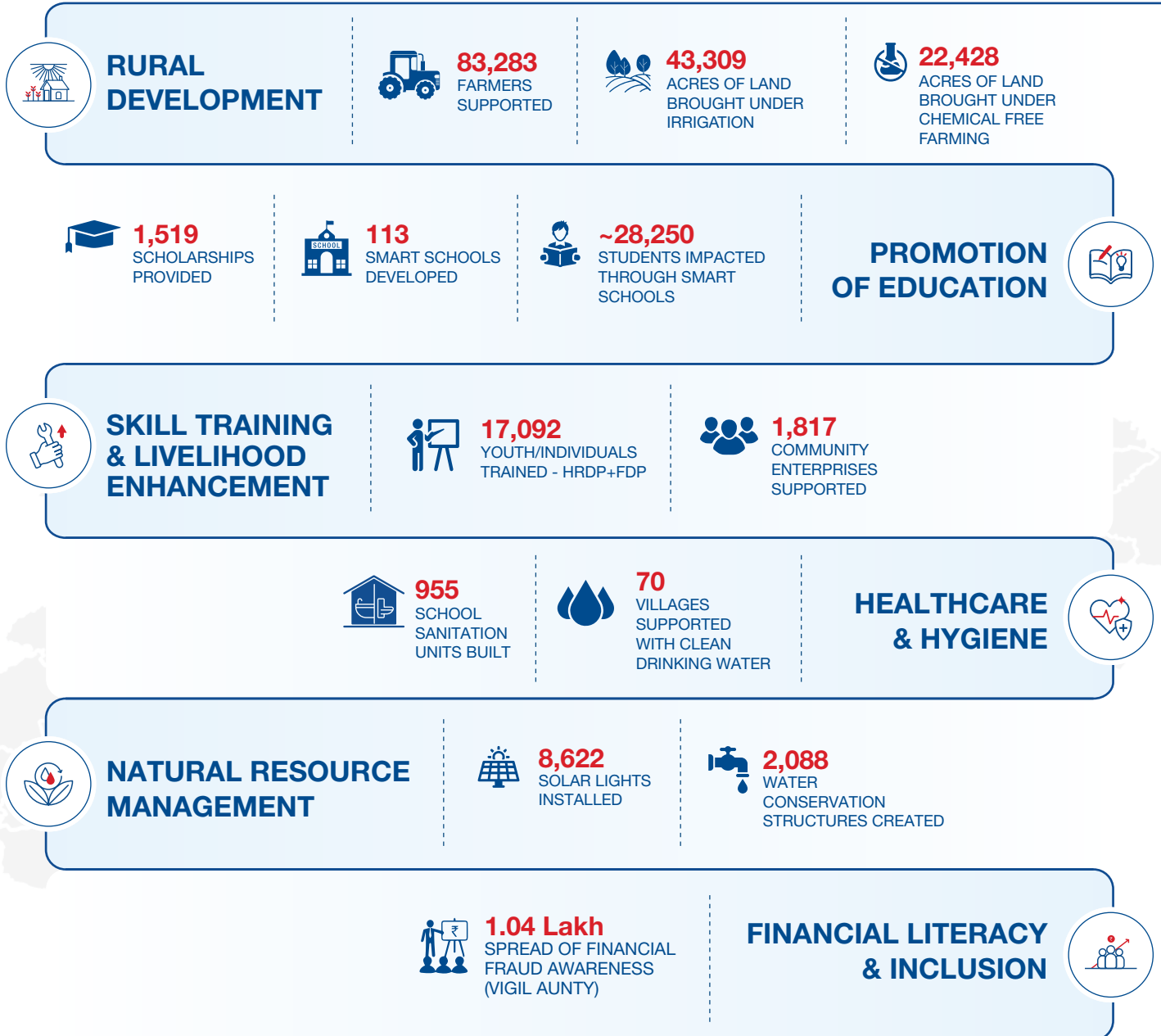
This report highlights the impact of HDFC Bank Parivartan's initiatives across Madhya Pradesh.



PARIVARTAN IN MADHYA PRADESH

64.40 LAKH
LIVES IMPACTED

*Impact numbers as of March 2026



FOCUSED DEVELOPMENT PROGRAMME

DISTRICTS

Agar Malwa	Damoh	Khandwa	Panna	Shivpuri
Alirajpur	Datia	Khargone	Raisen	Sidhi
Anuppur	Dewas	Maihar	Rajgarh	Singrauli
Ashoknagar	Dhar	Mandla	Ratlam	Tikamgarh
Balaghat	Dindori	Mandsaur	Rewa	Ujjain
Barwani	Guna	Mauganj	Sagar	Umari
Betul	Gwalior	Morena	Satna	Vidisha
Bhind	Harda	Narmadapuram	Sehore	
Bhopal	Indore	Narsinghpur	Seoni	
Burhanpur	Jabalpur	Neemuch	Shahdol	
Chhatarpur	Jhabua	Niwari	Shajapur	
Chhindwara	Katni	Pandhurna	Sheopur	

HOLISTIC RURAL DEVELOPMENT PROGRAMME

DISTRICTS

NO. OF VILLAGES

Alirajpur	40
Ashoknagar	15
Bhopal	20
Chhindwara	50
Indore	20
Khargone	15
Mandla	20
Shajapur	50

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.

**83,283**FARMERS
SUPPORTED**43,309**ACRES OF LAND
BROUGHT UNDER
IRRIGATION**22,428**ACRES OF LAND
BROUGHT UNDER
CHEMICAL FREE
FARMING

SUSTAINABLE WATER AND INFRASTRUCTURE SOLUTIONS

| District: Shajapur

Blending micro-watershed development with modernised public education assets creates an integrated stability foundation across vulnerable agrarian hamlets. **HDFC Bank Parivartan** and **Arpan Seva Sansthan** completed a comprehensive community development initiative across 25 villages in Shajapur. Addressing interconnected agricultural and civic gaps, the project constructed three stop dams and 35 farm ponds, securing vital surface water for local farms. Concurrently, 250 solar streetlights were installed to enhance village public safety, while 50 vermicomposting units strengthened eco-friendly soil management. Crucially, the intervention upgraded five local schools into fully equipped smart learning facilities complete with digital classrooms, libraries, clean drinking water, and functional sanitation—improving long-term quality of life for 6,087 households.



P0735

BUILDING RESILIENT RURAL COMMUNITIES

| District: Khargone

When communities have the right resources, digital support and skills, they can build livelihoods that are stronger and more resilient for generations to come.

HDFC Bank Parivartan and **SUVIDHA** are implementing a holistic rural development programme across 15 villages, directly impacting 12,500 residents. To strengthen local natural resources, the ongoing initiative constructs biogas units, jal minars, check-dams, and expanded irrigation networks. Simultaneously, economic resilience is being built by establishing handloom, sewing, dairy, and essential oil processing facilities, alongside preserving historic *Maheshwari* art traditions. Integrating modern public services, the project is upgrading seven government schools into digital smart classrooms and establishing tech-enabled *Gram Panchayat Kendras*, driving structural transformation and sustained income growth.



P0981

BUILDING DROUGHT-RESILIENT FARMING ECOSYSTEMS

| District: Bhopal

Combining modern micro-irrigation with local water harvesting creates drought-resilient farming systems that allow smallholders to cultivate high-value crops sustainably. **HDFC Bank Parivartan** and **Arpan Seva Sansthan** implemented an integrated resource management project that tackles water scarcity and low crop yields.

The intervention constructs stop dams, farm ponds, and percolation tanks to recharge groundwater tables. To maximise water efficiency, the project deploys solar pumps and drip irrigation, helping farmers adopt high-yield horticulture. To ensure long-term community resilience, agricultural support—such as soil testing and technical training—is matched with civic upgrades, including smart classrooms and clean school sanitation facilities.



P1173

DRIVING SUSTAINABLE HOUSEHOLD INCOMES

| District: Mandla

With better water management and more diverse crops, farming communities can make their livelihoods stronger and more resilient to drought. **HDFC Bank Parivartan** and **Arpan Seva Sansthan** are executing a comprehensive rural development project across Mandla block to mitigate severe drought vulnerabilities. The ongoing initiative constructs stop dams, farm ponds, drain cisterns, and gabions to secure surface water and recharge local aquifers. To convert conserved water into reliable yields, deployment of solar lifting pumps and micro-irrigation systems is supporting new vegetable clusters, floriculture, and multi-cropping practices. Complemented by vermicomposting, natural pest management, solar streetlighting, and upgraded smart classrooms and *anganwadi* centres, these integrated measures are actively driving household income growth and community stability.



P0541

HARVESTING HOPE THROUGH MICRO PROCESSING HUBS

| District: Chhindwara

Creating local value from forest produce, while making energy and irrigation more reliable, can make livelihoods more secure in forest-edge areas. **HDFC Bank Parivartan** partnered with **Naman Sewa Samiti** to implement a holistic rural development project that was completed across 25 villages in the Mohkhed block.

The intervention constructed check dams, farm ponds, and solar lift-irrigation units, alongside certifying 500 households in organic turmeric farming. Off-grid renewables, including solar streetlights and 400 home-lighting kits, minimised energy deficits. Additionally, local processing hubs for custard apple, *chironji*, and honey were established to maximise internal market value, while upgrading five government schools.



P0540

WATERSHED MANAGEMENT AND LAND REVITALISATION

| District: Alirajpur

Working with the natural contours of the land and improving water flow helps communities turn steep,



P0646

REVITALISING AGRARIAN ECONOMIES

| District: Ashoknagar

Linking environmental protection with traditional crafts helps rural communities thrive alongside modern farming. **HDFC Bank Parivartan** and **Abhyuday Sansthan**, completed a rural development project across Chanderi block, helping over 1,800 families. The project expanded irrigation across 4,000 acres, helping smallholders switch to cash crops, vegetable farming, and organic techniques. Village infrastructure was improved by installing clean energy across 15 villages, upgrading five smart schools, and planting 5,000 trees. Crucially, the initiative supported the local heritage economy by revitalising silk artisan networks and setting up 75 women-led businesses, increasing household incomes by 30 to 40 per cent.

P0542

MULTI-STREAM LIVELIHOODS AND INFRASTRUCTURE DEVELOPMENT

| District: Indore

Connecting livestock rearing, technical trades, and natural farming allows households to build multiple income streams that survive market changes. **HDFC Bank Parivartan** and **Sai Jyoti Gramodayog Samaj Sewa Samiti** completed a development programme across 10 villages in Mhow block. The project created new livelihoods by setting up cooperative goat farming, poultry, dairy businesses, sewing centres, and mobile repair hubs. Clean energy installations, including 100 solar streetlights and 200 home kits, cut electricity costs and improved safety. Additionally, the project upgraded 10 government schools with digital tools and clean sanitation, benefiting 2,209 families.

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.



~28,250
STUDENTS IMPACTED
THROUGH SMART
SCHOOLS



113
SMART SCHOOLS
DEVELOPED



1,519
SCHOLARSHIPS
PROVIDED





P1492

REIMAGINING RURAL LEARNING ENVIRONMENTS

| Districts: Gwalior, Indore, Katni, Khargone, Ujjain

Overhauling basic school facilities while embedding digital infrastructure converts public schools into vibrant, inclusive hubs for modern childhood education. Through the *Parivartan Shala* initiative, **HDFC Bank Parivartan** and **Yuva Unstoppable** are upgrading 15 government schools into fully equipped smart learning environments. The project is executing comprehensive civil repairs, applying interactive educational murals, and constructing gender-segregated, UNICEF-standard WASH facilities with safe drinking water. Simultaneously, classrooms are being converted into tech-enabled spaces using interactive smart boards and digital instruction tools. Paired with teacher training on digital pedagogy and hygiene awareness, these structural and technological improvements are actively boosting attendance, reducing health-related absences, and bridging the digital divide for underserved rural students.



P1474, P1165, P1058

ADVANCING DIGITAL CLASSROOM INFRASTRUCTURE

| Districts: Indore, Ujjain

Transforming public and institutional classrooms through interactive digital tools and ergonomic infrastructure converts traditional instruction into dynamic, future-ready learning. **HDFC Bank Parivartan** has modernised rural educational spaces across three distinct initiatives. Collaborating with **SUIDHA**, one project established 51 smart hubs across Ujjain government schools for 15,300 students, while a second delivered 20 smart classrooms at Army Public School, Mhow, impacting 2,000 learners. Concurrently, another project with **Abhyuday Sansthan** converted 20 government classrooms into tech-enabled environments for 6,000 students. Combining interactive panels, audio-visual software, upgraded lighting, and teacher training, these separate interventions jointly bridge the regional digital divide.



P1147

BRIDGING THE PRACTICAL LEARNING GAP

| District: Narmadapuram

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.



P1477

ENABLING ACCESSIBLE HIGHER EDUCATION

| District: Jabalpur

Targeted accessibility tools in higher education remove physical barriers, allowing specially abled students to

compete fairly for mainstream corporate opportunities. **HDFC Bank Parivartan** and **Help the Blind Foundation** successfully established a 24/7 Computer Resource Centre at Govt. Mahakoshal Autonomous College. Built specifically for visually impaired undergraduates, the facility features dedicated assistive hardware, specialised screen-reading software, and safety-compliant ergonomics.

Through targeted training modules in digital literacy, English communication, and independent mobility, the initiative directly empowered 25 *Divyang* students. Integrating mock interview sessions and a peer-support network with sighted student volunteers, the completed project created a clear path towards competitive career readiness and genuine campus inclusion.



P1310

BRIDGING RESIDENTIAL DIGITAL DIVIDES

| District: Dewas

Embedding high-density computer infrastructure within residential learning environments ensures underrepresented students gain equal footing in modern technical competencies. **HDFC Bank Parivartan** and **Abhyuday Sansthan** completed a digital enablement project at Parivaar Education Society in Khategaon. Addressing gaps in technology access across rural boarding institutions, the intervention established a fully equipped computer facility fitted with 25 desktop computers and four laptops.

Integrating interactive e-resources into daily coursework transformed conventional routines into tech-driven instruction. By providing reliable hardware and structured digital skill training directly within the residential campus, the completed project expanded career readiness and modern learning opportunities for more than 2,500 students.



P1309

DIGITISING ARMED FORCES ACADEMIC INFRASTRUCTURE

| District: Gwalior

Upskilling educators alongside deploying interactive classroom hardware turns passive technological upgrades into active, long-term teaching capabilities. **HDFC Bank Parivartan** and **Arpan Seva Sansthan** successfully modernised educational delivery at Army Public School, Gwalior, by establishing tech-enabled learning environments. The completed project installed eight SMART LED panels, introducing dynamic audio-visual instruction into daily classroom routines. Complementing the hardware upgrades, structured capacity-building workshops equipped educators to seamlessly integrate digital tools into their core pedagogy. By shifting static, chalkboard-based lessons toward interactive, multimedia instruction, the initiative improved conceptual engagement across the curriculum, directly enhancing academic quality and digital equity for over 3,500 enrolled students.

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.



17,092
YOUTH/INDIVIDUALS
TRAINED - HRDP+FDP



1,817
COMMUNITY
ENTERPRISES
SUPPORTED





P0949

HARNESSING WATER, SUPPORTING FARMERS

| Districts: Balaghat, Chhatarpur, Mandla, Narmadapuram, Panna

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.



P0544

CLIMATE ADAPTATION AND VALUE-ADDITION

| Districts: Harda, Khargone

Local crop processing and shared irrigation shield small farmers from climate risks while maximising their earnings. **HDFC Bank Parivartan** and the **Aga Khan Rural Support Programme (India)** completed a large-scale climate adaptation and livelihood initiative across 75 villages in Khirkiya, Bhagwanpura, and Zhirniya blocks. To secure agricultural water access, the programme built nine new check dams, restored six existing reservoirs, and deployed 30 electric and solar group-irrigation systems. Off-grid security was strengthened through 750 solar streetlights. To diversify income, the intervention established 220 livestock micro-enterprises and constructed a centralised crop-processing facility for chili and bamboo, transforming raw harvests into higher-value products for over 18,000 rural families.



P0543

RAINFED LANDSCAPE RESTORATION

| District: Agar Malwa

Satellites guide physical watershed intervention, turning fragile rainfed micro-basins into multi-cropped, productive landscapes owned by collective farmer groups. **HDFC Bank Parivartan** and the **Development Support Centre** completed a comprehensive climate-resilience project across 50 villages in Agar Malwa. Utilising spatial Geographic Information System (GIS) mapping across 65,476 acres, the intervention targeted 4,250 acres for soil treatment, deepened eight drainage channels, and erected 16 check dams to stabilise water runoff.

To maximise farmland productivity, the programme rolled out 10 multi-tier cropping models alongside 23 group-led livelihood ventures. Enhanced by 500 solar streetlights for public safety, the intervention successfully fortified natural resource buffers and expanded economic security for over 8,500 smallholder households.



P1219

RENEWABLE TALENT LABS FOR NEXT-GEN TRADES

| District: Dhar

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 **Pan-IIT 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 whilst helping households secure steady, long-term employment.



P0545

MULTI-LAYERED FARMING FOR SMALLHOLDER FAMILIES

| District: Mandsaur

Anchor citrus orchards bordered by high-value timber create a dual-yielding carbon sink, transforming traditional seasonal plots into resilient perennial commercial assets. **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihoods and Development** completed a transformative orchard-based livelihood model across 50 villages in Mandsaur. The initiative established citrus horticulture across 1,200 smallholder farms by planting 1,32,000 fruit trees alongside 1,20,000 border forestry saplings, including teak and bamboo, to act as natural windbreaks and long-term timber reserves. To optimise resource utilisation, each participating family received water-efficient irrigation equipment and professional secateurs for canopy management. Supported by inputs for high-value seasonal crops, the project successfully transitioned 1,200 agrarian households to sustainable, multi-layered income streams.



P1175

CLIMATE-RESILIENT AGRARIAN ADAPTATION

| District: Barwani, Khandwa

Handing resource-governance tools directly to smallholders transforms climate-vulnerable landscapes into self-sustaining, high-yield ecological zones. **HDFC Bank Parivartan** and **Aga Khan Rural Support Programme (India)** are executing a community-led climate adaptation initiative across a population of 32,860.

To counteract acute water scarcity and degraded soil health, the project is treating 400 acres for land conservation, renovating nine water harvesting structures, and deploying 17 solar pump groups alongside 220 lift irrigation units. Concurrently, 2,507 farmers are transitioning to natural farming, millets, and floriculture through 24 Farmer Field Schools. Combined with 61 *Miyawaki* afforestation plots and 100 goat shelters, these measures are actively building long-term ecological balance and income stability for 3,470 families.



P1167

COMMUNITY-LED ENTERPRISE SUPPORT

| Districts: Alirajpur, Jhabua

Formalising forest-based commodities while restoring watershed dynamics creates a self-reinforcing financial model for indigenous socio-economic independence. **HDFC Bank Parivartan** and **Development Support Centre** are implementing an integrated natural resource and enterprise project across 50 villages. Addressing low yields and seasonal water scarcity, the initiative treats 150 ridge acres while constructing 123 water-harvesting structures, deepening *nalas*, and installing solar pumps. Simultaneously, agro-ecological transitions are underway as 750 farmers adopt sustainable techniques, organic certification, and multi-tier cropping. Crucially, the project builds grassroots economic resilience by establishing 16 community enterprises, women-led seed banks, and processing facilities for non-timber forest produce strengthening climate adaptation and livelihood security for 13,440 households.



P1169

SECURING ECOSYSTEMS, SUSTAINING INCOMES

| District: Dewas

Combining micro-infrastructure with protective tech safeguards existing agricultural yields while empowering communities to capture local economic value. **HDFC Bank Parivartan** and **Samaj Pragati Sahayog** are executing a development initiative across 32 villages in Kannod and Khategaon blocks. Addressing climate exposure and fragmented resources, the project constructs 110 farm ponds and stop dams, deepens 14 *nalas*, and installs 154 micro-irrigation systems.

To protect and optimise farm outputs, 154 solar fencing units, 310 organic manure units, six Bio-Resource Centres, and two custom hiring hubs are being established. Coupled with household livestock support, veterinary units, and crop certification, these measures actively reinforce asset security and income resilience for over 2,600 households.



P0715

CIRCULAR BIO-ECONOMIES IN RURAL LANDSCAPES

| District: Khandwa

Converting degraded land into commercial agro-processing hubs turns local natural assets into resilient economic drivers. **HDFC Bank Parivartan** and **Indo-Global Social Service Society** are driving a holistic socio-economic development initiative across 32 villages in Khandwa and Pandhana blocks. Tackling soil degradation and limited off-farm opportunities, the project is transforming 100 barren acres into high-value Moringa plantations supported by drip irrigation and the restoration of over 20 water bodies. To maximise local value addition, the intervention is setting up Moringa processing centres, women-led dairy enterprises, multi-grain flour mills, and fish-farming collectives. Paired with 300 solar streetlights and bamboo craft training, these integrated activities are strengthening nutritional security and income stability for over 10,000 households.



P1076

HARMONISING CONSERVATION BORDERS WITH COMMUNITY ENTERPRISES

| District: Umaria

Building green micro-enterprises along protected forest corridors alleviates economic pressure on wildlife habitats while securing local financial independence. **HDFC Bank Parivartan** and **Centre for Advanced Research and Development** are implementing a development project across 50 fringe villages surrounding Bandhavgarh National Park. To reduce forest dependence and stabilise eco-sensitive economies, the initiative supports 2,000 farmers with agro-diversification strategies targeting a 20–25 per cent income growth.

Simultaneously, the project is establishing 34 community-owned enterprises including 13 women-led businesses while providing vocational training to 3,450 individuals. Upgrading 10 schools and *anganwadis* into smart facilities alongside deploying 300 solar streetlights actively enhances community infrastructure, safety, and long-term socio-economic resilience.



P1168

SOLAR POWERED VALUE ADDITION

| District: Betul

Pairing decentralised water harvesting with post-harvest solar processing keeps agricultural value local, protecting smallholders from seasonal market volatility. **HDFC Bank Parivartan** and **Naman Sewa Samiti** are executing an integrated project across 30 villages in Prabhat Pattan block. Tackling water scarcity and low yields, the initiative expands irrigation access through 25 farm ponds, 10 stop dams, 26 repaired dug wells, and 15 solar-powered lift systems. To diversify farm revenue, 350 growers are adopting organic practices alongside dedicated seed, vegetable, and horticulture production. Establishing 10 upgraded cattle sheds, 130 livestock units, and seven solar vegetable-drying facilities enhances farmgate value, driving long-term income security and ecological resilience for 26,451 residents.

Bank Parivartan and **BAIF Institute for Sustainable Livelihoods and Development** are transforming smallholder dairy farming into structured commercial enterprises across Ujjain. To bypass dominating middlemen and overcome cold-storage deficits, the ongoing project is setting up 30 milk collection centres, solar bulk coolers, processing units, and milk ATMs.

Simultaneously, 30 Dairy Interest Groups and a central Farmer Producer Organisation are being formed to govern operations. Providing cattle feed units, hydroponic fodder banks, vehicle support, and clean-milk training enables 1,500 farmers to manage 98 community enterprises, securing direct market access and stable incomes.



P0854

COMMUNITY-OWNED DAIRY INFRASTRUCTURE

| District: Guna

With better storage and improved livestock practices, small farmers can add more value to their produce and create better earning opportunities. **HDFC Bank Parivartan** and **End Poverty** are advancing a sustainable livestock development initiative across 15 villages in Guna district. Designed to optimise dairy productivity and secure fair market compensation, the ongoing project establishes 15 Milk Pooling Points alongside solar-powered Bulk Milk Coolers and a community-led Mini Dairy Processing Plant.

Comprehensive health camps provide vaccinations and deworming to benefit 3,000 farmers, while artificial insemination programmes upgrade livestock genetics. By establishing women-led enterprises and farmer producer groups, this solar-integrated supply chain directly improves market leverage, environmental sustainability, and financial resilience for approximately 2,400 individuals.



P1290

SECURING STABLE DAIRY INCOMES

| District: Ujjain

Establishing farmer-owned cold chain infrastructure eliminates intermediary exploitation, allowing local milk producers to capture high-margin urban markets. **HDFC**



P1148

TRAUMA CARE AND MEDICAL CAPACITY BUILDING

| Districts: Bhopal, Gwalior

Providing advanced clinical training in emergency medicine and trauma response ensures that healthcare professionals can rapidly assess injuries, stabilise patients, and manage critical care scenarios effectively. To enhance regional medical infrastructure, **HDFC Bank Parivartan** partnered with the **LifeLine Foundation** to implement an intensive up-skilling initiative for 4,000 AYUSH doctors across four states and two Union Territories. Led by specialists in emergency medicine, surgery, orthopaedics, and anaesthesiology, the seven-hour workshops combine theoretical lectures with hands-on technical workstations. The curriculum focuses on essential trauma criteria, spanning initial patient assessment, primary surveys, spine stabilisation, and case-based emergency scenarios to systematically strengthen local acute care capabilities.

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.



70
VILLAGES
SUPPORTED
WITH CLEAN
DRINKING WATER



955
SCHOOL
SANITATION
UNITS BUILT





P1210

REVAMPING DRY WASTE MANAGEMENT

| District: Ujjain

Urban and rural regions face critical dry waste and multi-layered plastic challenges due to inadequate recovery infrastructure and the socioeconomic exclusion of informal waste workers, leading to low recycling rates and unmanaged emissions. To tackle this, **HDFC Bank Parivartan** and the **Centre for Environment Education (CEE) Society** are executing a regional waste management project across 4 states.

This ongoing initiative is establishing 4 Material Recovery Facilities (MRFs) and 1 Material Recycling Centre (MRC) to systematically collect and process dry waste. By formalising agreements with local administrations and tracking emission reductions, the project successfully integrates informal waste workers (*Safai Sathis/Didis*) into the formal value chain, ensuring safe plastic disposal and generating sustainable livelihoods.



P1393

EQUALISING ADVANCED TERTIARY CARE

| District: Bhopal

Upgrading public surgical suites with premier technology ensures clinical excellence is determined by medical necessity rather than a patient's financial means. **HDFC Bank Parivartan** and **Doctors For You** successfully augmented the critical care and surgical infrastructure at AIIMS Bhopal. Addressing long waiting lists and equipment gaps in advanced cardiothoracic and endoscopic care, the project deployed high-precision tools, including an Advanced Heart-Lung machine, a 4K 3D Endovision system, high-end echocardiography units, and specialised ICU cardiac monitors. By integrating these life-saving technologies into public healthcare workflows, the completed intervention eliminated financial barriers to complex surgeries, accelerating post-operative recovery and expanding world-class tertiary treatment access for underprivileged patients.



P1263

STRENGTHENING CANCER SURVEILLANCE AND TREATMENT

| District: Tikamgarh

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.



P1161

FINANCIAL SUPPORT FOR CANCER PATIENTS

| Districts: Dhar, Morena, Tikamgarh, Ujjain

Many cancer patients often face a critical barrier to recovery as the high cost of treatment creates an overwhelming financial burden, frequently leading to delayed care or treatment abandonment. To address this, **HDFC Bank Parivartan** and the **Indian Cancer Society** collaborated to provide targeted financial assistance through the Cancer Cure Fund (ICS-CCF). The initiative identified eligible patients across empaneled 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.



P1335

MITIGATING AIRBORNE DUST RISKS

| District: Bhopal

Transitioning from manual street sweeping to mechanised road maintenance mitigates hazardous airborne particulates while safeguarding municipal sanitation workers. **HDFC Bank Parivartan** and **Abhyuday Sansthan** completed an urban sanitation upgrade in partnership with the Bhopal Municipal Corporation. To counteract fine dust pollution and manual cleaning limitations across high-traffic transit corridors, the intervention deployed four tractor-mounted road sweeper machines into daily municipal operations. Alongside equipment integration, the project delivered technical operational training to frontline sanitation staff. By mechanising large-scale waste removal, the completed project significantly improved street-cleaning efficiency, lowered health risks associated with airborne dust, and enhanced environmental hygiene for over 100,000 residents.



P1052

STRENGTHENING REMOTE EMERGENCY HEALTHCARE

| District: Satna

Equipping remote hospitals with critical-care technology closes the diagnostic speed gap between isolated rural districts and urban emergency centres. **HDFC Bank Parivartan** and **Doctors For You** successfully upgraded emergency and critical-care capabilities at Jankikund Chikitsalaya in Chitrakoot. To eliminate delays in treating acute conditions, the completed initiative installed a high-precision Colour Doppler Ultrasound Machine alongside an SV 300 Mindray Ventilator with integrated humidification. Paired with technical capacity-building workshops for local medical personnel, the project embedded advanced diagnostic accuracy and mechanical ventilation into routine emergency workflows. These technological upgrades directly improved clinical survival rates, reducing patient mortality across Satna and surrounding districts for over 1,000 emergency admissions annually.



P1235

BUILDING LONG-TERM ECOLOGICAL AND WATER RESILIENCE

| District: Indore

Sub-surface vertical filtering mechanisms bypass compact topsoils to rapidly replenish depleting regional water tables before surface runoff evaporates. **HDFC Bank Parivartan** and **Arpan Seva Sansthan** completed a targeted groundwater restoration project to secure long-term water availability. To counteract falling subterranean water tables, the initiative constructed 20 recharge shafts integrated with 200-foot drilled borewells and deep casing pipes. Structural engineering included excavating three-metre cubic pits reinforced with brickwork and multi-layered filter beds of graded stone aggregates and brick beads. By directing surface runoff into deep aquifer channels, the completed infrastructure significantly enhanced natural aquifer replenishment, mitigating localised water scarcity and strengthening long-term ecological resilience across targeted communities.

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.



8,622
SOLAR LIGHTS
INSTALLED



2,088
WATER
CONSERVATION
STRUCTURES CREATED





P0973

WATERSHED GOVERNANCE AND SOIL CONSERVATION

| District: Singrauli

Re-engineering catchments through community-led soil mechanics directly expands winter crop acreage, decoupling agricultural income from unpredictable monsoon cycles. **HDFC Bank Parivartan** and **Watershed Organization Trust** are executing an integrated natural resource management initiative across Singrauli district. To mitigate severe topsoil erosion and optimise water retention, the project implements watershed interventions - including farm, compartment, and contour bunding, along with gully plugs and check dams.

Simultaneously, the intervention is introducing chemical-free farming methodologies and forming Village Development Committees and women-led Self-Help Groups to drive local governance. Combining rainwater harvesting infrastructure with climate-resilient cropping techniques expands rabi season cultivation, securing long-term ecological stability and diversified income streams for rural households.



P0740

ENSURING LONG TERM INCOME SECURITY

| District: Sheopur

Replacing chemical inputs with localised biological systems restores soil microbiology while solar-backed micro-irrigation buffers smallholders against shifting climatic regimes. **HDFC Bank Parivartan** and **Mahatma Gandhi Sewa Ashram** are advancing a comprehensive climate-adaptation project across 26 rural villages. To reverse pesticide resistance, chemical contamination, and rainfall volatility, the initiative establishes localised seed banks, vermicomposting units, natural pest management systems, and bio-enzyme production.

Concurrently, it is reclaiming uncultivated land through micro-irrigation drips, mini percolation tanks, and small aquaculture ponds to recharge depleting aquifers. By integrating clean, renewable energy solutions with multi-cropping models, this multi-faceted strategy actively rebuilds topsoil health, expands crop yields, and strengthens long-term socio-economic resilience for smallholders.

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.



1.04 Lakh
SPREAD OF FINANCIAL
FRAUD AWARENESS
(VIGIL AUNTY)







STORIES OF PARIVARTAN

BACKYARD POULTRY FARMING AND HOUSEHOLD LIVELIHOOD DIVERSIFICATION

P1076

BENEFICIARY:
Uma Devi Singh

LOCATION:
Laknauti Village, Manpur Block, Umari

THE PROBLEM

Uma Devi Singh lived in a six-member household supported solely by her husband's seasonal agricultural earnings. With limited landholding, irregular income, and the continuous care requirements of two sons with intellectual disabilities, the family faced acute financial strain and emotional pressure. Lacking capital and facing basic infrastructure deficits, such as a dedicated water source, Uma Devi needed a home-based, manageable livelihood option to supplement household income without compromising her caregiving responsibilities.

OUR INTERVENTION

To establish an accessible, quick-gestation enterprise, **HDFC Bank Parivartan**, in collaboration with **Centre for Advanced Research and Development (CARD)**, supported Uma Devi in setting up a backyard poultry unit. The support package included a dedicated poultry shed, 50 dual-purpose Sonali chicks, feeding and drinking equipment, initial feed supplies, and technical orientation on flock management. This low-investment intervention allowed her to generate supplementary income directly from her home environment.

THE OUTCOME

Uma Devi managed her flock efficiently, selling 28 mature birds in a single batch to generate Rs. 20,300 in revenue. She utilised Rs. 4,500 for immediate domestic expenses and invested the remaining Rs. 15,800 to install a household water boring system, directly resolving her family's daily water access issues. Moving forward, Uma Devi plans to expand her flock size in subsequent cycles to secure steady cash flow, enhance care facilities for her sons, and establish long-term financial stability.



P0973

SYSTEM OF WHEAT INTENSIFICATION AND SOIL HEALTH RESTORATION

BENEFICIARY:
Rajendra Prasad Singh

LOCATION:
Jharkatiya Village, Chitarangi Block, Singrauli

THE PROBLEM

Rajendra Prasad Singh, a smallholder tribal farmer owning 1.5 acres of land, struggled with low wheat yields, rising input costs, and declining soil fertility. Constrained by limited access to agronomic information and resources, Rajendra relied on conventional cultivation practices. Erratic weather patterns and poor soil health further compromised his harvests, making it difficult to sustain his household on his farming income alone.

OUR INTERVENTION

To improve crop productivity and soil vitality, **HDFC Bank Parivartan** partnered with the **Watershed Organization Trust (WOTR)** to introduce a demonstration of the System of Wheat Intensification (SWI/SRI for wheat). Selected as a lead farmer, Rajendra applied this methodology across a 1-acre plot. WOTR provided high-quality seeds, organic soil amendments, and technical training on line sowing, seed treatment, and nutrient management, complemented by regular field guidance throughout the crop cycle.

THE OUTCOME

Adopting SWI principles enabled Rajendra to significantly boost his wheat yields while optimising input usage and restoring soil health. The transition from traditional farming to scientific crop management increased his total production and seasonal income. Based on this success, Rajendra plans to continue using SWI, diversify into vegetable cultivation to expand his revenue streams, and share his experience with neighbouring farmers to encourage broader adoption of sustainable agricultural practices across the region.



P1219

TECHNICAL SKILL TRAINING AND FORMAL SECTOR EMPLOYMENT

BENEFICIARY:
Janiya Pandram

LOCATION:
Mohgaw Block, Mandla

THE PROBLEM

Janiya Pandram, a young tribal girl from Mandla district, lived in a household reliant on marginal agriculture and seasonal casual labour. With an annual family income of approximately Rs. 36,000, financial constraints severely limited her access to higher technical education and formal employment. The lack of vocational skills and exposure restricted her career opportunities, leaving her household trapped in financial volatility and low-income informal work.

OUR INTERVENTION

To facilitate her entry into the formal manufacturing sector, **HDFC Bank Parivartan** and **Pan-IIT Alumni Reach for India Foundation** enabled a comprehensive skill development framework. Janiya was counselled and enrolled in the Manufacturing course at Industrial Training Institute, Sardarpur in February 2025. The intervention provided collateral-free skill loan support, hostel accommodation, practical technical training, life skills development, and urban workplace mentoring. Upon completion, the project delivered placement assistance to ensure a smooth transition into industry employment.

THE OUTCOME

Janiya successfully secured formal employment as a technician at Gestamp Automotive with a monthly CTC of Rs. 19,642 alongside provided accommodation. This placement tripled her household's annual earning capacity, replacing irregular casual labour with a stable, predictable income. Beyond immediate financial security, her entry into the organised manufacturing sector has enhanced her professional confidence, enabled her to support her family's living conditions, and established a positive benchmark for technical skill adoption among rural women in her community.

PARIVARTAN HIGHLIGHTS

SHOWCASING KEY INITIATIVES, EVENTS & NEWS



P1169

SUSTAINABLE LIVELIHOODS TRAINING AND EXPOSURE WORKSHOP

| District: Dewas

HDFC Bank Parivartan and **Samaj Pragati Sahayog**, organised a training and exposure workshop on 13 December 2025 across Kavtiyapani and Neemkheda villages. Attended by women farmers, Panchayati Raj Institution (PRI) members, and agricultural and livestock stakeholders from six villages, the event provided practical demonstrations of sustainable livelihood initiatives. Technical sessions led by SPS resource persons covered goat and poultry shed management, hygienic cattle flooring, mixed cropping, border plantation, organic *Sanjeevak* preparation, and participatory irrigation units. The workshop also featured educational film screenings on non-pesticide management (*NPM Chana*), botanical pest control formulations, and farm pond creation. By pairing field demonstrations with interactive learning, the event equipped participants with practical skills to replicate resilient farming and livestock models across target project villages.



P0973

HIGH-VALUE FARMING EXPOSURE VISIT AND TRAINING

| District: Singrauli

HDFC Bank Parivartan, in partnership with the **Watershed Organization Trust (WOTR)**, organised a one-day exposure visit on high-value farming for 25 farmers from local project villages. Facilitated in collaboration with the Assistant Director of Horticulture, Singrauli, the event took participants to demonstration sites in Karouti and Orgai villages near Waidhan. The visit provided practical orientation on drip irrigation, fertigation, plastic mulching, bio-inputs, integrated pest management (IPM), and farm mechanisation, alongside peer-to-peer knowledge exchange with progressive local farmers. By showcasing viable water-saving and soil health management techniques, the intervention successfully motivated eight participating farmers to immediately adopt drip and mulching units on their land, establishing a peer-led foundation for expanding high-value, sustainable agricultural practices across the region.



P0854

SCIENTIFIC DAIRY MANAGEMENT TRAINING WORKSHOP

| District: Guna

HDFC Bank Parivartan, in partnership with **End Poverty**, organised a comprehensive dairy management training drive across 15 project villages, engaging 300 beneficiaries to strengthen scientific livestock practices. The sessions delivered practical guidance on animal nutrition, shed hygiene, and sanitary milking procedures. Farmers received technical instruction on formulating balanced feed rations, utilising mineral mixtures, storing fodder safely, and managing routine health schedules through timely vaccinations and deworming. Furthermore, the workshop highlighted hygienic milking practices; such as equipment sanitation and proper milk handling; to align with dairy quality standards. By upgrading community knowledge in livestock management, the initiative supports improved animal health, higher milk yields, and enhanced income stability for local dairy farmers.

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



Environment & Sustainability

World Environment Day Drive – Bhopal (Khedi Village)

In partnership with IGSSS, an environmental awareness drive was conducted for local community members and Self-Help Groups. The campaign focused on addressing plastic and microplastic pollution, promoting tree plantation initiatives, and fostering dialogue around sustainable, community-led conservation practices.



Skilling & Livelihood

Diwali Exhibition – Indore

HDFC Bank Parivartan hosted a festive marketplace exhibition in collaboration with multiple NGO partners. The event enabled local artisans, Self-Help Groups, and community enterprises to showcase and sell handmade products, boosting market linkages and supporting sustainable livelihoods.





Education & Sustainable Innovation

Notebook Upcycling Drive – Indore

Working alongside Communitree, volunteers from the Virtual Care Team collected reusable paper to design and assemble upcycled notebooks for underprivileged students. The initiative combined environmental sustainability with direct educational support.



Skilling & Craft Heritage

International Craft Day Celebration – Ashok Nagar

In association with Abhyuday Sansthan and the Handloom Department, volunteers engaged with indigenous weavers and artisans to mark International Craft Day. The event focused on preserving traditional handloom heritage, understanding artisan challenges, and exploring market linkages for rural craftspeople.



PRODUCTS OF MADHYA PRADESH

THE PARIVARTAN STORY, MADE TANGIBLE



HANDWOVEN CHANDERI SAREES AND SUIT SETS | ASHOKNAGAR

Woven by skilled women artisans in the heritage crafts village of Pranpur, Chanderi block, this traditional handloom collection is produced with support from **HDFC Bank Parivartan** and **Abhyudaya Sansthan**. Marketed under the enterprise entity Abhyudaya Craft & Creations, the range includes sheer Chanderi sarees and unstitched suit fabrics crafted on Jacquard looms using fine silk, mercerised cotton, and metallic *zari* threads. Utilising a dedicated 10-loom weaving unit, the artisans undergo technical upskilling in advanced Jacquard patterning, natural and chemical yarn dyeing, and refined motif design, producing lightweight, shimmering textiles known for their characteristic sheer texture and intricate borders. Formally registered and quality-assured, the finished handloom pieces are displayed at a local tourist craft centre and supplied directly to urban exhibitions, trade shows, and premium apparel buyers.

ORGANIC MORINGA LEAF POWDER | KHANDWA

Processed by women members of the Naari Shakti and Jai Maa Durga Enterprises in Patalda and Patajan villages, Khalwa block, this nutrient-rich herbal supplement is produced with support from **HDFC Bank Parivartan** and the **Indo Global Social Service Society (IGSSS)**. Utilising locally harvested, naturally grown moringa (*Moringa oleifera*) leaves, the self-help groups employ processing equipment for hygienic washing, shade-drying, and fine milling. Supported by technical exposure visits focusing on food safety protocols, sanitary processing, and moisture-barrier packaging, the enterprise produces a smooth, vibrant green powder rich in essential vitamins, minerals, and antioxidants. Sealed in branded, air-tight retail pouches to preserve natural nutrients and aroma, this value-added health supplement is distributed across local commercial centres, urban markets, and community wellness outlets.



HERITAGE MAHESHWARI SILK-COTTON SAREES | KHARGONE



Handcrafted by rural women artisans and traditional weaving families in Keriakhedi village, Maheshwar block, this heritage textile collection is produced with support from **HDFC Bank Parivartan** and **SUVIDHA**. Sourced and woven in the heartland of Ahilyabai Holkar's 18th-century weaving lineage, the artisans execute fine silk-cotton weaving, crisp geometric borders, and reversible *bugdi* edges. Supported by household loom infrastructure upgrades, raw material assistance, advanced technical training, and modern design diversification, the enterprise refines yarn preparation, weave density, and product finishing. Formally quality-inspected and packaged for retail, these authentic Maheshwari sarees are supplied directly to handicraft exhibitions, curated handloom platforms, and national textile markets.



A step towards sustainable progress

PAN INDIA

10.77 CRORE LIVES IMPACTED





RURAL DEVELOPMENT

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



OVERALL IMPACT



11,027
VILLAGES
COVERED UNDER
HRDP + FDP



17.51 Lakh
HOUSEHOLDS
REACHED



~95 Lakh
TREES PLANTED



PROMOTION OF EDUCATION

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



930
LIBRARIES
SET UP



3,462
SMART SCHOOLS
DEVELOPED



~8.65 Lakh
STUDENTS IMPACTED
THROUGH TECH-ENABLED
EDUCATION

OVERALL IMPACT



36,300
SCHOLARSHIPS
PROVIDED



SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

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



9.6 Lakh
INDIVIDUALS TRAINED



20,214
COMMUNITY
ENTERPRISES SUPPORTED

**OVERALL
IMPACT**



1.97 Lakh
YOUTH SKILLED



10,977
SELF HELP GROUPS
REVIVED/FORMED/
TRAINED

HEALTHCARE AND HYGIENE

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



**OVERALL
IMPACT**



822
VILLAGES AND ULBs
SUPPORTED WITH WASTE
MANAGEMENT SYSTEMS



24,430
HOUSEHOLD TOILETS
CONSTRUCTED



30 Lakh
UNITS OF BLOOD
DONATED



1,346
VILLAGES SUPPORTED
WITH CLEAN DRINKING
WATER

NATURAL RESOURCE MANAGEMENT

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



OVERALL IMPACT



16,091

WATER CONSERVATION
STRUCTURES
DEVELOPED



80,527

SOLAR LIGHTS
INSTALLED



FINANCIAL LITERACY AND INCLUSION

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



2.48 Crore

REACH OF FINANCIAL FRAUD
AWARENESS THROUGH VIGIL
AUNTY CAMPAIGN

OVERALL IMPACT

KEY INTERVENTIONS



D0002

MILKING PROSPERITY: DAIRY MEETS DIGITAL

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



M0018

PARIVARTAN STARTUP GRANTS

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



P0983

SMALL GRANTS, BIG IMPACT

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



P0884

FINANCIAL AID FOR UNDERSERVED PATIENTS ACROSS INDIA

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



P0877

SCHOLARSHIPS THAT SAVE DREAMS

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

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



G0309

SAVING LIVES, ONE DROP AT A TIME

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

EMPLOYEES IN ACTION

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

KEY INITIATIVES:

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

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



G0363, G0366



G0327

VIGIL AUNTY: SMART MONEY, SAFE BANKING

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

BRIGHTENING LIVES WITH SOLAR SHIKSHA

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

PARIVARTAN ON ITS PATH TO ACHIEVE GLOBAL GOALS

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

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

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



PARIVARTAN AND THE SUSTAINABLE DEVELOPMENT GOALS

SDG 1: No Poverty

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

SDG 2: Zero Hunger

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

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

SDG 3: Good Health and Well Being

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

SDG 4: Quality Education

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

SDG 5: Gender Equality

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

SDG 6: Clean Water and Sanitation

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

SDG 7: Affordable and Clean Energy

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

SDG 8: Decent Work and Economic Growth

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

SDG 13: Climate Action

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

SDG 15: Life on Land

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





A step towards sustainable progress

IMPLEMENTATION PARTNERS

- Abhyuday Sansthan
- Aga Khan Rural Support Programme (India)
- Arpan Seva Sansthan
- BAIF Institute for Sustainable Livelihoods and Development
- Centre for Advanced Research and Development
- Centre for Environment Education (CEE)
- Development Support Centre
- Doctors For You
- End Poverty
- Help the Blind Foundation
- Indian Cancer Society
- Indo-Global Social Service Society
- Lifeline Foundation
- Mahatma Gandhi Sewa Ashram
- Naman Sewa Samiti
- Pan-IIT Alumni Reach for India Foundation
- Professional Assistance for Development Action
- Sai Jyoti Gramodayog Samaj Sewa Samiti
- Samaj Pragati Sahayog
- Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA)
- Watershed Organization Trust

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