

MAHARASHTRA

 **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 Maharashtra, 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 Maharashtra.

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 Maharashtra.



PARIVARTAN IN MAHARASHTRA

67.58 LAKH LIVES IMPACTED

*Impact numbers as of March 2026



RURAL DEVELOPMENT



88,642
FARMERS
SUPPORTED



44,989
ACRES OF LAND
BROUGHT
UNDER IRRIGATION



10,053
ACRES OF LAND
BROUGHT UNDER
CHEMICAL FREE
FARMING



5,852
SCHOLARSHIPS
PROVIDED



236
SMART SCHOOLS
DEVELOPED



~59,000
STUDENTS IMPACTED
THROUGH SMART
SCHOOLS

PROMOTION OF EDUCATION



SKILL TRAINING & LIVELIHOOD ENHANCEMENT



37,217
YOUTH/INDIVIDUALS
TRAINED - HRDP+FDP



4,803
COMMUNITY ENTERPRISES
SUPPORTED



46
VILLAGES SUPPORTED
WITH CLEAN DRINKING
WATER

HEALTHCARE & HYGIENE



NATURAL RESOURCE MANAGEMENT



1,924
WATER
CONSERVATION
STRUCTURES CREATED



4,079
SOLAR LIGHTS
INSTALLED



87.17 Lakh
SPREAD OF FINANCIAL
FRAUD AWARENESS
(VIGIL AUNTY)

FINANCIAL LITERACY & INCLUSION



Focused Development Programme

Districts			
Ahilyanagar	Chhatrapati Sambhaji Nagar	Hingoli	Mumbai
Akola		Jalgaon	Nagpur
Amravati	Chiplun	Jalna	Nanded
Beed	Dharashiv	Kamptee	Nandurbar
Bhandara	Dhule	Kolhapur	Nashik
Buldhana	Gadchiroli	Kudal	
Chandrapur	Gondia	Latur	

Holistic Rural Development Programme

Districts	No. of Villages	Districts	No. of Villages	Districts	No. of Villages
Buldhana	16	Nanded	15	Wardha	15
Dharashiv	12	Nandurbar	15	Washim	12
Dhule	15	Nashik	11	Yawatmal	11
Gadchiroli	40	Parbhani	13		
Gondia	12	Satara	15		
Latur	15	Sindhudurg	25		

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.



88,642
FARMERS
SUPPORTED



44,989
ACRES OF LAND
BROUGHT
UNDER IRRIGATION



10,053
ACRES OF LAND
BROUGHT UNDER
CHEMICAL FREE
FARMING





P0708

RESTORING CLIMATE RESILIENCE

| District: Buldhana

In the Chikhali block, 16 villages faced severe land degradation, water scarcity, and rising input costs, threatening both ecology and farmer livelihoods. **HDFC Bank Parivartan**, in collaboration with **Watershed Organization Trust (WOTR)**, is addressing these challenges through a comprehensive climate-resilient intervention.

The project focuses on water management via farm bunding, desilting, and constructing gabion structures. To boost incomes sustainably, the initiative promotes organic farming, vermicomposting, and horticulture. By training *Wasudhara Sewaks* and *Sewikas* in resource efficiency, Parivartan is assisting farmers to become market-compatible and climate-ready, ensuring increased productivity while restoring the region's ecological integrity.



P1092

EMPOWERING FARMERS: SHARED ROOTS, SUSTAINABLE FUTURES

| District: Dhule

In a collaborative effort between **HDFC Bank Parivartan** and **Collectives For Integrated Livelihood Initiatives (CINI)**, this initiative supports rural communities through sustainable development and diversified livelihoods. The project focuses on creating high-value agricultural production clusters that bridge the gap between farmers and mainstream markets. Key interventions include establishing village institutions to drive local leadership and implementing community-led water conservation, such as micro-lift irrigation. Beyond farming, the programme enhances goat husbandry through veterinary support and promotes vital health and nutrition awareness, including menstrual health management. By integrating technical training with improved financial access, the initiative ensures long-term productivity and socio-economic resilience for every household.



P0831

SECURING SUSTAINABLE AGRI-SYSTEMS

| District: Satara

Farmers in the region grapple with severe water scarcity and soil degradation, which compromise agricultural productivity and rural stability. **HDFC Bank Parivartan**, in collaboration with **Action For Agricultural Renewal In Maharashtra (AFARM)**, is rejuvenating the region through sustainable agricultural systems and community development. The intervention focuses on implementing water conservation measures and promoting drought-resistant, climate-resilient crops. To ensure economic sustainability, the programme establishes Farmer Producer Organisations (FPOs) and provides skill training for enhanced employment. Additionally, the project improves government school infrastructure, creating a holistic environment for growth whilst securing long-term ecological and financial resilience for the farming community.



P1089



P0835

FROM SCARCITY TO SURPLUS

| District: Gondia

In 12 villages of Salekasa *tehsil*, rural communities struggle with chemical-dependent agriculture and limited irrigation. **HDFC Bank Parivartan**, alongside the **Centre for World Solidarity (CWS)**, is addressing this through a holistic programme targeting 5,500 individuals.

The intervention brings 225 acres under irrigation, transitions 240 acres to chemical-free farming, and establishes 15 community-led enterprises. By converting 32 acres into vegetation and transforming four schools into smart schools, the project boosts income for 1,188 farmers whilst creating a climate-resilient, digitally advanced ecosystem for long-term socio-economic growth.

ADVANCEMENT THROUGH BIO-FARMING

| District: Latur

In the Udgir block, persistent drought conditions have severely restricted livelihood opportunities and adversely impacted educational standards. To combat this, **HDFC Bank Parivartan**, in collaboration with **Action For Agricultural Renewal In Maharashtra (AFARM)**, is implementing a multi-sectoral development programme across 15 villages. The intervention focuses on transitioning 320 farmers to sustainable bio-input farming using bio-fertilisers and compost, whilst enhancing incomes through improved buffalo and goat husbandry. Furthermore, the project upgrades school infrastructure and installs water storage tanks and purifiers, ensuring clean drinking water and a dignified learning environment for the community's sustainable growth.



P0710

SUPPORTING THE HEARTLAND

| District: Dharashiv

In the Tuljapur block, **HDFC Bank Parivartan**, in partnership with **Cohesion Foundation Trust**, is supporting 12 villages by addressing water scarcity and limited livelihood diversity. Impacting over 18,000 individuals across 4,000 households, the programme implements organic multiple cropping and promotes *Osmanabadi* goat and backyard poultry rearing.

Infrastructure is bolstered by rejuvenating irrigation tanks and constructing 14 check dams, whilst solar streetlights enhance rural connectivity. By supporting the Tuljai Mahila Goat and Poultry Producer Co. and conducting exposure visits, the initiative fosters sustainable entrepreneurship and collective growth for long-term community resilience.



P0845

SCALING RURAL VALUE CHAINS

| District: Washim

In a region affected by soil erosion, groundwater depletion, and excessive fertiliser use, farmers face escalating production costs and frequent crop failures. **HDFC Bank Parivartan**, in partnership with the **BAIF Institute for Sustainable Livelihoods and Development (BISLD)**, is implementing an integrated recovery programme impacting more than 3,500 families. The intervention introduces soil conservation, desilting, and drought-resilient technologies, alongside vermicomposting units to restore fertility. By promoting climate-resilient crops and soybean processing value chains, the project secures better market linkages through Farmer Producer Companies (FPCs). Furthermore, the initiative upgrades school infrastructure, installs solar streetlights, and provides skill development for landless youth to ensure holistic socio-economic stability.



P1088

BUILDING CLIMATE-SMART COMMUNITIES

| District: Wardha

Rural communities often face the dual challenge of fragile habitats and climate-induced resource scarcity. To address this, **HDFC Bank Parivartan**, in partnership with the **Aga Khan Agency for Habitat India (AKAH)**, is implementing a multi-sectoral resilience programme impacting 13,114 beneficiaries. The project strengthens water security through check dams, farm ponds, and roof rainwater harvesting, while promoting organic horticulture with brinjal and snake bean demo plots. Infrastructure is enhanced through a smart school programme in five schools and the installation of solar streetlights. By establishing Village Development Committees (VDCs) and providing livelihood training for women, the initiative ensures inclusive governance and diversified income streams alongside essential healthcare support.



P0832

A HOLISTIC APPROACH TO RURAL RESILIENCE

| District: Dharashiv

In regions where water scarcity and erratic rainfall act as major bottlenecks to growth, traditional farming often fails to sustain livelihoods. To break this cycle, **HDFC Bank Parivartan** and the **BAIF Institute for Sustainable Livelihoods and Development (BISLD)** are implementing a “Water-Plus-Agriculture” development model across 10 villages. This integrated strategy moves beyond simple water storage, combining the repair of conservation structures with the introduction of solar-powered irrigation and high-yield demonstration plots. By layering these interventions with community health initiatives such as kitchen gardens and health camps, and focused capacity building for women and youth, the project creates a self-sustaining ecosystem that ensures long-term agricultural stability and improved quality of life.



P0570



P1182

RESTORING LIVELIHOODS THROUGH ECO-TECHNOLOGICAL INTERVENTIONS

| District: Nanded

HDFC Bank Parivartan and the **Centre for Advanced Research and Development (CARD)** executed an integrated development initiative across 15 villages, impacting 3,672 households facing water scarcity and low crop yields. To improve soil and water conservation, the project constructed 525 acres of farm bunding, 450 loose boulder structures, 375 gully plugs, and 86 gabions, alongside deploying micro-irrigation across 100 acres. Simultaneously, it introduced improved practices for 1,345 acres of soybean and cotton, and 200 acres of floriculture and vegetables. Infrastructure upgrades transformed 15 schools into smart schools, installed 150 solar streetlights, and established critical village sanitation and clean drinking water frameworks.

RESTORING COASTAL RESILIENCE

| District: Sindhudurg

Communities in Devgad and Malvan face acute livelihood insecurity due to overfishing, coastal erosion, and a lack of alternative income sources, which often leads to seasonal migration. To address this, **HDFC Bank Parivartan**, in collaboration with **VANARAI**, has initiated a four-year integrated project to strengthen community resilience. The intervention secures water and soil health across 200+ acres through repair, construction, and desiltation of conservation structures. To reduce marine dependency, the programme establishes two Farmer Facility Centres, promotes permaculture, and develops rural enterprises through Self-Help Groups (SHGs). With five smart classrooms for enhanced education and targeted health interventions like vertical sack gardens, the project fosters a self-reliant ecosystem with robust local governance.



P1014

LAND, LIVES, AND LEADERSHIP

| District: Nandurbar

In the Nandurbar block, rural communities face systemic hurdles including vast tracts of uncultivated land, limited irrigation, and a lack of structured economic opportunities. **HDFC Bank Parivartan**, in collaboration with **Indian Grameen Services (IGS)**, is implementing a multi-faceted programme across 15 villages to support 5,000 households.

The intervention focuses on large-scale land restoration, converting 475 acres into productive farmland and levelling 180 undulated plots for better efficiency. By bringing 565 acres under irrigation and transitioning 470 acres to chemical-free farming, the project boosts productivity for 3,100 farmers. Furthermore, the initiative establishes 50 women-led enterprises, transforms six schools into smart schools, and strengthens local governance through 165 community institutions.



P0701

SUSTAINABLE RESOURCE MANAGEMENT AND SOCIO-ECONOMIC DEVELOPMENT

| District: Yawatmal

The rural population of the Arni block faces a cycle of unprofitable agriculture, water scarcity, and mounting debt, which stifles economic growth. **HDFC Bank Parivartan**, in partnership with the **Sanjeevani Institute for Empowerment and Development (SIED)**, is executing a holistic development programme across 11 villages to revitalise the region's natural resources. The intervention focuses on ensuring water security for domestic and agricultural use whilst re-establishing farming as a sustainable income source through improved practices. By establishing Farmer Producer Organisations (FPOs) and promoting livelihood enterprises, the project supports 1,895 farming families. Additionally, the initiative installs solar streetlights, plants 5,500 trees, and implements proactive learning solutions in schools to ensure long-term community well-being.



P0844

SEEDING SELF-RELIANCE

| District: Parbhani

Traditional farming practices, seasonal migration, and limited water resources have historically hindered agricultural productivity and income in this region. **HDFC Bank Parivartan**, in partnership with **Krushik Vikas Va Gramin Prashikshan Sanstha (KVGPS)**, is addressing these systemic issues across 13 villages through a holistic development programme. The intervention employs soil and water conservation techniques to prevent erosion and introduces vegetative cultivation on previously uncultivable land. By transitioning farmers to chemical-free farming and promoting horticulture and goat rearing, the project diversifies income streams. Furthermore, the initiative converts six schools into smart schools and provides financial literacy training, ensuring a resilient and digitally advanced future for the community.



P0833

REVITALISING LANDSCAPES AND DROUGHT RESILIENCE

| District: Nashik

In the Kalwan block, severe drought conditions had rendered 70% of the land barren, forcing underserved families into distress migration. To address this crisis, **HDFC Bank Parivartan**, in collaboration with the **Sanjeevani Institute for Empowerment and Development (SIED)**, implemented an integrated intervention focused on water security and livelihood restoration.

The programme established water conservation structures and drip irrigation systems to reclaim parched land, whilst promoting organic farming and kitchen gardens. Beyond agriculture, the initiative diversified incomes through poultry rearing and tailoring training. By forming water user groups and installing solar lighting, the project has successfully mitigated migration and supported communities with a sustainable, climate-resilient future.

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.



~59,000

STUDENTS IMPACTED
THROUGH SMART
SCHOOLS



236

SMART SCHOOLS
DEVELOPED



5,852

SCHOLARSHIPS
PROVIDED



P1495

THE PARIVARTAN SHALA TRANSFORMATION

| Districts: Pune, Satara, Thane, Washim

In many government schools, continued infrastructure strengthening and improved sanitation can further enhance learning environments. To that end, **HDFC Bank Parivartan**, in partnership with **Yuva Unstoppable**, is implementing a 360° school transformation across eight government schools in Maharashtra.

The *Parivartan Shala* model refurbishes civil structures with vibrant Building as Learning Aid (BaLA) art and establishes smart classrooms equipped with interactive digital content. By constructing gender-segregated Water, Sanitation and Hygiene (WASH) facilities and ensuring disability-inclusive access through ramps, the initiative creates a safe, aspirational ecosystem. This multi-state project empowers thousands of students, fostering digital literacy and ensuring long-term academic retention through a dignified learning environment.



P1452

BRIDGING THE STEM DIVIDE

| Districts: Pune, Nashik

Many government schools are actively strengthening access to Science, Technology, Engineering, and Mathematics (STEM) learning through enhanced digital infrastructure and experiential learning opportunities. To support this, **HDFC Bank Parivartan** and **Yuva Unstoppable** are executing an infrastructure rollout to transform traditional schools into innovation hubs.

The intervention establishes 120 STEM Labs for hands-on robotics and coding, alongside 60 Smart Classrooms equipped with interactive digital panels. By training

educators in modern pedagogy and aligning activities with National Education Policy 2020 guidelines, the project creates 180 specialised learning spaces that foster curiosity and equip thousands of students with essential 21st-century skills.



P1090

THE MOBILE REVOLUTION IN STEM EDUCATION

| Districts: Mumbai, Nagpur, Nashik, Pune, Solapur

Across Maharashtra, **HDFC Bank Parivartan** and the **Agastya International Foundation** are currently scaling a high-impact programme to spark scientific temper in 24,000 government school students. This ongoing initiative is dismantling the barriers to quality education by bringing state-of-the-art laboratories directly to rural school gates. Through a dynamic fleet of Mobile Science Labs and specialised Innovation Labs, the project is actively transforming abstract textbook concepts into hands-on experiential learning.

The intervention is currently expanding its footprint by establishing four new science centres and deploying mobile units equipped with over 100 models and a 24-module digital literacy curriculum. Students are now engaging with cutting-edge tools like 3D printers and microcontrollers, learning everything from coding to algorithmic thinking. By democratising access to “maker spaces” and advanced technology, this partnership is cultivating a new generation of digitally literate thinkers and innovators.



P1035

ADVANCING ACCESSIBLE STEM EDUCATION

| Districts: Mumbai, Pune

HDFC Bank Parivartan and the **Samarthanam Trust for the Disabled** are currently establishing 35 specialised Science, Technology, Engineering, and Mathematics (STEM) labs in schools across Jharkhand, Maharashtra, Odisha, Tamil Nadu and West Bengal to empower over 1,000 students with hearing impairments. This ongoing initiative spans regions including West Bengal, Karnataka, and the North East, focusing on making science and technology accessible through sign language interpretation of complex curricula. By providing hands-on experiments and training 200 teachers in inclusive educational technologies, the project is actively fostering critical thinking and scientific temper, ensuring that disability is never a barrier to technical excellence.



P1454

ENHANCING MOBILITY FOR RURAL GIRLS

| Districts: Nashik, Pune

In rural Maharashtra, the necessity of walking long distances through isolated terrain to reach schools led to irregular attendance, safety concerns, and high dropout rates among female students. To eliminate these barriers, **HDFC Bank Parivartan** and **Yuva Unstoppable** implemented a large-scale mobility intervention by providing 4,400 high-quality bicycles to girls in government and aided schools. This initiative transformed the daily commute into a safer, more efficient journey while fostering community support for female education through safety training and parental engagement.

As a result, travel times were drastically reduced, allowing students to focus more on their academic pursuits. The project successfully increased school retention and punctuality, empowering 4,400 girls with a sense of agency and the mobility required to complete their secondary education and pursue future leadership roles.



P0935

ELEVATING RURAL EDUCATION STANDARDS

| Districts: Ahilyanagar, Chandrapur, Gadchiroli, Jalna, Nandurbar, Washim, Yavatmal

Secondary students in Maharashtra faced limitations due to traditional classroom setups and inconsistent access to digital tools, specialised laboratories, and modern amenities. To address these gaps, **HDFC Bank Parivartan**



P1044

REVITALISING SCHOOL ENVIRONMENTS

| District: Palghar

Optimising regional school infrastructure involves creating spacious, resilient, and resource-rich campus facilities that support a safe, comfortable, and engaging daily learning experience. To support these educational environments, **HDFC Bank Parivartan** and **Round Table India Trust** implemented a large-scale infrastructure project to modernise school facilities in Nalasopara and Noida. It successfully constructed and repaired over 20 classrooms, installed smart labs, and upgraded sanitation blocks with a focus on hygiene and safe drinking water. By incorporating Building as Learning Aid (BaLA) principles and sustainable features like rainwater harvesting, the initiative transformed these spaces into high-quality educational hubs, ensuring over 1,000 children have access to a stimulating environment that supports their academic growth and well-being.



P1028, P1286, P1369, P0946, P1021, P1280, P1341, P1283

MULTI-DISTRICT SCHOOL MODERNISATION

| Districts: Ahilyanagar, Buldhana, Chandrapur, Chhatrapati Sambhaji Nagar, Gadchiroli, Hingoli, Jalna, Nanded, Nandurbar, Nashik, Thane, Wardha, Washim, Yawatmal

Fostering digital literacy and academic engagement in regional schools involves creating well-equipped, interactive classrooms alongside modern school infrastructure and teacher enablement programmes. To establish advanced learning environments, **HDFC Bank Parivartan** partnered on independent school modernisation projects with the **All India Institute of Local Self-Government (AIILSG)**, the **Sanjeevani Institute**, **BAIF Institute for Sustainable Livelihoods and Development**, **Light of Life Trust**, **Vikas Sahyog Pratishthan**, and **Sanskriti Samvardhan Mandal**. These separate initiatives successfully refurbished over 120 schools, executing structural repairs, electrical upgrades, and student seating installations.

They deployed high-specification interactive smart panels, multimedia audio-visual systems, and curriculum-aligned digital software across primary and secondary classrooms. Facilitated by clean water purifiers and intensive teacher training in modern digital pedagogy, these distinct projects successfully upgraded classrooms into immersive learning hubs, directly enhancing digital literacy for thousands of students.



P1046

ENHANCING ACADEMIC AND SOCIO-EMOTIONAL LEARNING

| District: Mumbai

Students in underserved communities often navigate gaps in foundational mathematics and have limited access to Social and Emotional Learning (SEL) frameworks, while educators and families frequently lack the resources to



P1110

TRANSFORMING MUNICIPAL SCHOOLS

| District: Mumbai

Students in several municipal schools across Navi Mumbai often faced challenges such as limited access to digital learning tools, inconsistent health screenings, and traditional infrastructure that hindered modern educational outcomes. To address these multi-dimensional needs, **HDFC Bank Parivartan** and **The PRIDE India** implemented a comprehensive transformation of 15 schools, impacting over 4,250 children. The project deployed smart classrooms, established libraries and science labs, and provided all students with essential educational materials to bridge the learning gap.

Simultaneously, the initiative integrated health and hygiene improvements by upgrading sanitation facilities and conducting anaemia detection and nutrition programs for 60-70% of the students. By combining infrastructure upgrades with mental health support and environmental awareness, the partnership successfully created a modernised, healthy learning environment that has brought 4,000 students up to age-appropriate academic levels.

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.



P1367

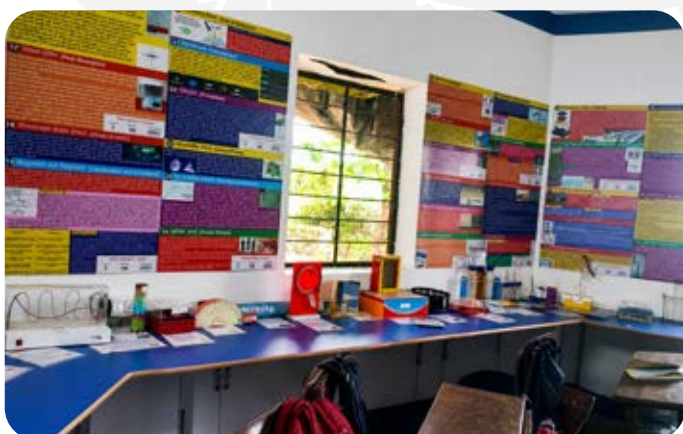
NURTURING INDIA'S CRICKET POTENTIAL

| District: Mumbai

While India possesses a vast wealth of sporting talent, youth from low income groups often lack the structured professional support and early intervention required to reach elite competitive levels. To address this, **HDFC Bank Parivartan** and the **Dilip Vengsarkar Foundation** implemented a specialised sports development initiative aimed at building a world-class talent pipeline.

The project identified high-potential athletes from underserved backgrounds and provided them with professional coaching, mental conditioning, and technical mentorship based on three decades of expertise. By establishing a long-term training framework and merit-based nurturing, the initiative successfully bridged the gap between raw potential and professional excellence.

This intervention has created a robust pool of high-calibre cricketers ready for national platforms, ensuring that India's future sporting success; including its 2028 Olympic ambitions; is built on an equitable and sustainable grassroots foundation.



P1147

BRIDGING THE PRACTICAL LEARNING GAP

| District: Raigad

Traditional science and mathematics education in underserved schools often relies on rote memorisation, leaving a significant gap between theoretical concepts



P0847

LEVELLING THE LEARNING FIELD

| District: Nagpur

With the aim of augmenting existing educational efforts by expanding access to digital learning resources and modern computing tools; **HDFC Bank Parivartan** and the **Pi Jam Foundation** implemented a comprehensive digital literacy initiative impacting over 30,000 students across 20 schools. The project established 20 dedicated Pi Labs in government schools and trained 500 teachers in modern computer science pedagogy.

To ensure accessibility beyond the classroom, a free, open-source mobile app was provided for coding practice, complemented by student engagement events such as 'Code Melas' and 'Young Girls in Tech' showcases. By partnering with government bodies to ensure long-term sustainability, the programme has successfully integrated modern technology into the local education system, equipping students with the problem-solving and digital skills necessary for the future.



P1279

ENHANCING WASH INFRASTRUCTURE

| District: Yawatmal

Supporting student health and consistent school attendance relies on maintaining reliable Water, Sanitation, and Hygiene (WASH) infrastructure that ensures everyday access to clean and safe drinking water.

To reinforce these essential campus services, **HDFC Bank Parivartan** and the **Sanjeevani Institute for Empowerment & Development** collaborated to establish reliable water facilities across 16 government schools. The initiative successfully procured and installed high-quality water filters and coolers, while executing necessary plumbing repairs to optimise existing systems for long-term functionality. This completed upgrade secures consistent access to safe water for thousands of students, fostering a healthy learning environment and supporting regional public health and educational outcomes in alignment with global Sustainable Development Goals.



P0956

SAFE, RELIABLE TRAVEL FOR EVERY STUDENT

| District: Nashik

Students at Yashwantrao Chavan Maharashtra Open University (YCMOU) previously faced significant logistical

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.


37,217

YOUTH/INDIVIDUALS
TRAINED - HRDP+FDP

4,803

COMMUNITY
ENTERPRISES
SUPPORTED




P1091

CREATING WEALTH THROUGH PRODUCER GROUPS & HIRING CENTRES

| District: Beed

Small and underserved farming families in the Ashti and Patoda blocks often struggle with low productivity due to degraded soil health, dilapidated water structures, and a lack of formal financial support. To address these systemic gaps, **HDFC Bank Parivartan**, in partnership with the **DHAN Foundation**, is launching an initiative to empower 4,000 families. This initiative strengthens social capital and the financial future of 4,000 women farmers by forming 200 Primary Producer Groups. To promote sustainable agriculture, project teams are restoring 20 water tanks and 40 ponds for soil and water conservation. The intervention facilitates Rs. 2 crore in farm credit, provides micro-financial services, and launches Custom Hiring Centres. By strengthening Farmer Producer Organisations (FPOs) and delivering capacity building, the project secures resilient rural livelihoods.



P0856

BRIDGING THE EMPLOYABILITY GAP

| District: Pune

High dropout rates and systemic unemployment often prevent youth in Maharashtra and Gujarat from accessing the modern workforce. To address this skills gap, **HDFC Bank Parivartan**, in partnership with the **Medhavi Foundation**, is empowering 3,600 youth in Goa, Gujarat and Maharashtra; through specialised vocational training. The initiative establishes Centres of Excellence in high-growth sectors such as healthcare, hospitality, apparel, and logistics. By integrating language proficiency, industry visits, and high-fidelity simulated training, the programme ensures that students transition from traditional education to technical proficiency. This future-aligned approach equips the next generation with the practical expertise and technological literacy required to secure sustainable, long-term employment.



P1123

DIGITAL SUPPORT FOR EX-SERVICEMEN AND FAMILIES

| Districts: Chhatrapati Sambhaji Nagar, Mumbai, Nagpur, Nashik, Pune

Across 17 states and 3 Union Territories, **HDFC Bank Parivartan** and **CSC Academy** are executing a vocational initiative to empower 200 war widows, disabled personnel, short-service commissioned officers, and ex-servicemen. Operating through local CSC centres, the project delivers essential digital skills training to enhance employability and financial independence. To secure sustainable livelihood opportunities, participants are equipped with modern digital infrastructure, including laptops, biometric devices, and printers. These ongoing efforts provide critical tools and training, establishing a direct pathway toward long-term career growth and financial stability for India's veteran community.



P1013

CONNECTING YOUTH TO OPPORTUNITIES

| District: Mumbai

Underserved youth in urban clusters like Thane, Turbhe, and Vikhroli often face a “guidance gap,” where a lack of career planning and vocational awareness prevents them from entering the formal workforce.

To bridge this divide, **HDFC Bank Parivartan**, in collaboration with **Bright Future India**, is launching a targeted employability initiative for 3,750 youth from underserved communities.

The project focuses on intensive community-based awareness programmes to shift mindsets toward long-term career development. By providing professional skill-building tools and structured career roadmaps, the initiative empowers young individuals to transition from informal or precarious labour into stable, formal employment opportunities, fostering economic independence.



P1178

FUTURE-PROOF SKILLS FOR RURAL CHANGE-MAKERS

| District: Chhatrapati Sambhaji Nagar

In rural landscapes, a significant disconnect persists between the aspirations of the youth and the evolving demands of the modern industrial market. Without access to specialised technical training, rural youth remain excluded from high-growth sectors, limiting their economic mobility. To bridge this divide, **HDFC Bank Parivartan**, in partnership with the **Ambuja Foundation**, is implementing a market-aligned vocational training programme for 2,070 rural youths. The initiative focuses on three future-ready trades: Data Analytics, EV Service Technology, and Solar PV Installation. By combining rigorous classroom training with trainer capacity building and proactive placement facilitation, the project aims to transition 1,449 individuals into formal employment, creating a sustainable pipeline of skilled talent for the green and digital economies.



P0834

LOCALISING THE HORTICULTURE VALUE CHAIN

| District: Ratnagiri

In Ratnagiri, the climate perfectly suits high-value horticulture. Still, smallholder farmers face low returns and high seasonal migration. A processing gap exists where only 25% of the local cashew crop is processed, and premium mango varieties are often sold prematurely due to a lack of climate-resilient storage. To reverse this, **HDFC Bank Parivartan** and **The PRIDE India** are implementing a strategic intervention in the Lanja and Sangameshwar blocks covering 40 villages. It focuses on value addition at source, establishing post-harvest infrastructure and local processing units for mango and cashew farmers. Agriculture tool banks have emerged to support interculture operations of their Horticulture *Wadis*. Transitioning 5,000 households toward advanced cultivation techniques, promoting diversification into turmeric and *ragi*, and institutionalising 125 Farmer Producer Groups, it aims to increase incomes by 35% and expand cultivated land by 25%, allowing the farmers of Ratnagiri to find prosperity within their own fields.



P1034

INCLUSIVE FUTURES

| Districts: Mumbai, Pune

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.



P1329

GREEN COLLAR PATHWAYS

| District: Nagpur

In a rapidly evolving industrial landscape, youth aged 18–35 often find themselves sidelined by a significant “specialised skill gap” in high-growth sectors like renewable energy and electric mobility. To address this, **HDFC Bank Parivartan**, in partnership with the **Pratham Education Foundation**, has launched a targeted vocational initiative to train 1,100 youths in the technologies of the future. The programme focuses on two high-demand trades: 2-Wheeler EV Technician and Electrical + Solar PV Installer. Crucially, the curriculum balances technical mastery with Professional Foundation Skills, ensuring that graduates are proficient in digital literacy, financial management, and workplace communication. By creating direct employment linkages with industry-specific employers, the project transforms candidates into a highly competitive workforce, enabling them to secure stable livelihoods while actively contributing to a cleaner, sustainable economy.



P1032

ECONOMIC MOBILITY AND ENTREPRENEURSHIP

| District: Nandurbar

To strengthen livelihood opportunities for the most vulnerable segments of the workforce, **HDFC Bank**



P1012

URBAN UPSKILLING

| District: Mumbai

HDFC Bank Parivartan and the **All India Institute of Local Self-Government (AIILSG)** are currently empowering 1,900 youths through specialised, market-linked training. This ongoing project focuses on two high-demand sectors: General Duty Assistance (GDA) and Social Media Management. By providing technical expertise and professional development, the initiative is bridging the gap between local talent and urban employment needs. With a goal of securing meaningful jobs for 70% of participants, the partnership is actively transforming livelihoods and fostering economic independence across the metropolitan region.



P1011

BRIDGING THE SKILL GAP IN MUMBAI SLUMS

| District: Mumbai

Youth residing in Mumbai's urban slums frequently face generational poverty due to a lack of certified vocational training and restricted access to the formal job market. To address this, **HDFC Bank Parivartan** and **United Way of Mumbai** implemented a targeted initiative that equipped 1,500 young individuals with employable skills across four specialised trades. By integrating National Skill Development Corporation (NSDC) certifications into the curriculum, the project provided participants with the industry-recognised credentials necessary to compete in the modern economy. As a result, 70% of the trainees successfully secured meaningful employment and made informed career choices, creating a sustainable pathway toward financial independence and improved quality of life for their families.



P0879

YOUTH-LED SUSTAINABLE COMMUNITY TRANSFORMATION

| District: Mumbai

Youth in informal settlements often face restricted access to professional development, lack safe spaces for community interaction, and live in areas with inadequate environmental management. To address these multi-faceted challenges, **HDFC Bank Parivartan** and **Youth For Unity And Voluntary Action (YUVA)** implemented a comprehensive empowerment model across more than 10 communities. The project supported 40 youth groups with leadership and life-skills training while establishing 10 community enterprises to provide direct vocational support and scholarships. Simultaneously, the initiative co-designed four nature-based safe spaces and four waste management systems to improve local living conditions. This holistic intervention successfully provided young residents with the physical, mental, and professional tools necessary to secure better opportunities and lead a sustainable, self-reliant life.



P0984

TRAINING EDUCATORS IN EARLY CHILDHOOD DEVELOPMENT

| District: Mumbai

Women in underserved areas of Mumbai often face restricted access to specialised professional certifications, limiting their entry into the formal education workforce. To address this, **HDFC Bank Parivartan** and the **South Indian Education Society (SIES)** are currently implementing a vocational empowerment initiative to train 300 women in early childhood education. The project is actively delivering two professional tracks; a Diploma and a PG Diploma in Early Childhood Development; equipping participants with the pedagogical skills and recognised certifications required for pre-primary teaching careers. By fostering a new cohort of qualified educators, the partnership is not only facilitating sustainable livelihoods for these women but also strengthening the local educational landscape through the provision of high-quality early childhood learning experiences.

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.


46

VILLAGES SUPPORTED
WITH CLEAN DRINKING
WATER



THE HIGHWAY TO DIGNITY

| District: Nagpur

Optimising major transport networks involves developing well-equipped highway facilities that support driver wellness, enhance transit efficiency, and ensure passenger comfort across commuter corridors. To reinforce road safety and travel amenities, **HDFC Bank Parivartan**, in partnership with the **Plan International India Chapter** is introducing integrated Halt & Go Centres and upgraded bus terminals. The initiative focuses on establishing secure rest areas, hygienic sanitation, and medical aid facilities for drivers, alongside modernised waiting lounges and improved lighting for passengers. By integrating real-time surveillance and aligning with the National Logistics Policy, the project ensures safer, more efficient transport corridors while promoting the dignity and well-being of all road users.



P0860

PATHWAYS TO SUSTAINABLE WATER AND WASTE GOVERNANCE

| District: Palghar

Water scarcity and the lack of structured waste management systems pose significant threats to the long-term health and ecological stability of rural landscapes. To address these systemic gaps, **HDFC Bank Parivartan**, in collaboration with the **CEPT Research and Development Foundation (CRDF)**, is implementing a data-driven integrated service model across 50 villages.

The initiative moves from assessment to action, developing strategic blueprints for drinking water security and circular waste economies.

By combining physical infrastructure upgrades with intensive capacity building for local stakeholders, the project ensures that communities are not just recipients of aid, but active managers of their own natural resources and public utilities.



P1494

STRENGTHENING REGIONAL HEALTHCARE ECOSYSTEMS

| Districts: Nanded, Nashik, Thane

Government hospitals in Tier 2 and Tier 3 cities serve as the primary lifeline for millions. To continue to strengthen healthcare delivery, through supplementary diagnostic infrastructure and capacity building, **HDFC Bank Parivartan**, in collaboration with the **Shri Mahakal Education and Charitable Trust (Rajkot)**, is implementing an "Infrastructure + Intelligence" upgrade model. The project provides high-priority medical machinery while simultaneously conducting vendor-led clinical training for doctors and nursing staff. By establishing rigorous Standard Operating Procedures (SOPs) and maintenance protocols, the initiative ensures that regional facilities become centres of excellence, delivering high standard, evidence-based care locally.



P0785

HOLISTIC CANCER REHABILITATION

| District: Mumbai

For many cancer patients, the conclusion of medical treatment is only the beginning of a long journey toward regaining their place in society. To bridge the gap between clinical recovery and social reintegration, **HDFC Bank Parivartan** has partnered with the TATA Memorial Centre's **Indian Cancer Society** to support the rehabilitation of 780 cancer patients and survivors. Leveraging the legacy of India's first national cancer non-profit, the initiative provides a comprehensive support system that extends beyond the hospital ward. By combining emotional counseling and vocational training with the provision of prosthetic assistance, the project empowers survivors to overcome the physical and psychological scars of the disease. This holistic approach ensures that beneficiaries regain their confidence and independence, transforming the narrative from merely surviving to thriving with dignity.



P1263

STRENGTHENING CANCER SURVEILLANCE AND TREATMENT

| Districts: Mumbai, Raigad, Ratnagiri, Satara, Sindhudurg

In many semi-urban and rural communities, cancer outcomes remain low due to social stigma, lack of awareness, and missing local screening facilities for oral, cervical, and breast cancers. To address this, **HDFC Bank Parivartan** and the **Indian Cancer Society** implemented a comprehensive early detection and capacity-building intervention. Project teams trained frontline health workers and medical officers in screening protocols while deploying a multi-utility mobile screening vehicle to underserved areas. Through 45 specialised camps nationwide, the initiative successfully screened over 3,150 individuals, ensuring 60% of screen-positive beneficiaries accessed timely treatment via government healthcare schemes.



P1455

STRENGTHENING MEDICAL INFRASTRUCTURE

| District: Palghar

Communities in the Mokhada and Jawhar blocks faced high rates of maternal and neonatal morbidity, compounded by a lack of diagnostic tools and emergency machinery at local healthcare facilities. To address this lack of equipment, **HDFC Bank Parivartan** and **Doctors For You** implemented a robust modernisation model across the Sub-District Hospital in Mokhada and four Rural Hospitals.

The project focused on the procurement, professional installation, and calibration of high-quality medical devices, ensuring they were integrated into functional, power-stabilised environments. By providing local medical staff with specialised training and ensuring long-term maintenance support, the initiative successfully localised advanced care.

This intervention has significantly reduced the need for life-threatening referrals to distant urban centres, providing families with dignified, timely, and life-saving healthcare within their own community.



P1161

FINANCIAL SUPPORT FOR PATIENTS

| Districts: Dhule, Mumbai, Nagpur, Nandurbar, Ratnagiri, Sindhudurg

Many cancer patients often face a critical barrier to recovery as the high cost of treatment creates an overwhelming financial burden, frequently leading to delayed care or treatment abandonment. To address this, **HDFC Bank Parivartan** and the **Indian Cancer Society (ICS)** 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.



P1116

ENHANCING HEALTHCARE FOR MUMBAI'S POLICE FORCE

| District: Mumbai

Mumbai's police personnel operate under high-stress conditions that require robust medical support, yet many frontline dispensaries require infrastructure and equipment upgrades to provide comprehensive care. To support those who maintain law and order, **HDFC Bank Parivartan** and **The PRIDE India** are currently implementing Project HealthShield.

This ongoing initiative is renovating and modernising 12 key police dispensaries across the city, equipping them with essential diagnostic tools such as Electrocardiogram (ECG) machines and Automated External Defibrillators (AEDs), as well as critical utilities like water purifiers and medical refrigerators. By improving the clinical environment and strengthening preventive healthcare measures, the project is on track to provide higher-quality, accessible medical services to over 50,000 police personnel and their families, ensuring their health and well-being are prioritised alongside their service to the city.



P1473

ACCELERATING TUBERCULOSIS DETECTION

| District: Palghar

Rural communities in the district previously faced significant delays in tuberculosis (TB) detection due to a lack of local specialised screening tools, often necessitating long and costly travel to distant hospitals. To eliminate these barriers, **HDFC Bank Parivartan** and **Doctors For You** provided the District Tuberculosis Centre (DTC), Palghar, with four portable AI-based handheld X-ray machines. This initiative successfully decentralised high-tech diagnostics, allowing healthcare teams to conduct “Active Case Finding” directly within remote settlements. By utilising AI for instant image analysis, the project enabled the immediate identification of presumptive cases and accelerated the transition to confirmatory testing and treatment. This intervention has drastically reduced travel burdens for a lot of families, lowered community transmission risks, and established DTC Palghar as a modern hub for efficient, localised TB management.



P1117

STRENGTHENING SANITATION INFRASTRUCTURE

| District: Amravati

In the Chikaldhara and Dharni blocks, school attendance and the daily well-being of female students were often impacted by a lack of accessible and private sanitation facilities. To address these essential needs, **HDFC Bank Parivartan** and the **Aga Khan Agency for Habitat India** collaborated to construct modern washroom facilities across 13 *Zilla Parishad* schools. This infrastructure project provided a safer and more hygienic environment, directly supporting the dignity and health of 682 students. Alongside the physical construction, the initiative conducted hygiene awareness sessions focused on menstrual health and cleanliness to foster long-term positive habits. By combining improved facilities with community engagement, the project has successfully created a more supportive educational environment, encouraging consistent attendance and promoting the long-term well-being of young learners in the region.

P1150

MEDICAL INFRASTRUCTURE FOR UNIVERSITY OF HEALTH SCIENCES

| District: Nashik

To advance healthcare education, **HDFC Bank Parivartan** supported the Maharashtra University of Health Sciences by facilitating the procurement of essential medical equipment for students. This initiative strengthened the university's learning infrastructure, providing critical tools required for hands-on clinical learning. By enabling aspiring doctors to gain practical experience and build confidence in their clinical skills, the project successfully nurtured the next generation of healthcare professionals. This strategic intervention ensured that graduates were well-prepared to serve their communities with competence and compassion, marking a significant step toward improving public healthcare delivery.

NATURAL RESOURCE MANAGEMENT

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


1,924

WATER
CONSERVATION
STRUCTURES CREATED


4,079

SOLAR LIGHTS
INSTALLED





P0874

REVITALISING RURAL WATER RESERVES

| Districts: Chandrapur, Nagpur

In the region, declining groundwater levels and heavily silted water bodies have created a severe irrigation crisis, directly threatening agricultural productivity. **HDFC Bank Parivartan**, in collaboration with the **Ambuja Foundation**, is addressing these challenges through a comprehensive water stewardship programme.

The intervention focuses on desilting existing water bodies to restore storage capacity, while simultaneously using the nutrient-rich excavated silt to improve soil fertility. By installing *Jaltara* recharge pits for effective rainwater harvesting and promoting drip irrigation for water-use efficiency, the initiative ensures long-term sustainability. This project empowers over 12,000 farmers, securing their harvests and building resilience against fluctuating climatic conditions.

by erratic monsoons, limited irrigation, and a lack of infrastructure. These vulnerabilities are compounded by seasonal migration and a heavy reliance on rainfed agriculture, which restricts income growth. To counter this, **HDFC Bank Parivartan**, in collaboration with **Collectives For Integrated Livelihood Initiatives (CINI)**, is implementing a high-impact programme for 3,000 households.

The intervention focuses on modernising irrigation through the construction of group wells and the deployment of solar and bore well lift technologies. By establishing nurseries, vegetable collection centres, and three women-led enterprises, the project shifts focus toward high-value farming. The initiative aims to bring 474 acres under cultivation, ensuring inclusive economic growth and year-round food security for the community.



P1287

HARVESTING THE SUN AND RAIN

| District: Nashik

Small farmers in the Peth (Peint) block face extreme vulnerability due to a reliance on non-sustainable farming and inadequate water management, which stifles income growth. To break this cycle, **HDFC Bank Parivartan**, in collaboration with the **Bharat Rural Livelihoods Foundation (BRLF)**, is implementing an Integrated Natural Resource Management (INRM) project for 3,000 households.

The intervention focuses on constructing robust water conservation structures; including check dams and core wall gabions; while desilting existing reservoirs to expand storage. By integrating micro-irrigation systems, solar streetlights in 25 villages, and climate-resilient training, the project ensures optimal resource use. The establishment of Water User Groups further guarantees that these rural communities can collectively manage their resources for long-term economic stability.



P1289

SCALING HIGH-VALUE AGRICULTURE

| District: Nandurbar

In the Akkalkuwa block, many underserved families are trapped in a cycle of subsistence farming, hampered



P1288



P1330

SECURING WATER SOVEREIGNTY

| District: Nandurbar

In the Shahada block of Nandurbar, a 69% rural population remains dependent on smallholder agriculture, currently stifled by erratic rainfall and depleting groundwater. These environmental stressors, coupled with technical capacity gaps, have historically led to seasonal migration and economic distress. **HDFC Bank Parivartan**, in partnership with the **Navinchandra Mafatlal Sadguru Water & Development Foundation**, is reversing this trend by expanding irrigation infrastructure across ~1,071 acres. The project integrates solar pump installations, check dam construction, and well desilting with the promotion of high-value crops like floriculture and tuber crops. By establishing 20 farmer groups (50% women-led) and promoting organic practices, the initiative aims to double the income of 3,000 farmers, ensuring food security and climate resilience in the rural heartland.

LARGE-SCALE WATERSHED RESTORATION

| District: Nagpur

In the semi-arid regions of Nagpur, farmers face a dual crisis of low productivity and high vulnerability to climatic risks, driven primarily by soil degradation and depleting water reserves. To restore this landscape, **HDFC Bank Parivartan** has partnered with the **BAIF Institute for Sustainable Livelihoods and Development** to implement an expansive watershed management programme. The initiative treats 1,000 hectares of land with advanced conservation measures, including the construction of 250 *Jaltara* recharge shafts and massive desiltation efforts totalling 3,05,000 cubic meters. By integrating solar-powered crop protection, efficient micro-irrigation, and the establishment of 13 group micro-enterprises, the project builds a climate-resilient agricultural framework that secures both the livelihoods and the quality of life for the entire community.



P0846

INTEGRATED IRRIGATION & COMMUNITY LEADERSHIP

| District: Gadchiroli

In a region hindered by rain-fed agriculture and limited harvesting infrastructure, climate vulnerability and deforestation have long threatened local livelihoods. **HDFC Bank Parivartan**, in partnership with **Watershed Organization Trust (WOTR)**, is implementing a holistic intervention to impact over 11,000 lives. The programme strengthens irrigation via soil and rainwater harvesting while training farmers in climate-resilient techniques and crop diversification. To ensure year-round income, the initiative supports animal husbandry and creates dedicated livelihood opportunities for women. By empowering local youth as leaders and bridging the gap to government developmental schemes, the project fosters a self-reliant ecosystem, integrating sustainable productivity with long-term economic growth.



P0980

REVIVING LANDSCAPES, SUPPORTING LIVES

| District: Raigad

In the Mahad block, agricultural potential is often curtailed by erratic water availability and degraded landscapes. To address this, **HDFC Bank Parivartan**, in partnership with **Yuva Mitra**, is executing a transformative project across 20 villages. The intervention is implementing soil conservation measures like Continuous Contour Trenches (CCT) and Gabion structures to arrest erosion. By reclaiming 500 acres of uncultivated land and bringing 360 acres under irrigation, the project integrates climate-smart practices such as solar-powered irrigation and *Wadi* horticulture. Through the formation of Farmer Producer Organisations (FPOs) and the development of Water Security Plans, the initiative secures a sustainable, biodiversity-rich future for 1,225 farming households.



P1337



P0979

REVITALISING THE JAWHAR LANDSCAPE

| District: Palghar

Jawhar block is one of the most vulnerable regions in Maharashtra, with over 91% of its population relying on fragile, rainfed agriculture. With only 16.8% of cultivated land under irrigation, the community faces a recurring cycle of food insecurity and forced seasonal migration. To transform this landscape, **HDFC Bank Parivartan**, in partnership with **The PRIDE India**, is implementing an integrated development model across 20 villages. Through the renovation of check dams, desilting of reservoirs, and the installation of solar irrigation pumps; the project secures multi-seasonal water access. This shift from subsistence to climate-resilient farming stabilises household incomes and ensures long-term nutritional security within the rural heartland.

SECURING RESOURCE SUSTAINABILITY

| District: Hingoli

In the Aundha block, rural development is often hindered by the triple threat of water scarcity, stagnant agricultural yields, and a lack of localised vocational opportunities. To address these challenges holistically, **HDFC Bank Parivartan**, in partnership with **Dilasa Janvikas Pratishthan**, is implementing an integrated sustainable development model. The project focuses on Natural Resource Management through the construction of critical water harvesting structures; including Cement Nala Bunds (CNB) and Water Absorption Trenches (WAT); to recharge depleting groundwater. To modernise the local economy, the initiative establishes Farmer's Field Schools for sustainable agriculture and horticulture, while simultaneously bridging the urban-rural divide through a diverse skill development suite.



P1022

RURAL RENAISSANCE: MULTI-SECTORAL TRANSFORMATION

| District: Beed

In the drought-prone Beed district of Maharashtra, socio-economic progress is often hindered by the intersection of water scarcity, limited healthcare access, and traditional farming constraints. To spark a comprehensive regional revival, **HDFC Bank Parivartan** and the **Sanskriti Samvardhan Mandal** have launched a multi-dimensional development initiative across 15 villages. This project adopts a “Whole-Village” approach, targeting 4,500 farmers with strategies to expand irrigation and increase vegetative cover, while simultaneously integrating renewable energy technologies to ensure long-term environmental sustainability. The intervention extends far beyond the fields, addressing the foundational pillars of community well-being. Coupled with essential health camps and financial literacy drives, this holistic model empowers the residents to build a self-reliant and resilient ecosystem, ensuring that growth is both inclusive and sustainable.



P0705

SUSTAINABLE WATER MANAGEMENT

| Districts: Raigad, Sangli

Farming communities in the Jat and Karjat regions face mounting challenges from climate change, including altered rainfall patterns, soil contamination from chemical overuse, and a lack of reliable irrigation facilities.

To address these vulnerabilities, **HDFC Bank Parivartan** and **CORO India** have implemented a sustainable water management initiative across 12 villages. The project focused on building a resilient agricultural ecosystem by establishing village water committees, creating a ‘Gram Kosh’ for local financing, and developing comprehensive water management plans.

By fostering a deep community understanding of water issues and creating infrastructure for both drinking and agricultural needs, the intervention has successfully equipped farmers with the tools and collective governance necessary to adapt to climate stress and ensure long-term food and water security.

P1481

WATER STEWARDSHIP PROGRAMME

| Districts: Bhandara, Buldhana, Gadchiroli, Gondia, Wardha, Washim, Yawatmal

The Vidarbha region historically faced a severe crisis characterised by extreme climatic variability, land degradation, and a heavy reliance on erratic rain-fed agriculture. To address these systemic environmental and economic challenges, **HDFC Bank Parivartan** and the **Watershed Organization Trust (WOTR)** implemented a convergence-based water stewardship programme across 190 villages in seven districts. Moving away from top-down planning, the initiative utilised a participatory micro-planning process to develop 156 Detailed Project Reports (DPRs) that established both the technical and socio-economic feasibility of watershed treatments. By integrating soil and water conservation models with community-led action, the project facilitated active collaboration between farmers, local youth, and government departments. This intervention has successfully created a scalable blueprint for “model villages,” securing the essential natural resources required to stabilise livelihoods and reduce rural distress across the region.

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.



87.17 Lakh
SPREAD OF FINANCIAL
FRAUD AWARENESS
(VIGIL AUNTY)





HDFC बँक परिवर्तनच्या सर्वांगीण ग्रामीण विकास कार्यक्रमांतर्गत करंजवे गावात लक्ष्मी दिलीप नाईक यांना उत्पन्न निमित्ती उपक्रम आणि सूक्ष्म उद्योग योजने अंतर्गत किराणा दुकानसाठी मदत प्रदान करण्यात आली आहे.

HDFC BANK
PARIVARTAN
A step towards sustainable progress

IN ASSOCIATION WITH
Indian Gripsmen
Society
Baan Panch
Samiti



STORIES OF PARIVARTAN

LIVELIHOOD ENHANCEMENT THROUGH SUSTAINABLE ENTREPRENEURSHIP

P1014

BENEFICIARY:
Laxmi Dilip Naik

LOCATION:
Karanjwe, Nandurbar

THE PROBLEM

Laxmi faced severe financial constraints, earning just Rs. 1,500 per month, leaving her family economically vulnerable. Concurrently, her local community lacked proximate access to daily household essentials, forcing residents to travel significant distances to procure basic provisions.

OUR INTERVENTION

Under the Holistic Rural Development Project (HRDP), **HDFC Bank Parivartan** and **Indian Grameen Services (IGS)** provided Laxmi with a shop counter, storage racks, and initial inventory. Supported by her Self-Help Group (SHG), she established a crossroads grocery shop to ensure easy community access.

THE OUTCOME

The shop's strategic location escalated Laxmi's monthly income from Rs. 1,500 to over Rs. 30,000 within two months. She now reinvests profits to expand her product range, securing long-term financial stability whilst inspiring other local women to pursue micro-entrepreneurship.



P1022

CLIMATE-RESILIENT AGRICULTURE THROUGH ADVANCED SOWING TECHNIQUES

BENEFICIARY:
Bhaskar Govind Sonpir

LOCATION:
Ambajogai-Hanmantwadi, Beed

THE PROBLEM

Traditional flat-bed sowing methods in drought-prone areas caused poor soil moisture conservation, water stagnation, and soil erosion. Over 400 local farmers suffered reduced seed germination and low yields in vital Kharif crops due to alternating moisture and drought stress, whilst lacking the technical awareness and machinery to adopt better practices.

OUR INTERVENTION

Under the Holistic Rural Development Project (HRDP), **HDFC Bank Parivartan**, and **Sanskriti Samvardhan Mandal (SSM)** promoted the Broad Bed and Furrow (BBF) technique. The initiative provided live field demonstrations, technical guidance on scientific land preparation, and affordable machinery access through community custom hiring services.

THE OUTCOME

The BBF method successfully mitigated waterlogging and conserved moisture during dry spells, leading to uniform crop growth and higher yields. The systematic layout minimised soil erosion and simplified weeding and fertiliser application. This enhanced climate resilience boosted farm incomes and inspired widespread community adoption.



P1289

AGRICULTURAL DIVERSIFICATION VIA CLIMATE-SMART IRRIGATION

BENEFICIARY:
Motibai Dharma Tadavi

LOCATION:
Akkalkuwa, Nandurbar

THE PROBLEM

Motibai faced significant agricultural vulnerabilities characterised by low household income, acute water scarcity, and soil-depleting monocropping. A systemic lack of technical guidance and modern agricultural technology prevented optimal resource utilisation, restricting the household to subsistence-level farming with severely limited revenue potential.

OUR INTERVENTION

Under the Holistic Rural Development Project (HRDP), **HDFC Bank Parivartan** and **Collectives for Integrated Livelihood Initiatives (CInI)** integrated Motibai into a Village Institution. She was equipped with drip and mulch irrigation systems, receiving comprehensive training to cultivate high-value summer crops, conserve soil moisture, and minimise water waste.

THE OUTCOME

Motibai successfully cultivated watermelons for the first time, earning Rs. 70,000 with an additional Rs. 30,000 expected. The modern systems mitigated water scarcity and demonstrated summer cropping profitability, effectively transitioning the farm to market-oriented agriculture and establishing Motibai as a community role model.

PARIVARTAN HIGHLIGHTS

SHOWCASING KEY INITIATIVES, EVENTS & NEWS



P0834

HARVESTING COLLECTIVE VALUE

| District: Ratnagiri

HDFC Bank Parivartan and **The Pride India** inaugurated a new Farmer Producer Company (FPC) Processing Unit in Lanja, Ratnagiri. Attended by over 250 farmers, agricultural officers, and bank executives, the event highlighted a shared commitment to sustainable rural livelihoods. The new facility aims to enhance local cashew nut processing capacity, modernise product quality, and create employment for rural youth and women. By enabling value addition, the unit secures better price realisation and strengthens the supply chain. The event concluded with an advanced agricultural practices training session conducted by the KVK Lanja head, equipping attendees with skills for sustainable growth.



P1090

SOWING SEEDS OF KNOWLEDGE

| District: Raigad

On 23rd December 2025, **HDFC Bank Parivartan** and **Agastya International Foundation** organised a Farmers' Day celebration at R.Z.P. School, Bhingar. The two-hour programme engaged 60 students from the Mobile Science Lab in an immersive agricultural learning experience. The event featured a visit to the nearby five-acre farm of Mr Aniket Phadke, an award-winning local farmer. Students explored various vegetable crops and an irrigation pond while learning about sustainable farming, water management, and cultivation techniques directly from a practitioner. The initiative successfully raised awareness of modern agriculture, fostering a deeper respect for the farming community by combining practical science education with real-world exposure.



P1022

CULTIVATING SUSTAINABLE YIELDS

| District: Nanded

On 7th November 2025, a Seed Treatment Material Distribution and Guidance Programme was conducted in Kusalwadi, Ambajogai. Implemented by **HDFC Bank Parivartan** along with **Sanskriti Sanvardhan Mandal**, the initiative aimed to enhance agricultural productivity and crop quality through sustainable practices. Detailed guidance on seed treatment technology, supported by field teams who addressed various agronomic queries. The event engaged 50 local farmers, each receiving a specialised chemical-free kit. These organic inputs; comprising fungicides, biofertilisers, biopesticides, and mixed micronutrients; safeguard the environment while boosting crop health. The participants welcomed the distribution, expressing strong interest in future educational programmes to optimise their yields.

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



Environment

World Environment Day Campaign A 10-day multi-stakeholder campaign around Beat Plastic Pollution — engaging employees, customers, partners, and communities across India.



Jalosh Beach Clean-Up with WWF Monthly clean-ups at Dadar and Juhu beaches. Volunteers cleared plastic and marine litter, improving shoreline health one tide at a time.



Education

STEM Lab Visits with Agastya Foundation Hands-on science sessions across Maharashtra — Rocket Launching, Air Pressure models, and more. Curiosity, sparked on both sides of the classroom.



Skilling & Livelihood

Battle of Pitches — YUVA Initiative 11 young entrepreneurs pitched ideas to HDFC Bank leaders and an industry jury. Real exposure. Honest feedback. A genuine launchpad.



PRODUCTS OF MAHARASHTRA

THE PARIVARTAN STORY, MADE TANGIBLE

TURMERIC POWDER | RATNAGIRI



Produced across 80 villages by the Krushi Sankalpa Pride Farmer Producer Company (FPC) (Sangameshwar) and Kokan Pride FPC (Lanja) under the **HDFC Bank Parivartan** initiative with **The PRIDE India**, this premium Ratnagiri turmeric powder represents a pure, additive-free agricultural product. Sourced from over 400 individual farmers, the crop benefits from standardised field-level pest and nutrient management systems to ensure high curcumin content and quality. The harvest is processed and packaged under strict quality control standards, featuring professional branding designed for modern retail markets. By establishing direct commercial channels and exhibition exposure, the initiative delivers an unadulterated spice to consumers while optimising market returns for local growers.

ALPHONSO MANGO VALUE-ADDED RANGE | RATNAGIRI

Produced by the Om Sai Pride Shetkari Group (Wadilimbu) and Dattaguru Pride Shetkari Group (Sadawali) under the **HDFC Bank Parivartan** initiative with **The PRIDE India**, this premium range includes mango pulp, modak, syrup, and mango poli. Supported by 19 Farmer Producer Groups across 19 villages, the enterprise utilises standardised processing, hygienic bottling, and preservation techniques to extend the commercial lifecycle of the seasonal harvest. Featuring retail-ready packaging and professional branding, this quality-assured product line successfully bridges the gap between traditional processing and urban consumer markets through targeted city exhibitions.



ECO-FRIENDLY COW DUNG PRODUCTS | CHANDRAPUR



Manufactured by the Savitri Vanupaj Utpadak Gat in Arjuni village and marketed by the Vandhan Krushi Vikas Farmer Producer Company (Salori) under the **HDFC Bank Parivartan** initiative with **Krishi Vikas Va Gramin Prashikshan Sanstha (KVGPS)**, this sustainable product line features high-quality diya, dhup, and havan cups. Utilising standardised precision moulding, uniform drying techniques, and eco-friendly finishing protocols, the women-led enterprise processes locally available livestock byproducts into durable, value-added spiritual essentials. Secured with cohesive branding and functional, damage-resistant packaging, the range meets rigorous commercial standards, enabling direct access to competitive festival markets and modern retail platforms.

PREMIUM CASHEWS | RATNAGIRI

Produced across 58 villages by the Krushi Sankalpa Pride FPC (Sangameshwar) and Kokan Pride FPC (Lanja) under the **HDFC Bank Parivartan** initiative with **The PRIDE India**, this high-grade cashew range represents a fully integrated horticultural product line. Backed by 58 Farmer Producer Groups, the processing operations utilise modern machinery setups and standardised hygiene protocols to ensure premium kernel selection, structural integrity, and extended shelf-life. Professional packaging and design interventions protect the product during transit, transforming a raw regional harvest into a market-ready commodity that successfully meets the quality expectations of metropolitan retail buyers.





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.

| Pan India Impact

EMPLOYEES IN ACTION

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

KEY INITIATIVES:

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

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



G0363, G0366



G0327

VIGIL AUNTY: SMART MONEY, SAFE BANKING

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

BRIGHTENING LIVES WITH SOLAR SHIKSHA

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

PARIVARTAN ON ITS PATH TO ACHIEVE GLOBAL GOALS

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

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

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



PARIVARTAN AND THE SUSTAINABLE DEVELOPMENT GOALS

SDG 1: No Poverty

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

SDG 2: Zero Hunger

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

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

SDG 3: Good Health and Well Being

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

SDG 4: Quality Education

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

SDG 5: Gender Equality

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

SDG 6: Clean Water and Sanitation

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

SDG 7: Affordable and Clean Energy

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

SDG 8: Decent Work and Economic Growth

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

SDG 13: Climate Action

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

SDG 15: Life on Land

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





PARIVARTAN
A step towards sustainable progress

IMPLEMENTATION PARTNERS

- Action for Agricultural Renewal in Maharashtra (AFARM)
- Aga Khan Agency for Habitat India (AKAHI)
- Agastya International Foundation
- All India Institute of Local Self-Government (AIIISG)
- Ambuja Foundation
- Apnalaya
- BAIF Institute for Sustainable Livelihoods and Development (BISLD)
- Bharat Rural Livelihoods Foundation (BRLF)
- Bright Future India
- CEPT Research and Development Foundation (CRDF)
- CORO India
- CSC Academy
- Centre for Advanced Research and Development (CARD)
- Centre for World Solidarity (CWS)
- Cohesion Foundation Trust
- Collectives for Integrated Livelihood Initiatives (Cini)
- DHAN Foundation
- Dilasa Janvikas Pratishthan
- Dilip Vengsarkar Foundation
- Doctors For You
- Head Held High Foundation
- Indian Cancer Society
- Indian Grameen Services (IGS)
- Krushi Vikas Va Gramin Prashikshan Sanstha (KVGPS)
- Light of Life Trust
- Medhavi Foundation
- N. M. Sadguru Water & Development Foundation
- Pi Jam Foundation
- Plan International India Chapter
- Pratham Education Foundation
- Round Table India Trust
- Samarthanam Trust for the Disabled
- Sanjeevani Institute for Empowerment and Development (SIED)
- Sanskriti Samvardhan Mandal
- Shri Mahakal Education and Charitable Trust (Rajkot)
- South Indian Education Society (SIES)
- The PRIDE India
- United Way of Mumbai
- VANARAI
- Vikas Sahyog Pratishthan
- Watershed Organization Trust (WOTR)
- Youth for Unity and Voluntary Action (YUVA)
- Yuva Mitra
- Yuva Unstoppable

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