

MEGHALAYA



 **PARIVARTAN**

A step towards sustainable progress

Towards A Better Tomorrow

CSR State Report 2025-26



Scan to know more



TABLE OF CONTENTS



FROM THE LEADERSHIP	03
ABOUT PARIVARTAN	04
IMPACT IN MEGHALAYA	05
➤ RURAL DEVELOPMENT	06
➤ PROMOTION OF EDUCATION	08
➤ SKILL TRAINING AND LIVELIHOOD ENHANCEMENT	10
➤ HEALTHCARE AND HYGIENE	14
➤ NATURAL RESOURCE MANAGEMENT	17
➤ FINANCIAL LITERACY AND INCLUSION	19
STORIES OF PARIVARTAN	21
PARIVARTAN HIGHLIGHTS	23
PRODUCTS OF MEGHALAYA	24
PAN INDIA IMPACT	26

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 Meghalaya, 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 Meghalaya.

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.

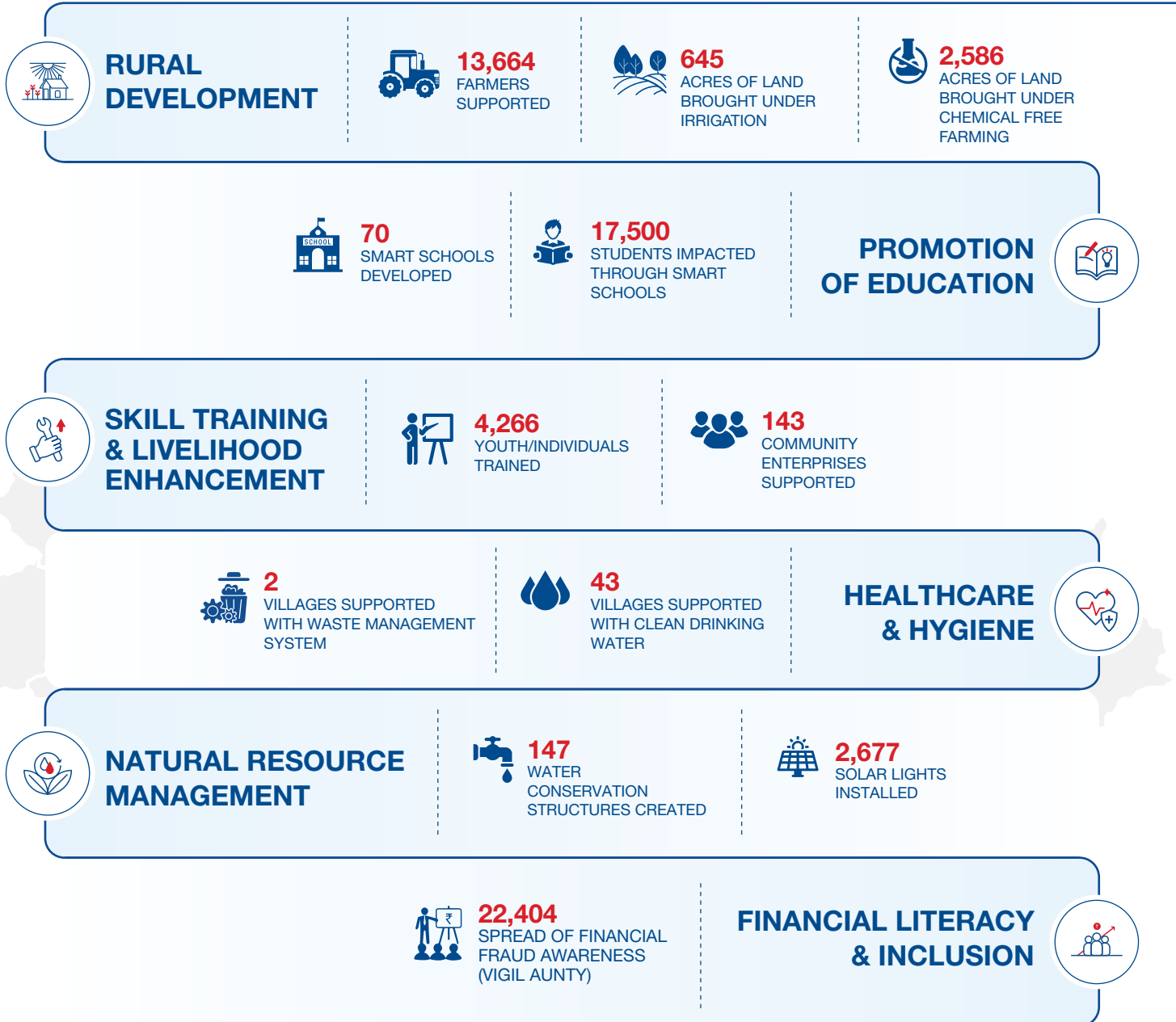
This report highlights the impact of HDFC Bank Parivartan's initiatives across Meghalaya.



PARIVARTAN IN MEGHALAYA

1.97 LAKH LIVES IMPACTED

*Impact numbers as of March 2026



FOCUSED DEVELOPMENT PROGRAMME

DISTRICTS

East Garo Hills	Ri-Bhoi
East Jaintia Hills	West Garo Hills
East Khasi Hills	

HOLISTIC RURAL DEVELOPMENT PROGRAMME

DISTRICTS

NO. OF VILLAGES

East Khasi Hills	15
Ri-Bhoi	24
West Jaintia Hills	15

RURAL DEVELOPMENT

True progress begins with empowered communities. By investing in rural infrastructure and livelihood-driven initiatives, we are helping farmers bridge the gap between the field and the global market. Our focus on technical expertise and value-added processing ensures that rural India continues to lead the way towards national prosperity.



13,664
FARMERS
SUPPORTED



645
ACRES OF LAND
BROUGHT UNDER
IRRIGATION



2,586
ACRES OF LAND
BROUGHT UNDER
CHEMICAL FREE
FARMING





P0752

LOCAL ECONOMIC ACTIVATION PROGRAMME

| District: Ri-Bhoi

Limited access to irrigation, declining farm yields, and a lack of non-farm employment options often restrict economic growth for agricultural communities in mountainous regions. To address these systemic challenges, **HDFC Bank Parivartan**, together with the **Society for Action in Community Health**, is implementing a multi-pronged rural development initiative. The project is currently expanding irrigation coverage across unirrigated agricultural lands to improve crop yields, whilst introducing chemical-free farming and installing safe drinking water solutions. Project activities also include community sanitation units, lay by markets, community run large scale poultry, bakery and handloom units. To diversify regional livelihoods, teams are executing a Local Economic Activation drive to establish community-led enterprises, ensuring a minimum of 50% are managed by women. Simultaneously, the initiative is expanding green cover across target areas to support environmental conservation and build long-term community resilience.



P0858

INTEGRATED SOCIO-ECONOMIC TRANSFORMATION

| District: West Jaintia Hills

Rural communities in the Thadlaskein block experience constrained economic mobility due to limited educational

facilities, inadequate health infrastructure, and a lack of sustainable livelihood opportunities. To address these systemic gaps, **HDFC Bank Parivartan** and the **AROH Foundation** are executing a comprehensive rural development programme across 15 villages to support 3,264 households.

Project teams are currently providing vocational skill training to youth and farmers whilst establishing 75 women-led enterprises. Simultaneously, the intervention is installing solar-powered irrigation and filtration systems, upgrading educational infrastructure, and deploying mobile healthcare camps to drive sustainable, community-led growth.



P0751

COMMUNITY INFRASTRUCTURE & LIVELIHOODS ADVANCEMENT

| District: East Khasi Hills

Accelerating regional growth requires a balanced framework that simultaneously modernises local agricultural production, expands public utility infrastructure, and strengthens village-level governance. To drive socio-economic transformation, **HDFC Bank Parivartan** and **AROH Foundation** are executing a comprehensive development programme across 15 villages in the Mawkynrew Block, benefiting 5,266 households.

The initiative is raising agricultural yields and expanding irrigation facilities while promoting bio-fertilisers to lower farming production costs by 30 per cent. Concurrently, project teams are establishing food and spice processing enterprises to generate sustainable livelihoods for local youth and women. The intervention is also constructing model smart schools and expanding safe drinking water and sanitation infrastructure to secure vital public health assets.

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.



70
SMART SCHOOLS
DEVELOPED



17,500
STUDENTS IMPACTED
THROUGH SMART
SCHOOLS





P1045

SCHOOL LEADERSHIP AND PEDAGOGICAL CAPACITY BUILDING

| Districts: East Jaintia Hills, East Khasi Hills

Enhancing public education in remote regions requires combining comprehensive physical school refurbishments with institutional capacity building and modern learning frameworks. Through a joint educational development programme across Nagaland and Meghalaya, **HDFC Bank Parivartan** and **Mantra4Change** are advancing regional public school systems. The initiative focuses on establishing six model schools and refurbishing 40 government schools to improve overall physical and learning environments. Complementing these structural upgrades, the programme delivers specialised capacity-building training for teachers, headmasters, and district officials to strengthen administrative and pedagogical design. Incorporating 24 specialised learning courses and civil-society-led peer learning forums, these combined measures are embedding scalable educational standards across the region.

with **FXB India Suraksha**, has upgraded instructional infrastructure by introducing SMART classrooms into 50 government schools. This collaborative intervention supports existing teaching frameworks, enriching classroom engagement and expanding modern learning opportunities for students across the state.

The project deployed advanced educational technology and digital resources across the selected facilities, modernising the regional learning environment.

Technical teams integrated interactive hardware into daily workflows, which successfully stimulated student participation, enhanced overall teaching quality, and created a scalable framework for digital literacy in public education.



P1097

UPGRADING ANGANWADI INFRASTRUCTURE

| District: East Khasi Hills

Early childhood education centres frequently require enhancements to infrastructure, learning resources, and structural safety. To address these requirements, **HDFC Bank Parivartan** partnered with the **Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA)** to modernise 50 Integrated Child Development Services (ICDS) centres.

The initiative upgraded physical facilities to align with safety standards, incorporating Building as Learning Aid (BaLa) artwork and sports equipment.

Furthermore, the installation of smart televisions and digital tools supported cognitive development for 1,500 children under six. Community engagement programmes also successfully increased parental involvement in early years education.



P1095

EDUCATIONAL INFRASTRUCTURE: SMART CLASSROOM INTEGRATION

| District: East Khasi Hills

To enhance pedagogical technology in public educational institutions, **HDFC Bank Parivartan**, in partnership

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.


4,266

YOUTH/INDIVIDUALS
TRAINED

143

COMMUNITY
ENTERPRISES
SUPPORTED




P0668

END ULTRA POVERTY PROGRAMME

| Districts: East Khasi Hills, Ri-Bhoi, West Garo Hills

Persistent ultra-poverty and limited access to formal financial resources continue to restrict economic mobility for vulnerable, women-led households in rural areas. To address this socioeconomic gap, **HDFC Bank Parivartan**, in association with the **Nudge Lifeskills Foundation**, is implementing the 'End Ultra Poverty Programme' to support 14,368 women-led households across five states. Utilising the evidence-based Graduation Approach, the initiative is systematically building household agency and economic resilience over a defined timeline. Project teams are currently training participants to establish sustainable livelihoods, targeting a minimum annual income increase of Rs. 10,000 per household. This intervention is actively improving food security, asset ownership, and access to social protection, whilst working toward a cumulative savings increase of Rs. 1,500 per household by the third year.



P0759

AGRI-BUSINESS DEVELOPMENT: CAPACITY BUILDING

| District: Ri-Bhoi

Farmers in the region faced systemic challenges, including fragmented supply chains, limited technology access, and weak market linkages, which restricted agricultural profitability. To address these constraints, **HDFC Bank Parivartan** partnered with the **Indian Institute of Technology, Guwahati (IIT Guwahati)** to strengthen the agricultural ecosystem by formalising selected Farmer Producer Organisations (FPOs) and setting up agri-residue based pellet production and an income generation unit. The project legally registered the FPOs and provided initial working capital. It trained these organisations in sustainable farming, finance, and governance. By introducing crop diversification and value addition, the initiative established secure market linkages, transitioning the FPOs into self-reliant, independent business entities.



P1054

MULTI-SECTORAL FRONTIER INTERVENTIONS

| District: East Jaintia Hills

Remote communities often require additional support regarding sustainable livelihoods, public infrastructure, clean energy access, and healthcare services. To address these regional needs, **HDFC Bank Parivartan** and **Tomorrow's Foundation** are delivering an integrated rural development initiative across Meghalaya and Tripura.

This includes providing formal skill training to youth and women whilst establishing 26 community enterprises to activate the local economy. Simultaneously, the intervention is introducing cash-crop cultivation, upgrading schools, renovating *anganwadi* centres, and installing solar-powered water systems.

Furthermore, the initiative is expanding local healthcare facilities and developing livestock, agri-processing, and tourism infrastructure to secure sustainable, community-led growth.



P1027

CLIMATE-RESILIENT LIVELIHOODS AND ARTISANAL EMPOWERMENT

| District: Ri-Bhoi

Remote communities in Northeast India often possess rich cultural and natural heritage but lack the infrastructure and market access required to convert these assets into sustainable, low-carbon economies. To address these gaps, **HDFC Bank Parivartan** and **FXB India Suraksha** are executing a rural development initiative across four districts in Assam and Meghalaya. Project teams are currently constructing eco-friendly, solar-powered homestays using sustainable materials like bamboo, whilst installing rainwater harvesting systems and separate waste-management units. Simultaneously, the intervention is establishing cycling hubs, deploying 60 solar streetlights, managing textile production workshops, and developing digital brand infrastructure for local weaves to secure sustainable income for over 200 families.



P1220

CLUSTER ENTERPRISE AND GREEN JOB CREATION

| District: Ri-Bhoi

To break the cycle of restricted market reach for traditional makers, a dynamic livelihood strategy is unfolding across multiple trade clusters. This collaborative venture, forged by **HDFC Bank Parivartan** and the **Foundation for MSME Clusters**, injects modern business capabilities directly into rural economies to lift 2,335 beneficiaries across 5 states. The initiative is expanding product lines by introducing 30 contemporary bamboo designs and 10 millet items, while training 1,400 artisans and equipping weavers with semi-automatic looms. Simultaneously, 500 women are being trained in FSSAI-standard manufacturing to establish micro-enterprises. This targeted intervention successfully generates 1,200 new green jobs, establishing a sustainable pathway that will scale to 30 thriving women-led enterprises.



P0586

ELEVATING CAREERS THROUGH NEW-ECONOMY SKILLS

| District: East Khasi Hills

Limited access to advanced technical training and electronic commerce platforms restricts young jobseekers and small merchants in the eastern and northeastern regions from participating in emerging digital industries. To address these hurdles, **HDFC Bank Parivartan** and the **Anudip Foundation for Social Welfare** partnered to implement the Digital Inclusion of Young Aspirants (DIYA) programme across three specialised centres in Assam, Meghalaya and West Bengal. The initiative successfully trained 2,550 young people, including unemployed youth and women, in advanced fields like big data analytics and computerised accounting, enabling over 1,785 graduates to secure steady, career-based employment. Simultaneously, the project equipped 510 small business owners with essential digital tools, allowing 255 merchants to transition their enterprises online and increase their operational income by 20 per cent.

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.


2

VILLAGES SUPPORTED
WITH WASTE MANAGEMENT
SYSTEM


43

VILLAGES SUPPORTED
WITH CLEAN DRINKING
WATER





P1098

HEALTHCARE INFRASTRUCTURE: DIAGNOSTIC ASSET PROVISION

| District: East Khasi Hills

Rural populations across the state frequently faced substantial travel burdens and inflated medical expenses due to a critical shortage of advanced diagnostic infrastructure in public medical facilities.

To bridge this clinical gap, **HDFC Bank Parivartan**, in collaboration with **The People to People Health Foundation**, upgraded healthcare capabilities across five Civil Hospitals. The initiative procured and installed five ultrasound systems and three ECG machines, ensuring immediate access to localised testing.

Technical teams subsequently conducted intensive training modules for local healthcare workers on equipment operation, which successfully enabled early medical screenings and secured timely clinical interventions for approximately 30,000 residents.



P1489

GOVERNMENT HOSPITAL UPGRADE PROGRAMME

| District: East Garo Hills

To complement public healthcare infrastructure in managing high patient volumes, **HDFC Bank Parivartan** and the **Shri Mahakal Education and Charitable Trust** are partnering to execute a systematic hospital upgrade programme across Assam, Meghalaya, and Tripura.

The initiative is conducting comprehensive gap analyses to procure and install essential medical equipment in targeted public facilities. Project teams are currently executing minor civil and electrical works to embed these assets into daily hospital workflows, whilst providing hands-on operational and maintenance training for healthcare personnel.

This technical support reduces diagnostic turnaround times and enhances clinical precision, establishing a transparent, asset-tagged infrastructure model for long-term monitoring.



P1263

STRENGTHENING CANCER SURVEILLANCE AND TREATMENT

| District: East Khasi Hills

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

The project trained frontline health workers and medical officers in screening protocols while deploying a multi-utility screening vehicle to deliver services directly to underserved areas.

Through 45 specialised camps across the country, the initiative successfully screened over 3,150 individuals and established critical referral linkages, ensuring at least 60% of screen-positive beneficiaries accessed timely treatment through government schemes and empaneled hospitals. This holistic approach not only improved survival prospects for underserved patients but also created a sustainable community infrastructure for long-term preventive care.



P1210

REVAMPING DRY WASTE MANAGEMENT

| District: East Khasi Hills

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

This ongoing initiative is establishing four Material Recovery Facilities (MRFs) and one Material Recycling Centre (MRC) to systematically collect and process dry waste.

By formalising agreements with local administrations and tracking emission reductions, the project successfully integrates informal waste workers (*Safai Sathis/Didis*) into the formal value chain, ensuring safe plastic disposal and generating sustainable livelihoods.

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.



147
WATER
CONSERVATION
STRUCTURES CREATED



2,677
SOLAR LIGHTS
INSTALLED





P1094

SOLAR-POWERED STREET LIGHTING DEPLOYMENT

| District: East Khasi Hills

Rural communities within the district frequently faced heightened public safety concerns and restricted nighttime mobility due to a complete absence of adequate street lighting infrastructure. To resolve these security and municipal challenges, **HDFC Bank Parivartan**, in collaboration with the **AROH Foundation**, executed a sustainable renewable energy initiative.

The project deployed and installed 50 solar-powered streetlights across strategically identified public spaces. By establishing this standalone infrastructure, the intervention successfully enhanced nighttime visibility for residents, lowered the region's overall environmental impact, and reduced long-term municipal reliance on conventional grid-based electricity.

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.



22,404
SPREAD OF FINANCIAL
FRAUD AWARENESS
(VIGIL AUNTY)





STORIES OF PARIVARTAN

EXPERIENTIAL LEARNING ECOSYSTEMS IN REMOTE REGIONS

P1045

BENEFICIARY:
Smt. D. Syiemlieh

LOCATION:
Mawsynram, East Khasi Hills

THE PROBLEM

Smt. D. Syiemlieh, an assistant teacher, faced severe infrastructural and resource limitations in a remote secondary school. Teaching children who crossed treacherous terrain daily, she struggled with textbook-reliant methods. The institution lacked organised reading materials, a library space, and practical science resources, which restricted classroom engagement, limited student curiosity, and hindered experiential learning.

OUR INTERVENTION

Under the *Shikshagraha* initiative, **HDFC Bank Parivartan** and **Mantra4Change** established a dedicated library with child-friendly reading corners and implemented mandatory library periods. The intervention also introduced a specialised Science, Technology, Engineering, and Mathematics (STEM) lab equipped with hands-on activity kits to promote 21st-century skills. Furthermore, critical infrastructure upgrades, including the complete renovation of school washroom facilities, were executed.

THE OUTCOME

The resources transformed Syiemlieh's pedagogy, allowing her to integrate storytelling into daily lessons to create vibrant, interactive classrooms. Utilising the STEM lab, her students shifted from rote memorisation to practical experimentation, ultimately securing second place in a district-level science exhibition. These combined interventions successfully elevated student confidence, team collaboration, and overall academic curiosity.



P0752

DIGITAL LITERACY AND RURAL INFRASTRUCTURE UPGRADES

BENEFICIARY:
Sunding John lawphniaw

LOCATION:
Ri-Bhoi

THE PROBLEM

Sunding John lawphniaw, a twenty-four-year-old youth, navigated notable geographical and financial factors while seeking formal computer training. Traveling to urban centers for digital education required significant resources. Additionally, the local training facility operated with intermittent power supplies, aging infrastructure, and a limited number of computer systems, which underscored the ongoing need to expand essential digital literacy for rural youth.

OUR INTERVENTION

Under the Holistic Rural Development Programme (HRDP), **HDFC Bank Parivartan** and **Society for Action in Community Health (SACH)** completely modernised the village facility into a fully equipped E-Learning Centre. The building was renovated and fitted with a backup power inverter, eight desktop computers, a printer, and ergonomic furniture. A strategic partnership with the **National Institute of Electronics & Information Technology (NIELIT)** ensured accredited certification.

THE OUTCOME

The upgraded local facility allowed Sunding to enrol in the Office Automation and IT Assistant course in his village, successfully mastering typing, MS Office, and basic data handling. This accessible, certified learning environment eliminated his commuting constraints, improved his academic exam performance, and built the confidence necessary to pursue competitive career opportunities.

PARIVARTAN HIGHLIGHTS

SHOWCASING KEY INITIATIVES, EVENTS & NEWS



P0752

BLUEPRINTS OF TRANSFORMATION

| District: Ri-Bhoi

An event was conducted in Syadrit Village, Umsning Block, on 25th March, 2025 to showcase the impact of the Holistic Rural Development Programme, by **HDFC Bank Parivartan** and **Society for Action in Community Health (SACH)**. The programme highlighted key community-driven infrastructure, including a piggery unit, a transport waiting shed, a drinking water post, and a community-led food joint, which was officially handed over to local Self-Help Group (SHG) members by Ri-Bhoi Deputy Commissioner, Shri Abhilash Baranwal IAS.

Vibrant stalls by various SHGs displayed diverse agricultural produce, illustrating major strides in sustainable livelihoods and women's empowerment. Commending the project, the Deputy Commissioner praised the collaborative efforts and recommended extending this developmental model to other districts.

PRODUCTS OF MEGHALAYA

THE PARIVARTAN STORY, MADE TANGIBLE

ARTISANAL BAKERY RANGE | RI-BHOI



Produced by the Baniajoplang MLT Cooperative Society in Lumnongrim Dewlieh village, this handcrafted range of bread, cakes, biscuits, and baked snacks is manufactured with support from **HDFC Bank Parivartan** and **Society for Action in Community Health (SACH)**. Operated by local women and youth, the community-owned bakery utilises upgraded facility infrastructure, professional baking ovens, back-up power systems, and specialised food storage units. In collaboration with the **Don Bosco Institute, Shillong**, cooperative members undergo structured technical training in commercial baking techniques, ingredient proportioning, operational sanitation, and strict quality control protocols. Freshly prepared without harmful chemical additives, the finished baked goods are portion-controlled, hygienically handled, and sealed in food-grade retail packaging, supplying daily consumer markets and retail outlets across the region.

HANDWOVEN ERI PEACE SILK | RI-BHOI

Woven by over 70 women artisans under the **Nongtluh Handloom Weavers & Multipurpose Cooperative Society Ltd** in Sohkhhar Village, Umling block, this Geographical Indication (GI) tagged Eri silk collection is produced with support from **HDFC Bank Parivartan** and **Society for Action in Community Health (SACH)**. Known as 'Ahimsa' or peace silk because the fibres are harvested without harming the silkworms, the fabric is crafted through an integrated rural value chain spanning silk rearing, hand-spinning, natural botanical dyeing, and traditional loom weaving. Utilising local plant roots, leaves, and minerals for chemical-free colour extraction, the cooperative produces soft, breathable, and highly durable textiles, including premium shawls, stoles, and apparel fabrics. Supported by technical training in modern loom operation, standardised yarn processing, and refined product presentation, the finished pieces undergo strict quality inspections and are packaged with protective branding for national and international conscious-fashion markets.



FRESH FARM CULTIVATED STRAWBERRIES | RI-BHOI



Cultivated by the 10 women members of the **Synroplang Self-Help Group** in Umrang Niyangbyrnai village, Umrang block, this high-value fruit produce is grown with support from **HDFC Bank Parivartan** and **Society for Action in Community Health (SACH)** alongside technical linkage with the local Horticulture Department. The enterprise utilises water-efficient drip irrigation infrastructure, high-yielding saplings, organic manure inputs, and scientific pest management protocols to optimise yields in the regional hill terrain. Trained in careful post-harvest handling, fruit sorting, and size-grading, the SHG packages the fresh strawberries in protective, ventilated punnets that preserve fruit integrity and natural sweetness during transit. Grown without industrial inputs, this naturally cultivated produce is supplied directly to local retail hubs like Dewlieh Farm in Umrang as well as commercial fruit markets across Shillong.



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



P0877

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.

SCHOLARSHIPS THAT SAVE DREAMS

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

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



G0309

SAVING LIVES, ONE DROP AT A TIME

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

EMPLOYEES IN ACTION

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

KEY INITIATIVES:

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

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



G0363, G0366



G0327

VIGIL AUNTY: SMART MONEY, SAFE BANKING

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

BRIGHTENING LIVES WITH SOLAR SHIKSHA

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

PARIVARTAN ON ITS PATH TO ACHIEVE GLOBAL GOALS

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

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

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



PARIVARTAN AND THE SUSTAINABLE DEVELOPMENT GOALS

SDG 1: No Poverty

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

SDG 2: Zero Hunger

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

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

SDG 3: Good Health and Well Being

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

SDG 4: Quality Education

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

SDG 5: Gender Equality

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

SDG 6: Clean Water and Sanitation

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

SDG 7: Affordable and Clean Energy

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

SDG 8: Decent Work and Economic Growth

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

SDG 13: Climate Action

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

SDG 15: Life on Land

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





 **PARIVARTAN**

A step towards sustainable progress

IMPLEMENTATION PARTNERS

- Anudip Foundation for Social Welfare
- AROH Foundation
- Centre for Environment Education (CEE) Society
- Foundation for MSME Clusters
- FXB India Suraksha
- Gramin Vikas Trust
- Indian Cancer Society
- Indian Institute of Technology Guwahati
- Mantra4Change
- Nudge Lifeskills Foundation
- People to People Health Foundation
- Project Concern International
- Shri Mahakal Education and Charitable Trust Rajkot
- Society for Action in Community Health
- Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA)
- Tomorrow's Foundation

FOLLOW US ON



Scan to know more



HDFC Bank Parivartan



@HDFCBankCSRInitiative



@hdfcbankcsr



@HDFCBankCSR

