

ODISHA



 **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 Odisha, 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 Odisha.

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.

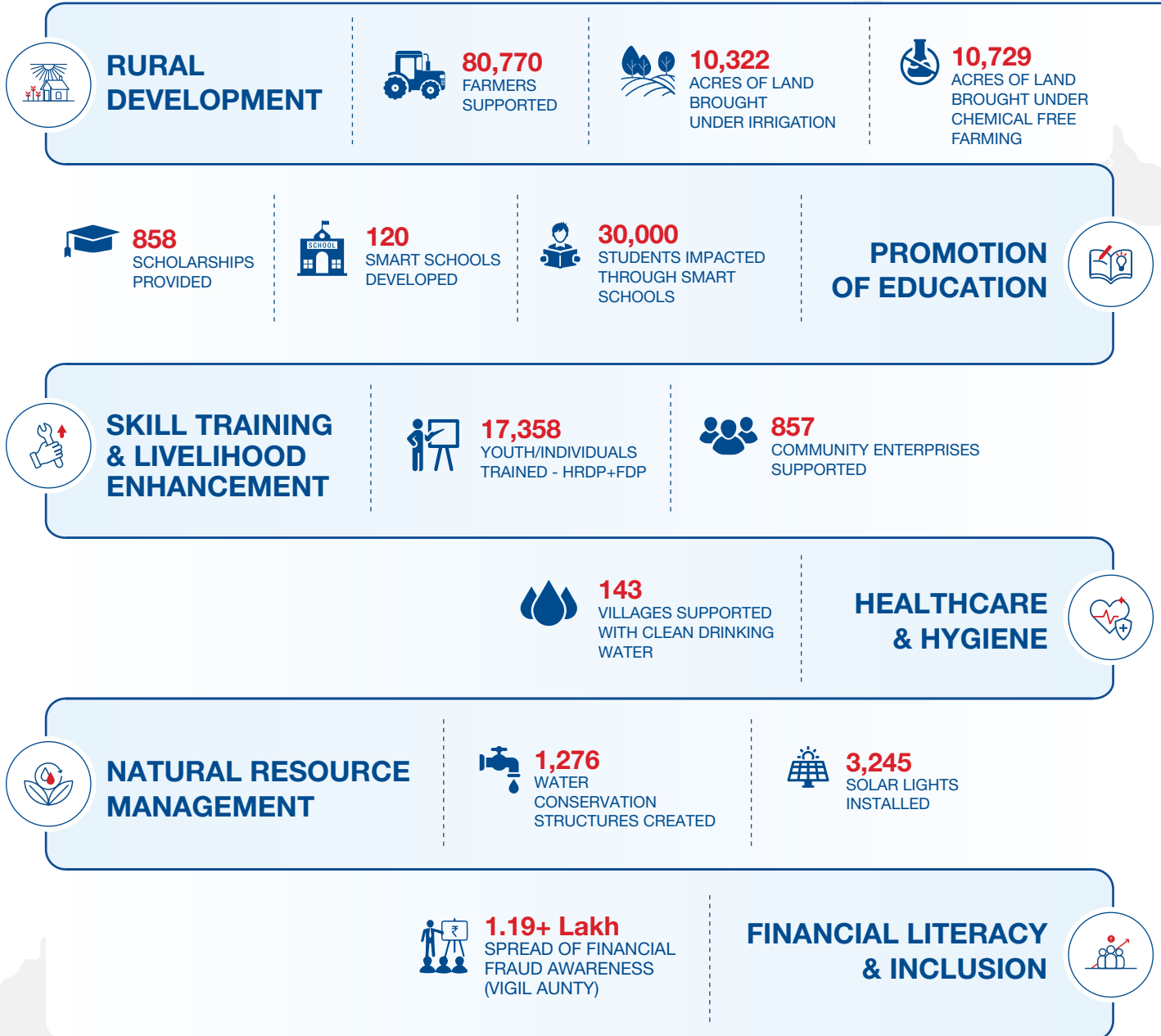
This report highlights the impact of HDFC Bank Parivartan's initiatives across Odisha.



PARIVARTAN IN ODISHA

39.74 LAKH LIVES IMPACTED

*Impact numbers as of March 2026



FOCUSED DEVELOPMENT PROGRAMME

DISTRICTS

Angul	Dhenkanal	Kendrapara	Nuapada
Balangir	Gajapati	Kendujhar	Puri
Balasore	Ganjam	Khordha	Rayagada
Bargarh	Jagatsinghpur	Koraput	Sambalpur
Bhadrak	Jajpur	Malkangiri	Subarnapur
Boudh	Jharsuguda	Mayurbhanj	Sundargarh
Cuttack	Kalahandi	Nabarangpur	
Deogarh	Kandhamal	Nayagarh	

HOLISTIC RURAL DEVELOPMENT PROGRAMME

DISTRICTS

NO. OF VILLAGES

Balangir	19
Kendujhar	20
Khordha	18
Mayurbhanj	20
Nabarangpur	15
Puri	15
Rayagada	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.



80,770
FARMERS
SUPPORTED



10,322
ACRES OF LAND
BROUGHT UNDER
IRRIGATION



10,729
ACRES OF LAND
BROUGHT UNDER
CHEMICAL FREE
FARMING





P0967

ADVANCING RURAL COMMUNITY INFRASTRUCTURE

| District: Kendujhar

Fostering long-term economic resilience relies on integrating women-led enterprise models with natural resource management and public infrastructure upgrades. **HDFC Bank Parivartan** and **Gram Vikas** are currently implementing a multi-faceted development programme across 20 villages in Kendujhar. The initiative is expanding irrigation for 2,100 acres through ten check-dams and two rejuvenated community ponds, whilst introducing chemical-free farming across 300 acres. To diversify local livelihoods, the project is establishing 20 women-led group enterprises and providing goat-rearing support to 150 families. Concurrently, public infrastructure is being strengthened through the creation of 15 Smart Schools, the renovation of 15 *anganwadis*, and targeted sanitation and agroforestry interventions across the district.



P0421

POST-CYCLONE COASTAL RESOURCE RESTORATION

| District: Puri

Rebuilding disaster-damaged coastal ecosystems through climate-resilient farming, livestock replacement, and off-farm entrepreneurship re-establishes economic stability following severe tropical storms. **HDFC Bank Parivartan** and **Prayati Sansthan** completed a comprehensive rehabilitation programme across 15 cyclone-affected villages in Gop and Puri Sadar. Directing support to 8,374 households impacted by Cyclone Fani, the initiative restored cashew, coconut, and fisheries livelihoods while implementing land-treatment measures across 305 hectares to combat soil salinity.

Agricultural output was bolstered via rice clusters, vegetable demonstration units, and 15 Agricultural Resource Centres. Concurrently, livestock assets were replenished, damaged schools and *anganwadis* were repaired, portable drinking water systems were commissioned, and 20 women-led micro-enterprises were incubated, establishing long-term climate resilience.



P1186

LAGOON AND AGRARIAN RESOURCE MANAGEMENT

| District: Khordha

Fostering economic stability across coastal ecosystems relies on integrating ecological restoration with off-grid



P1270

INTEGRATED COMMUNITY DEVELOPMENT

| District: Mayurbhanj

Mitigating seasonal migration in vulnerable farming regions demands an integrated shift toward clean-energy irrigation, diversified enterprise networks, and modernised public infrastructure. In rural areas where erratic rainfall and limited non-farm employment frequently compel seasonal migration, **HDFC Bank Parivartan** and the **Centre for Youth and Social Development** are executing a multi-sectoral initiative across Thakurmunda block. Infrastructure works are currently creating farm ponds, check-dams, and green energy-based lift irrigation systems to improve water reliability. To expand household income options, the intervention is promoting 24 women led enterprises, fruit orchards, bringing 156 acres of land under irrigation and 200 acres of land under chemical free farming. Additionally, 700 households will get access to clean and safe drinking water and 24,800 trees are being planted.



P0619

IMPROVING QUALITY OF LIFE

| District: Rayagada

The initiative by **HDFC Bank Parivartan** and **Prayatn Sanstha** addressed economic and social challenges across local rural communities, directly benefiting 3,949 households. The project established women-led micro-enterprises, non-farm livelihood streams, and organic farming models to improve household financial security. Agricultural interventions expanded regional irrigation networks and enhanced food production stability. Simultaneously, parallel measures upgraded clean water access, sanitation infrastructure, public health awareness, and school enrolment rates. By incorporating renewable energy systems and water conservation techniques, the collaborative programme secured long-term economic gains while protecting local natural resources.



P0585

ENHANCING LIFE AND LIVELIHOODS

| District: Balangir

Comprehensive rural transformation succeeds by pairing ecological and educational upgrades with women-led commercial institutions. **HDFC Bank Parivartan** and **Gram Vikas** executed a multi-sectoral development programme to advance socio-economic conditions across 20 rural villages. The initiative expanded household revenue by introducing improved agricultural techniques and establishing women-led Farmer Producer Organisations alongside local micro-enterprises. Environmental restoration advanced through the planting of over 2,400 trees, while local governance capacity was strengthened via Village Development Committee training. To elevate regional living standards, the project constructed improved sanitation facilities for more than 4,600 households and modernised local educational infrastructure through the establishment of smart schools.



P0454

AGRO-FORESTRY AND FOOD-SOVEREIGNTY

| District: Nabarangpur

Establishing localised processing hubs, seed banks, and solar irrigation systems enables remote tribal smallholders to transition from subsistence farming to income-generating agro-enterprises. **HDFC Bank Parivartan** and **Agragramee** completed a holistic agricultural transformation project benefiting 3,374 households across 15 villages. To secure year-round food and water security, the initiative constructed 60 farm ponds, 40 shallow wells with solar lift pumps, 75 orchard farm models, and five hi-tech nurseries. Organic farming, integrated crop-water management, and traditional seed banks were deployed alongside an agro-processing unit and Farmer Producer Organisation (FPO). Furthermore, drudgery-reducing machinery, livestock assets, and micro-enterprise training supported 60 Women Self-Help Groups and 500 local youths, yielding a 60% income increase for participating smallholders.

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.


30,000

STUDENTS IMPACTED
THROUGH SMART
SCHOOLS


120

SMART SCHOOLS
DEVELOPED


858

SCHOLARSHIPS
PROVIDED





P0401

NATIONAL FOUNDATIONAL LITERACY STRATEGY

| District: Kalahandi

Varied early literacy and mathematical comprehension rates in primary education can impact future scholastic progression and contribute to student attrition in state institutions. To reinforce early childhood education, **HDFC Bank Parivartan** and the **Central Square Foundation** have implemented a state-led Foundational Literacy and Numeracy (FLN) mission.

Operating across five states, the initiative integrated specialised teaching-learning materials (TLM) into government primary schools and delivered professional development training for educators. This completed framework enhances classroom engagement, stabilises primary school attendance, and establishes core reading and numerical competencies for approximately 30 lakh students and local academic stakeholders.



P0875

HARNESSING SOLAR POWER FOR EDUCATION

| District: Angul

In academic facilities where high electricity expenses and grid instability previously disrupted daily instruction, **HDFC Bank Parivartan** and **Sambhav Foundation** converted 20 schools and colleges into energy-efficient campuses. Off-grid rooftop solar systems replaced conventional power sources, ensuring uninterrupted electricity for digital education and campus operations.

To optimise energy consumption, technical audits guided the installation of solar-powered purification units, water heaters, and LED lighting. Concurrently, sustainability workshops, regular inspection protocols, and long-term maintenance frameworks built strong internal capacity among staff and students across all participating institutions.

P1497

INTEGRATING COMPREHENSIVE LEARNING HUBS

| Districts: Balasore, Dhenkanal, Jagatsinghpur, Khordha, Sambalpur

Cultivating an environment for advanced scientific inquiry and digital literacy requires embedding modern physical infrastructure within active, community-led school governance. **HDFC Bank Parivartan** and **Learning Links Foundation** are actively transforming educational ecosystems through the *Parivartan Shala* initiative across Jharkhand, Odisha and West Bengal.

This includes installing solar power systems, overhauling essential utilities, and supplying functional classroom furniture to ensure operational resilience. Concurrently, the intervention is establishing interactive science laboratories, comprehensive libraries, and fully equipped ICT suites. By integrating Building as Learning Aid (BaLA) frameworks and actively supporting School Management Committees, this collaboration is successfully enhancing instructional delivery, driving student engagement, and securing long-term community ownership of modernised school facilities.



P1035

ADVANCING ACCESSIBLE STEM EDUCATION

| District: Khordha

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



P1491

EARLY CHILDHOOD LEARNING INFRASTRUCTURE

| District: Kendujhar

Upgrading early childhood development facilities requires resilient physical infrastructure along with uninterrupted public health and foundational learning services. To that end, **HDFC Bank Parivartan** and **Gram Vikas** renovated nine *anganwadi* centres along with constructing a new one in the region.

Structural repairs, child-friendly aesthetic upgrades, and dedicated sanitation facilities transformed nine existing units, alongside constructing one modern, safety-compliant center. Rooftop solar power installations across all ten facilities established an independent, clean energy supply for uninterrupted lighting and ventilation. Facilitated alongside local mothers' groups and center staff, this comprehensive infrastructure upgrade ensured a safe, climate-resilient environment for over 500 young children.



P1129

BRIDGING LEARNING GAPS

| District: Ganjam

Integrating modern digital tools into rural education connects interactive teaching methodologies directly with

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Empowerment is most effective when it leads to sustainable independence. Our initiatives focus on bridging the skill gap through vocational training and entrepreneurship support, ensuring individuals are not just job-ready, but capable of creating long-term economic security for themselves and their communities.


17,358

YOUTH/INDIVIDUALS
TRAINED - HRDP+FDP

857

COMMUNITY
ENTERPRISES
SUPPORTED




P0604

PROJECT STREE (SOCIAL AND TRANSFORMATIVE RURAL ECONOMIC EMPOWERMENT)

| Districts: Dhenkanal, Jajpur, Khordha, Puri

Women farmers across rural regions frequently face systemic economic barriers due to fragmented agricultural networks, limited processing infrastructure, and restricted access to institutional markets. To counter these structural challenges, **HDFC Bank Parivartan** and the **Society for Development Alternatives** executed Project STREE (Social and Transformative Rural Economic Empowerment) across six states to build capacity for over 40,000 women. The initiative formalised and supported 20 Farmer Producer Companies (FPCs) by establishing 25 Common Facility Centres for specialised processing and 10 Custom Hiring Centres for machinery distribution. Teams introduced millet-based value chains, operationalised digital Common Service Centres, and secured institutional buyer agreements, which successfully drove the network's combined business turnover to Rs. 9.04 crore.



P0949

HARNESSING WATER, SUPPORTING FARMERS

| Districts: Kalahandi, Kandhamal, Kendujhar, Koraput

Relying strictly on rain-fed agriculture exposes smallholders to severe seasonal shortfalls, forcing erratic seasonal migration when single-crop cycles fail. **HDFC Bank Parivartan** and **Professional Assistance For Development Action (PRADAN)** are dismantling these climate vulnerabilities by constructing a 30,000-acre irrigation command zone using farm ponds, lowland wells, and water-harvesting structures. Across seven states, the initiative is actively establishing bio-resource centres, deploying micro-irrigation systems, and facilitating double-cropping protocols. Concurrently, specialists are upskilling smallholder women farmers in diversified livestock husbandry, fisheries, and advanced nursery techniques, while training local *Panchayati Raj* functionaries to secure long-term operational self-sufficiency and stabilise rural household economies.



P0806

ASSISTING AGRARIAN ENTERPRISES

| District: Malkangiri

Enhancing agrarian resilience in water-scarce regions relies on scaling up women-led producer collectives alongside targeted irrigation and natural resource management. **HDFC Bank Parivartan** and **Harsha Trust** are currently executing a comprehensive agricultural initiative to strengthen women farmers across targeted blocks.

The collaboration is expanding irrigation coverage across 5,000 acres, bringing 1,000 acres under chemical-free cultivation, and establishing Integrated Natural Resource Management plans across 222 villages. To drive sustainable economic growth, the programme is nurturing 222 Producer Groups and four Farmer Producer Organisations while establishing 150 women-led micro-enterprises, including processing units, nurseries, and bio-resource centres, securing direct market linkages and raising annual household incomes.



P0801

VOCATIONAL UPSKILLING ACROSS SIX CORE SECTORS

| District: Khordha

Enhancing economic mobility across local communities depends on delivering industry-aligned vocational training paired with direct employment placement pathways. **HDFC Bank Parivartan** and **Orion Educational Society** are currently delivering a job-linked skill development initiative for 9,400 youth and women aged 18–35.

The programme is conducting specialised training across six growth sectors, including Healthcare, BFSI, Beauty & Wellness, IT, Retail, and Data Entry Operations. Complementing classroom instruction, the intervention is facilitating industry visits, internships, and regional job fairs to secure direct employment and self-employment outcomes for over 80 per cent of participants. Continuous quarterly monitoring, candidate interactions, and workplace visits are ensuring sustained training quality and long-term career progression across all target blocks.



P0968

NURTURING WATERSHEDS. SECURING HARVESTS

| District: Kalahandi

In rural belts where soil erosion and erratic weather patterns continuously challenge traditional farm yields, **HDFC Bank Parivartan** and **Tata Steel Foundation** are implementing climate-resilient farming interventions across Narla block. Land management works are currently expanding agro-horticulture and forestry across 18 hectares alongside targeted water conservation projects. To boost household food security, 2,000 nutrition gardens and 400 income-generating ventures are rolling out for women and landless families. Simultaneously, the intervention is forming a 1,000-shareholder Farmers' Producer Company while deploying farm mechanisation, energy-efficient equipment, and local weather stations to strengthen long-term agricultural productivity.



P0823

COASTAL AGRICULTURAL RESILIENCE

| District: Jagatsinghpur

In coastal belts where frequent cyclones and severe seasonal water shortages continuously disrupt agricultural stability, **HDFC Bank Parivartan** and **Harsha Trust** are advancing a comprehensive rural development project across 200 villages. The intervention is expanding irrigation potential across 2,250 acres, bringing 3,500 acres under vegetative cover, and introducing double cropping on 500 acres. To strengthen food and economic security, sustainable production clusters for agriculture, livestock, and fisheries being rolled out. Concurrently, village institutions, women-led producer groups, and block-level committees are taking shape, establishing local enterprise support and chemical-free farming models to raise household incomes.



P0955

DROUGHT-RESILIENT FARMING SYSTEMS

| District: Dhenkanal

Building long-term climate resilience across dryland farming belts relies on integrating efficient irrigation technologies with community-based agricultural training. In agrarian regions where irregular rainfall and soil degradation frequently compromise crop yields, **HDFC Bank Parivartan** and **Mahashakti Foundation** are deploying sustainable farming interventions across Kankadahada and Bhuban blocks. Water conservation measures are currently expanding through micro-irrigation installations, including drip and sprinkler systems, alongside the introduction of drought-tolerant seed varieties. To reinforce regional food security, household nutrition gardens are taking shape alongside local Farmer Field Schools. Concurrently, hands-on training modules on scientific water management and chemical-free techniques are building capacity to ensure sustained agricultural productivity for smallholder farmers.



P1271

PRECISION AGRICULTURE AND COLLECTIVE ENTERPRISE

| District: Ganjam

Strengthening agrarian prosperity across resource-constrained regions relies on combining modern irrigation infrastructure with women-led processing collectives and market linkages. In rural areas where degraded soil and poor water availability severely restrict crop yields, **HDFC Bank Parivartan** and **KIIT Technology Business Incubator** are delivering an integrated resilience initiative across target blocks. Water infrastructure is currently expanding through solar lift irrigation systems, check-dams, and rejuvenated waterbodies to cover 775 acres. To diversify household earnings, the intervention is building 15 community enterprises including ten women-led units along with establishing processing facilities and Bio-Resource Centres. Concurrently, polyhouses, shade-net structures, and cluster-based banana and moringa cultivation are rolling out alongside regular Farmer Field Schools.



P0966

INTEGRATED AGRI-LIVELIHOOD SYSTEMS

| District: Kandhamal

In agrarian landscapes where reliance on rainfed cultivation and limited market access continue to cap farm incomes, **HDFC Bank Parivartan** and **Collectives for Integrated Livelihood Initiatives** are implementing targeted development models across Kotagarh block. Irrigation networks are currently expanding alongside climate-resilient cropping practices to cover 2,500 farmers.

To diversify household earnings, improved livestock rearing, veterinary support systems, and value-addition units are rolling out. Concurrently, women-centric Producer Groups are linking directly with Farmer Producer Companies, while local entrepreneurs are establishing custom hiring centres for farm mechanisation and post-harvest management.



P1188

SMALLHOLDER RESOURCE REGENERATION

| District: Sambalpur

In sectors where limited irrigation and traditional cultivation methods constrain agricultural returns, **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihood Development** are implementing an integrated development framework across project blocks. Infrastructure interventions are currently extending irrigation across 165 acres via farm ponds and solar lift systems, alongside bringing 50 uncultivated acres under vegetative cover.

To broaden household income streams, smallholders are adopting livestock, inland fisheries, trellis farming, and chemical-free soil management. Concurrently, high-tech nurseries, custom hiring centres, and six community-led enterprises are taking shape to support 1,840 farmers.



P0455

WOMEN-LED ECONOMIC STRENGTHENING

| District: Kandhamal

Enhancing household financial resilience across rural economies develops through structured technical training and diversified income-generating channels for women entrepreneurs. In regional blocks where economic constraints and limited healthcare access impacts community well-being, **HDFC Bank Parivartan** and **KIIT Technology Business Incubator** executed a targeted capacity-building initiative for 480 local women. The programme provided formal training in agri-tech applications, animal husbandry practices, and non-agricultural enterprise management across both individual and group-led models. By equipping participants with technical expertise and market-oriented business knowledge, the intervention diversified household revenue streams, strengthened financial stability, and established long-term economic independence across the target communities.



P1053

MILLETS FOR A MILLION SMILES

| Districts: Nayagarh, Mahasamund

Enhancing agrarian resilience in smallholder regions connects ecological water management directly to centralised processing infrastructure and collective branding models. In sectors where limited processing infrastructure and water scarcity constrain agricultural returns, **HDFC Bank Parivartan** and **NIRMAN** are executing a comprehensive value-chain initiative across target districts. The intervention is currently expanding rainwater conservation across 90 acres of field bunds, constructing four conservation structures, and installing solar dug wells to irrigate 120 acres. Concurrently, central millet and paddy processing units, four Bio-Resource Units, and four marketing outlets are taking shape to benefit 2,100 smallholders. Additionally, specialised training in financial management and governance is building capacity across two Farmer Producer Organisations and 200 Self-Help Groups.



P1034

INCLUSIVE FUTURES

| District: Khordha

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 implement 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.



P1220

CLUSTER ENTERPRISE AND GREEN JOB CREATION

| District: Mayurbhanj

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 four 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.



P1032

ECONOMIC MOBILITY AND ENTREPRENEURSHIP

| District: Rayagada

To support vulnerable segments of the workforce, **HDFC Bank Parivartan** and **Head Held High Foundation** drove a massive socio-economic transformation for 6,550 individuals across 11 states. This targets a diverse group, from unschooled youth to traditional artisans, tailoring pathways to economic independence. It has a multi-tiered approach: bridging the formal workforce gap for 750 youth with capacity building, fostering a culture of innovation, providing incubation support to 1,750 aspiring entrepreneurs. Beyond individual employment, it emphasises digital and financial support to women and artisans. Facilitating digital literacy and onboarding creators onto the **Open Network for Digital Commerce (ONDC)**, it helps scale traditional crafts into 300 sustainable micro-enterprises. This economic push is secured by a robust social safety net, ensuring that 2,350 households gain access to essential social security schemes. These interventions create a resilient ecosystem where financial inclusion and entrepreneurial spirit drive long-term community prosperity.



P1504

DIGNIFIED LIVELIHOODS FOR STREET VENDORS

| District: Khordha

In sectors where informal street vendors previously navigated makeshift setups and educational institutions managed evening campus security challenges, **HDFC Bank Parivartan** and **Mahashakti Foundation** executed a dual-impact infrastructure initiative across Bhubaneswar. The project delivered 100 specialised, ergonomic push carts to vendors, formalising their setups, improving hygiene standards, and boosting customer visibility. Simultaneously, 100 autonomous, solar-powered streetlights were installed across high-traffic zones at the Odisha University of Technology and Research campus. This combined intervention modernised informal vending operations to stabilise micro-enterprise incomes while enhancing nighttime safety and lowering non-renewable power consumption across the academic hub.

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.


143

VILLAGES SUPPORTED
WITH CLEAN DRINKING
WATER



P1221

THE HIGHWAY TO DIGNITY

| District: Ganjam

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 realtime 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.



P1496

TRANSFORMING EMERGENCY CARE

| Districts: Mayurbhanj, Khordha

Overburdened public safety-net hospitals often struggle with severe equipment shortfalls, leaving frontline clinicians unable to manage complex medical emergencies locally. **HDFC Bank Parivartan** and **Doctors For You** are eliminating these diagnostic bottlenecks by overhauling critical care units across five major public health facilities in Bihar and Odisha.

This encompasses installing high-flow oxygen systems, ICU ventilators, advanced diagnostic tools, and specialised neonatal equipment. Concurrently, medical experts are training clinical staff to manage high-risk maternal and trauma cases directly on-site, effectively curbing catastrophic out-of-pocket expenses for families and securing immediate emergency care across underserved regional hubs.



P0477

CIRCULAR ECONOMY RECOVERY

| District: Ganjam

Formalising informal waste collection through cloud-monitored recovery hubs converts rural plastic pollution into traceable, low-carbon economic value. **HDFC Bank Parivartan** and **Centre for Environment Education (CEE) Society** completed a zero-waste pilot project addressing plastic accumulation across rural Odisha and Chhattisgarh.

To replace open burning and unmanaged dumping, the initiative established *Swachh* Sustainable Business Models (SSBMs) powered by cloud-based tracking systems, optimised sorting processes, and upgraded recovery infrastructure for small aggregators.

Informal waste pickers (*Safai Saathis*) were integrated into formal value chains through capacity building, regulatory compliance, and fairer compensation structures. By linking bulk waste generators directly with accredited recyclers, the intervention curbed local carbon emissions while establishing a scalable circular economy across 600 target households and peripheral settlements.



P0476

URBAN MATERIALS-RECOVERY ARCHITECTURE

| District: Khordha

Establishing municipal-scale processing infrastructure elevates sanitation workers into recognised supply-chain operators within urban plastic recovery networks. **HDFC Bank Parivartan** and **Centre for Environment Education (CEE) Society** completed a zero-waste material recovery initiative across urban landscapes in Odisha and Jharkhand. The project constructed centralised Material Recovery Facilities (MRFs) equipped to collect, segregate, and baled dry plastic waste for direct industrial recycling. Informal waste pickers (*Safai Sathis*) and small aggregators were structurally integrated into formal civic operations, securing enhanced livelihoods, safer working conditions, and regulatory compliance. By diverting high volumes of synthetic waste away from urban landfills, the project established viable waste-to-enterprise models that lower urban carbon emissions and improve public health standards.

care, impacting quality of life for families. To fortify regional psychiatric infrastructure, **HDFC Bank Parivartan** and the **Live Love Laugh Foundation** are implementing a community-focused mental health programme in Andhra Pradesh and Odisha.

The project is mapping 2,500 individuals and caregivers across target blocks, arranging psychiatric screenings for 80% of identified cases. These individuals are then supported with free medical treatments, and counselling sessions. Additionally, the intervention encompasses training community healthcare workers, and sensitising state officials to construct sustainable public support systems.



P1501

DIAGNOSTIC AND CRITICAL CARE INFRASTRUCTURE

| Districts: Jajpur, Puri, and Ganjam

Elevating public healthcare delivery across non-metropolitan districts connects advanced diagnostic hardware directly with localised, emergency-ready treatment facilities. In regional blocks where long-distance transit to urban medical hubs historically delays critical interventions, **HDFC Bank Parivartan** and **Doctors For You** are upgrading secondary care capabilities across key healthcare centres. Specialised equipment deployments including USG machines, Digital X-ray units, and a dedicated dialysis facility are currently expanding diagnostic and renal support across Sukinda, Danagadi, Nimapara, Delanga, Puri, and Bhanjanagar. These installations align directly with state digital health reporting standards. Concurrently, technical orientation sessions for medical personnel are strengthening clinical precision to ensure compliance with Indian Public Health Standards.



P1217

COMMUNITY PSYCHIATRIC CARE DISPENSATION

| Districts: Malkangiri, Rayagada

Cultural stigma, limited diagnostic outreach, and a scarcity of localised psychiatric resources often delay therapeutic



P1402

SECONDARY HEALTHCARE INFRASTRUCTURE UPGRADES

| District: Mayurbhanj

In remote blocks where long travel distances to district hospitals previously delayed critical treatments, **HDFC Bank Parivartan** and **Mahashakti Foundation** modernised three Community Health Centres across Kisantandi, Kostha, and Rasgobindpur. The project delivered essential diagnostic machinery, including three USG units, two X-ray machines, and three ECG devices, alongside 40 specialised hospital beds to expand inpatient admission capacity. To ensure 24/7 emergency accessibility, 40 solar streetlights were installed across campus premises. Technical orientation for healthcare personnel, conducted alongside local health authorities, successfully integrated these facilities into the public health network.



P1130

STRENGTHENING DIALYSIS CARE

| District: Balangir

In regional centers where limited specialised equipment previously forced chronic renal patients to undertake long-distance travel, **HDFC Bank Parivartan** and **Prayati Sanstha** upgraded treatment capabilities at the local Community Health Centre. The initiative established a dedicated dialysis unit by installing two advanced dialysis machines and ten hi-tech hospital beds, directly serving over 500 patients.

To ensure operational continuity, the intervention encompassed essential facility modifications, comprehensive technical training for clinical staff, and structured coordination with regional health authorities, securing sustained, low-cost critical care within the immediate community.

P1428

RENAL CARE IN INDUSTRIAL MINING ZONES

| Districts: Jajpur

In industrial sectors where heavy metal contamination from open-cast chromite mining has driven high rates of chronic kidney disease, **HDFC Bank Parivartan** and **Mahashakti Foundation** established specialised renal care capabilities at the Sukinda Community Health Centre. The intervention delivered two state-of-the-art hemodialysis units alongside specialised Reverse Osmosis water treatment systems. Following technical calibration, equipment testing, and health staff orientation on sterilisation protocols, the facility was formally transferred to local hospital authorities. This localised unit now provides vital, cost-free dialysis care to over 2,500 mining households, eliminating long-distance travel and alleviating severe financial burdens.



P1074

CLEAN WATER INFRASTRUCTURE

| District: Puri

Integrating specialised water purification technology into coastal infrastructure directly addresses salinity challenges and enhances public health resilience for defense and civilian populations. In coastal sectors where natural groundwater salinity from Asia's largest brackish lagoon previously limited access to safe drinking water, **HDFC Bank Parivartan** and **Mahashakti Foundation** installed a high-capacity Reverse Osmosis water purification plant at the INS Chilka campus. This facility established a continuous supply of clean, potable water for naval personnel, healthcare facility patients, and surrounding communities. By extending purified water distribution across six neighbouring villages, the project elevated regional hygiene standards, reduced waterborne health risks, and secured sustainable drinking water infrastructure for thousands.

P0954

IMPROVING ACCESS TO DIALYSIS

| District: Sambalpur

In regional blocks where the absence of specialised medical equipment previously required chronic renal patients to undertake costly journeys to district headquarters, **HDFC Bank Parivartan** upgraded critical care capabilities across Sambalpur district. The initiative installed two advanced dialysis machines across CHC Bamra and CHC Fasimala, establishing fully operational, localised renal units. Serving approximately 1,000 patients, this intervention integrated essential treatment into the existing public healthcare framework, ensuring timely, cost-effective care within the immediate community while reducing pressure on regional referral hospitals.

P0972

ENSURING DIALYSIS ACCESS FOR ALL

| District: Balangir

Strengthening localised healthcare delivery connects advanced medical hardware directly with community-level treatment hubs to reduce regional health disparities. In underserved sectors where a lack of specialised medical equipment previously compelled chronic renal patients to travel long distances to district headquarters, **HDFC Bank Parivartan** modernised critical care facilities at the local Community Health Centre. The initiative installed two fully equipped dialysis machines, establishing an operational, high-quality renal care unit within the facility. Directly serving approximately 600 kidney patients, this targeted intervention integrated vital life-saving treatment into the existing public healthcare framework, eliminating costly transit burdens while ensuring reliable, localised care.

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.


1,276

WATER
CONSERVATION
STRUCTURES CREATED


3,245

SOLAR LIGHTS
INSTALLED





P1400

SUSTAINABLE HYDRATION IN PUBLIC INSTITUTIONS

| District: Kendujhar

Across Assam, Delhi, Gujarat, Odisha, Uttar Pradesh, and West Bengal, public schools and hospitals face acute water scarcity due to contaminated or depleting groundwater. In response, **HDFC Bank Parivartan** and **Tata Institute of Social Sciences, Mumbai** are deploying *Meghdoot* Atmospheric Water Generators (AWGs). This decentralised technology extracts moisture from the air to provide clean drinking water, bypassing the need for traditional surface or groundwater.

The initiative includes installing units at high-need facilities, establishing safety testing protocols, and training staff on operation. These ongoing efforts ensure a continuous, drought-resilient water supply, significantly reducing water-borne diseases and protecting local aquifers across these six states.



P1190

RENEWABLE ENERGY AND ECO-TOURISM INFRASTRUCTURE

| District: Dhenkanal

Integrating clean energy solutions into ecological and heritage destinations aligns environmental conservation directly with public safety and sustainable infrastructure management. In pilgrimage and eco-tourism sites where remote terrain and limited power supply previously constrained evening accessibility, **HDFC Bank Parivartan** and **Mahashakti Foundation** modernised infrastructure across Tapoban on Kapilash Hill.

The project installed an 8–10 kVA rooftop solar power system alongside 10 standalone solar streetlights across high-footfall pathways and public areas. This renewable energy installation established an autonomous, reliable power source that illuminated key routes, enhanced safety for evening visitors and pilgrims, and preserved the ecological integrity of the sacred hill destination.

FINANCIAL LITERACY AND INCLUSION

Financial independence begins with the right knowledge and access. Our initiatives bridge the gap by providing essential financial education and digital banking tools to underserved populations, ensuring every individual has the confidence to manage their resources, access formal credit, and secure their family's future.



1.19+ Lakh
SPREAD OF FINANCIAL
FRAUD AWARENESS
(VIGIL AUNTY)







STORIES OF PARIVARTAN

SCIENTIFIC VEGETABLE CULTIVATION AND HORTICULTURAL INPUT ENHANCEMENT

P1188

BENEFICIARY:

Nalindra Goud

LOCATION:

Bandhakani Village, Bamra Block, Sambalpur

THE PROBLEM

Nalindra Goud, a smallholder farmer from Bandhakani village, relied on traditional agricultural methods that yielded limited financial returns, generating an annual household income of approximately Rs. 80,000. Lacking access to quality seeds, modern nursery technology, and structured pest management tools, his crops suffered high vulnerability to external damage, pests, and nutrient deficiencies. These constraints prevented him from optimising yields or achieving financial stability.

OUR INTERVENTION

To enhance agricultural productivity and household income, **HDFC Bank Parivartan** partnered with the **BAIF Development Research Foundation** to provide Goud with a comprehensive horticultural support package for chilli and mustard cultivation, including high-quality seeds, cocopeat, seedling trays, and protective fencing nets. The initiative also supplied essential inputs—such as micronutrients, bio-fungicides, neem oil, pheromone traps, sticky traps, and a battery-operated sprayer—complemented by hands-on training in scientific nursery preparation, integrated pest management, and sustainable crop maintenance.

THE OUTCOME

Adopting scientific cultivation techniques enabled Nalindra to significantly reduce crop losses, boost yield quality, and optimise his overall agricultural output. The technical intervention strengthened his crop management capabilities, lowered operational risks, and increased his household earnings. Armed with proven agronomic practices, Nalindra plans to expand his cultivation area, diversify his crop portfolio, and serve as a demonstration farmer encouraging sustainable horticultural practices within his community.



P1188

DRONE-BASED CUSTOM HIRING CENTRE AND WOMEN-LED AGRIBUSINESS

BENEFICIARY:

Bijaya Patel and her Khandakota Women's Self-Help Group (SHG) (10 Members)

LOCATION:

Khandakota Village, Kuchinda Block, Sambalpur

THE PROBLEM

In Khandakota village, smallholder farmers faced high labor dependencies, escalating operational costs, and inefficient manual crop protection methods. Meanwhile, local women belonging to small farming households were restricted to low-yield agricultural labor, lacking access to modern farm machinery, specialised technical skills, or avenues for non-farm income generation.

OUR INTERVENTION

To establish a high-tech agricultural service model and drive female entrepreneurship, **HDFC Bank Parivartan** partnered with the **BAIF Institute for Sustainable Livelihoods & Development (BISLD)** to mobilise 10 SHG members to establish a community-managed Farm Equipment Bank and Custom Hiring Centre (CHC). The collective was equipped with an agricultural spraying drone, alongside comprehensive technical training covering drone safety, field operations, preventive maintenance, fee structure design, and enterprise record-keeping.

THE OUTCOME

The SHG collective successfully commercialised drone-based precision spraying, offering affordable, efficient crop protection services to an estimated 300 local farmers. The enterprise significantly reduced field labor requirements and spraying duration for clients while establishing a sustainable, service-based revenue stream for its members. Operating advanced aerial technology has elevated the women's leadership skills, financial independence, and social standing, positioning the collective as a model for women-led agri-tech enterprise across the district.



P0823

SOLAR LIFT IRRIGATION AND COLLECTIVE MARKETING IN VEGETABLE CULTIVATION

BENEFICIARY:
Bishu Nayak

LOCATION:
Pokamula Village, Jagatsinghpur

THE PROBLEM

Bishu Nayak, supporting a seven-member family on smallholding land in Pokamula, faced low agricultural returns from traditional pumpkin cultivation. Susceptibility to crop diseases, low-yielding seed varieties, and lack of reliable irrigation constrained her farm's productivity. Reliance on expensive diesel pumps for seasonal irrigation further eroded profit margins, while the absence of direct market access forced reliance on local intermediaries who offered below-market rates.

OUR INTERVENTION

To improve production efficiency and market access, **HDFC Bank Parivartan** and **Harsha Trust** established the Sadhugoswami Producer Group and integrated farmers into a local Farmer Producer Organisation (FPO). Bishu was provided access to a solar-powered river lift irrigation system, high-yielding nursery saplings, and training in raised-bed planting and bio-inputs (Agnyastra, Neemastra, and vermicompost). The FPO introduced collective input procurement, technical field demonstrations, and structured crop aggregation to establish direct buyer linkages.

THE OUTCOME

With reliable solar irrigation and improved cultivation techniques, Bishu harvested 4,000 kg of pumpkins, earning Rs. 59,400. Direct FPO market linkages increased her price realisation from Rs. 13.00 to Rs. 14.85 per kg while eliminating diesel pumping costs. Moving forward, the FPO aims to establish local grading and storage infrastructure to manage post-harvest risks and expand direct supply channels to regional buyers.

PARIVARTAN HIGHLIGHTS

SHOWCASING KEY INITIATIVES, EVENTS & NEWS



P0875

INSTITUTIONAL SOLAR ENERGY CAPACITY BUILDING WORKSHOPS

| District: Angul

HDFC Bank Parivartan, in partnership with the **Sambhav Foundation**, organised a series of capacity building workshops across 20 educational institutes in Angul, Odisha, following the successful installation of solar power infrastructure. Designed to support long-term self-reliance and energy efficiency, the initiative equips school staff and students with the practical skills required to independently manage, maintain, and optimise their solar systems.

The interactive sessions focused on fundamental system maintenance, basic troubleshooting, efficient power utilisation, and environmental awareness regarding renewable energy. To establish sustained operational oversight, each institution appointed designated 'solar champions' to lead ongoing maintenance and knowledge sharing, creating a resilient, community-led model for clean energy adoption in local schools.



P0949

SOLAR IRRIGATION AND AGRICULTURE TRAINING WORKSHOPS

| District: Kandhamal

HDFC Bank Parivartan in partnership with **Professional Assistance for Development Action (PRADAN)**, organised a series of agricultural capacity-building and infrastructure events in Traskipadar village, Phulbani block. The initiative commenced on 6th August, 2025 with the commissioning of a 2 HP solar lift irrigation system, providing reliable water to 14 households across five acres of scented paddy fields. This was followed by a mobilisation drive on 20th September, 2025 supporting 12 farming households with trellis setups for organic bean and radish intercropping. On 22nd September, 2025, a practical training workshop instructed farmers on preparing *Jeevamrut* for microbial soil enrichment, culminating in an Integrated Pest Management session on 18th October, 2025, where bio-control *Trichogramma* cards and insect traps were introduced. Together, these targeted events successfully integrated sustainable irrigation infrastructure with eco-friendly agronomic practices.

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



Skilling & Livelihood

Diwali Exhibition – Khordha

HDFC Bank Parivartan organised a festive marketplace exhibition at Bhubaneswar to support local NGOs and grassroots community groups. Over 100 employee volunteers engaged with participants, providing product visibility and supporting sustainable livelihoods for community artisans.



Sanitation & Environmental Awareness

Swachh Bharat Cleanliness Drives & Street Drama – Khordha

In partnership with Prayatn Sanstha and Orion Educational Society, volunteers conducted extensive sanitation drives across Chilika, Banapur, and Bhubaneswar Bank House. The initiatives included clearing village roads and public drains, distributing hygiene materials, leading awareness rallies alongside local Self-Help Groups and Anganwadi workers, planting trees, and staging an environmental drama titled “Our Mother Earth”.



PRODUCTS OF ODISHA

THE PARIVARTAN STORY, MADE TANGIBLE



BHUBAN BIRI BADI | DHENKANAL

Handcrafted by the Maa Samaleswari Self-Help Group in Kansaragoda village, this traditional black gram sun-dried dumpling is produced with support from **HDFC Bank Parivartan** and the **Mahashakti Foundation**. Utilising organically cultivated black gram sourced directly from regional farmers, the enterprise combines time-honoured Odia recipe formulation with modern hygiene protocols, machinery selection, and quality control systems. The black gram is processed, seasoned, and sun-dried under standardised conditions to maintain a light, crisp texture, high protein content, and distinct culinary flavor. Sealed in protective, branded retail packaging to extend shelf life, this heritage food item provides a consistent, quality-assured product tailored for urban exhibitions and commercial food supply chains.

COLD-PRESSED GROUNDNUT OIL | MALKANGIRI

Produced by the Maa Bipadatarini SHG under the Maa Santaan Parivartan Producer Group in MV 81 village, Kalimela block, this pure groundnut oil is processed with support from **HDFC Bank Parivartan** and **Harsha Trust**. Leveraging locally cultivated groundnuts, the women-led enterprise operates a compact processing system featuring dedicated deseeding, cold-press extraction, and integrated filtration units. The mechanical cold-pressing method operates without external heat or chemical additives, preserving the natural nutrients, rich nutty aroma, and Golden clarity of the unrefined oil. Following precise quality control, filtration, and hygienic bottling, the finished product is sealed in protective retail packaging, establishing a direct, value-added supply chain linked to regional Farmer Producer Organisations and commercial markets.



JHAIN MOONG DAL | DHENKANAL



Processed and packaged by the Maa Mamata Self-Help Group (SHG) in Bhalutangar village, Kankadahad block, this climate-resilient green gram (*Vigna radiata*) is produced with support from **HDFC Bank Parivartan** and the **Mahashakti Foundation**. Sourced directly from local farming communities, the pulse undergoes systematic mechanical cleaning, size-grading, and dehulling within an SHG-managed village processing unit. Adhering to strict food safety protocols, the nutrient-dense pulse is refined without artificial polish or chemical additives, preserving its natural flavour, color, and culinary properties. Sealed in moisture-barrier retail packaging with clear product labelling, this quality-assured pulse line bridges smallholder agricultural production with urban retail markets and institutional buyers.

NUTRIENT-RICH VERMICOMPOST | CUTTACK

Produced by the 10-member Ketakiswar Producer Group at the Bio-Input Resource Centre in Niali block, this organic bio-fertiliser is manufactured with support from **HDFC Bank Parivartan** and **Harsha Trust**. Utilising an eight-tank processing unit constructed with an infrastructure investment of Rs. 2,00,000, the enterprise recycles local farm waste, cow dung, straw, and green biomass through managed earthworm decomposition. The group maintains a systematic rotational tank management routine, watering schedule, and natural pest-repellent preparation protocols (*Agnayasthra*, *Brahmastra*, and *Neemastra*). Rich in nitrogen, phosphorus, and potassium, the resulting vermicompost enhances soil porosity, structure, and moisture retention without chemical additives. Screened, quality-checked, and packed in durable bulk bags, this eco-friendly soil conditioner supplies local agricultural networks and organic farming enterprises.





A step towards sustainable progress

PAN INDIA

**10.77 CRORE
LIVES IMPACTED**





RURAL DEVELOPMENT

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



OVERALL IMPACT



11,027
VILLAGES
COVERED UNDER
HRDP + FDP



17.51 Lakh
HOUSEHOLDS
REACHED



~95 Lakh
TREES PLANTED



PROMOTION OF EDUCATION

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



930
LIBRARIES
SET UP



3,462
SMART SCHOOLS
DEVELOPED



~8.65 Lakh
STUDENTS IMPACTED
THROUGH TECH-ENABLED
EDUCATION

OVERALL IMPACT



36,300
SCHOLARSHIPS
PROVIDED



SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

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



9.6 Lakh
INDIVIDUALS TRAINED



20,214
COMMUNITY
ENTERPRISES SUPPORTED

**OVERALL
IMPACT**



1.97 Lakh
YOUTH SKILLED



10,977
SELF HELP GROUPS
REVIVED/FORMED/
TRAINED

HEALTHCARE AND HYGIENE

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



**OVERALL
IMPACT**



822
VILLAGES AND ULBs
SUPPORTED WITH WASTE
MANAGEMENT SYSTEMS



24,430
HOUSEHOLD TOILETS
CONSTRUCTED



30 Lakh
UNITS OF BLOOD
DONATED



1,346
VILLAGES SUPPORTED
WITH CLEAN DRINKING
WATER

NATURAL RESOURCE MANAGEMENT

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



OVERALL IMPACT



16,091

WATER CONSERVATION
STRUCTURES
DEVELOPED



80,527

SOLAR LIGHTS
INSTALLED



FINANCIAL LITERACY AND INCLUSION

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



2.48 Crore

REACH OF FINANCIAL FRAUD
AWARENESS THROUGH VIGIL
AUNTY CAMPAIGN

OVERALL IMPACT

KEY INTERVENTIONS



D0002

MILKING PROSPERITY: DAIRY MEETS DIGITAL

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



M0018

PARIVARTAN STARTUP GRANTS

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



P0983

SMALL GRANTS, BIG IMPACT

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



P0884

FINANCIAL AID FOR UNDERSERVED PATIENTS ACROSS INDIA

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



P0877

SCHOLARSHIPS THAT SAVE DREAMS

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

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



G0309

SAVING LIVES, ONE DROP AT A TIME

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

EMPLOYEES IN ACTION

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

KEY INITIATIVES:

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

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



G0363, G0366

VIGIL AUNTY: SMART MONEY, SAFE BANKING

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



G0327

BRIGHTENING LIVES WITH SOLAR SHIKSHA

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

PARIVARTAN ON ITS PATH TO ACHIEVE GLOBAL GOALS

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

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

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



PARIVARTAN AND THE SUSTAINABLE DEVELOPMENT GOALS

SDG 1: No Poverty

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

SDG 2: Zero Hunger

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

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

SDG 3: Good Health and Well Being

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

SDG 4: Quality Education

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

SDG 5: Gender Equality

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

SDG 6: Clean Water and Sanitation

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

SDG 7: Affordable and Clean Energy

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

SDG 8: Decent Work and Economic Growth

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

SDG 13: Climate Action

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

SDG 15: Life on Land

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





A step towards sustainable progress

IMPLEMENTATION PARTNERS

- Agramammee
- BAIF Institute for Sustainable Livelihoods And Development (BISLD)
- Central Square Foundation
- Centre for Environment Education (CEE) Society
- Centre for Youth & Social Development
- Collectives for Integrated Livelihood Initiatives
- Doctors for You
- Foundation for MSME Clusters
- Gram Vikas
- Harsha Trust
- Head Held High Foundation
- KIIT Technology Business Incubator
- Learning Links Foundation
- Live Love Laugh Foundation
- Mahashakti Foundation
- NIRMAN
- Orion Educational Society
- Plan International India Chapter
- Prayatn Sanstha
- Professional Assistance for Development Action
- Samarathanam Trust for the Disabled
- Sambhav Foundation
- Shri Mahakal Education and Charitable Trust Rajkot
- Society for Development Alternatives
- Tata Steel Foundation (TSF)
- The Energy & Resources Institute

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