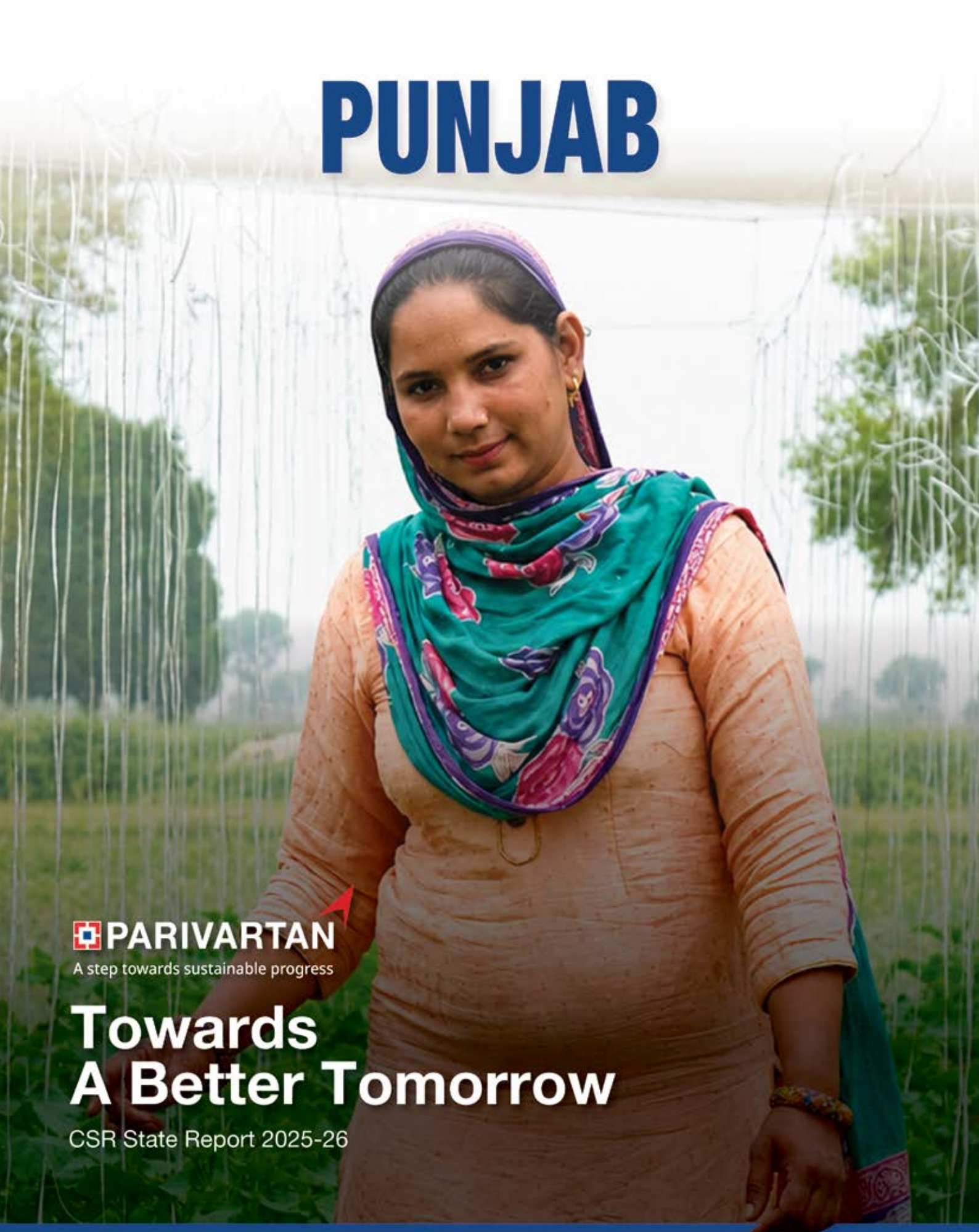
PUNJAB



PARIVARTAN

A step towards sustainable progress

Towards A Better Tomorrow

CSR State Report 2025-26

Scan to know more

HDFC BANK

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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 Punjab, 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 Punjab.

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.



PARIVARTAN
A step towards sustainable progress

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 Punjab.



PARIVARTAN IN PUNJAB

37.25 LAKH
LIVES IMPACTED
*Impact numbers as of March 2026

RURAL DEVELOPMENT

- **53,368** FARMERS SUPPORTED
- **2,677** ACRES OF LAND BROUGHT UNDER IRRIGATION
- **265** ACRES OF LAND BROUGHT UNDER CHEMICAL FREE FARMING

PROMOTION OF EDUCATION

- **2,225** SCHOLARSHIPS PROVIDED
- **98** SMART SCHOOLS DEVELOPED
- **~24,500** STUDENTS IMPACTED THROUGH SMART SCHOOLS

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

- **11,210** YOUTH/INDIVIDUALS TRAINED - HRDP+FDP
- **115** COMMUNITY ENTERPRISES SUPPORTED

HEALTHCARE & HYGIENE

- **20** VILLAGES SUPPORTED WITH CLEAN DRINKING WATER

NATURAL RESOURCE MANAGEMENT

- **268** WATER CONSERVATION STRUCTURES CREATED
- **859** SOLAR LIGHTS INSTALLED

FINANCIAL LITERACY & INCLUSION

- **8.93 Lakh** SPREAD OF FINANCIAL FRAUD AWARENESS (VIGIL AUNTY)

FOCUSED DEVELOPMENT PROGRAMME

DISTRICTS			
Amritsar	Ferozepur	Mansa	Sangrur
Barnala	Gurdaspur	Moga	Sri Muktsar Sahib
Bathinda	Hoshiarpur	Mohali	Tarn Taran
Faridkot	Jalandhar	Pathankot	
Fatehgarh Sahib	Kapurthala	Patiala	
Fazilka	Ludhiana	Rupnagar	

HOLISTIC RURAL DEVELOPMENT PROGRAMME

DISTRICTS	NO. OF VILLAGES
Fazilka	15
Ferozepur	15
Gurdaspur	15
Moga	15
Patiala	15

PARIVARTAN
A step towards sustainable progress

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.

53,368
FARMERS SUPPORTED

2,677
ACRES OF LAND BROUGHT UNDER IRRIGATION

265
ACRES OF LAND BROUGHT UNDER CHEMICAL FREE FARMING





P0997

INTEGRATED RURAL AND AGRARIAN ADVANCEMENT PROJECT

| District: Moga

Strengthening the regional economy involves optimising agricultural resource management, diversifying rural livelihoods, and expanding community access to modern educational and utility infrastructure. To support these development goals, **HDFC Bank Parivartan** and the **Ambuja Foundation** are executing a three-year multi-sectoral initiative in the Bagha Purana and Nihal Singhwala blocks. In the agricultural sector, 40 farmers are being supported through micro irrigation system, seven farmer field schools are being established for soil health tracking, and 15 farmer groups have been supported with farm machinery. Simultaneously, the programme is upskilling 366 local artisans to enhance non-farm income. Public infrastructure upgrades include transitioning government schools into tech-enabled learning spaces, installing solar streetlights across 15 villages, and deploying solar-powered water purification towers.

Additionally, the project is also renovating 5 village ponds through desilting, deepening, side-slope lining, and the *Thapar* model of decentralised wastewater treatment to improve water quality, groundwater recharge, irrigation, and village sanitation. One farmer enterprise cold storage unit is also being established to strengthen post-harvest management, reduce produce losses, and improve farmers' market access.



P0810

SUSTAINABLE ECOSYSTEM DEVELOPMENT

| District: Fazilka

Local communities are working to balance groundwater usage, manage agricultural biomass effectively, expand household income streams, and update rural school facilities to support sustainable regional growth. To assist these efforts, **HDFC Bank Parivartan** and **Ambuja Foundation** are operating a comprehensive three-year project across 15 villages. The initiative is implementing micro-irrigation and soil moisture conservation techniques alongside in-situ crop residue management frameworks. Cultivators are participating in shared machinery clubs and technical training to lower production costs, while women-led artisan collectives receive specialised training in textiles and handicrafts to diversify household income. Concurrently, project teams are updating local school infrastructure with smart classrooms, science centres, and mathematics laboratories, alongside a community tree-planting campaign.



P0719

REGIONAL LAND AND INFRASTRUCTURE MANAGEMENT

| District: Gurdaspur

Local stakeholders seek to optimise smallholder agricultural yields, reinforce community health frameworks, and expand institutional learning support to foster long-term rural stability. To advance these regional priorities, **HDFC Bank Parivartan** and **EFRAH – A Society for Social Welfare** are executing a comprehensive Holistic Rural Development Programme benefiting over 16,000 residents. The agricultural component is forming Farmer Interest Groups and establishing custom-hiring centres for shared machinery.

Concurrently, the initiative is working alongside public educational institutions to integrate active learning materials and upgrade school facilities to support student retention. Additionally, community health check-ups are being organised to enhance well-being in the region.



P0726

COORDINATED COMMUNITY AND COMMERCE PROGRAMME

| District: Patiala

Enhancing rural stability involves optimising natural resource allocation, expanding economic opportunities for home-based enterprises, and updating local educational resources to support general civic advancement. To advance these objectives, **HDFC Bank Parivartan** and the **Ambuja Foundation** are executing a comprehensive Holistic Rural Development Programme across 15 villages, benefiting approximately 5,155 households in the Rajpura, Shambhu and Patiala block. The initiative introduces structured waste management systems and a 3,000-tree afforestation campaign alongside localised natural resource management to assist agricultural output.

Concurrently, the project is equipping government schools with smart learning technologies and updated physical infrastructure. For non-farm economic diversification, the programme is establishing women-led artisan enterprises, providing structured technical training in textile fabrication, weaving, and embroidery.



P1180

SUSTAINABLE AGRI-RESOURCE AND UTILITY COLLABORATIVE

| District: Ferozepur

Synchronising renewable energy deployment, livestock healthcare, and digital educational tools across village clusters creates self-sustaining rural ecosystems that build long-term economic resilience. **HDFC Bank Parivartan** and the **BAIF Institute for Sustainable Livelihoods and Development** are executing an integrated rural transformation initiative across 15 villages in Makhu block.

The ongoing programme strengthens village infrastructure through the installation of 170 solar streetlights, a solar-powered cold storage unit, and a *jal minar* clean water facility. To raise agricultural efficiency and livestock well-being, the initiative establishes acustom-hiring centre for farm mechanisation alongside regular veterinary and community health camps.

Simultaneously, the intervention modernises local early childhood and primary education by equipping government schools with interactive smart classroom tools.

PARIVARTAN
A step towards sustainable progress

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.

~24,500
STUDENTS IMPACTED THROUGH SMART SCHOOLS

98
SMART SCHOOLS DEVELOPED

2,225
SCHOLARSHIPS PROVIDED





P0401

NATIONAL FOUNDATIONAL LITERACY STRATEGY

| District: Amritsar

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.



P1126

DIGITAL INFRASTRUCTURE ADVANCEMENT

| Districts: Amritsar, Barnala, Bathinda, Ferozepur, Gurdaspur, Hoshiarpur, Jalandhar, Moga, Mohali, Patiala, Sri Muktsar Sahib, Tarn Taran

Public educational institutions in the region sought to modernise their academic facilities by expanding access to digital learning tools, information technology, and scientific learning models. To support these development goals, **HDFC Bank Parivartan** and **The Society for Action in Community Health (SACH)** upgraded Information and Communication Technology (ICT) laboratories across 16 schools. The initiative deployed modern infrastructure, smart classroom hardware, and advanced Science, Technology, Engineering, and Mathematics (STEM) learning tools. These interventions enhanced digital literacy resources and educational engagement for approximately 10,500 students, establishing updated facilities designed to support long-term academic readiness.

P1499

STANDARDISED SCHOOL INFRASTRUCTURE INITIATIVE

| Districts: Amritsar, Faridkot, Jalandhar, Ludhiana, Mohali, Pathankot

Public educational institutions in the northern region continuously work to align their facilities with evolving academic standards, focusing on expanding access to digital learning tools, inclusive infrastructure, and climate-resilient features. To support these development goals, **HDFC Bank Parivartan** and **Yuva Unstoppable** are implementing the Parivartan *Shala* model to upgrade six government schools in Punjab into tech-enabled institutions.

The intervention is executing structural improvements to enhance building resilience, installing information and communication technology (ICT) hardware, and adding inclusive features such as ramps and handrails across a total of 14 government schools in Himachal Pradesh, Jammu & Kashmir, Punjab, and Haryana. Additionally, the initiative is upgrading water, sanitation, and hygiene (WASH) systems to provide standardised, modern environments that encourage regular student attendance and engagement.



P1457

EDUCATIONAL INFRASTRUCTURE MODERNISATION INITIATIVE

| Districts: Amritsar, Gurdaspur, Pathankot

Regional educational facilities require infrastructural updates and digital learning resources to align with modern educational standards and sustainable operational practices. To address these requirements, **HDFC Bank Parivartan** and the **Society for Upliftment of Villagers and Development of Himalayan Areas (SUVIDHA)** executed a school renovation and digitisation programme. The project delivered essential structural repairs, including the construction of boundary walls, playgrounds, and upgraded water, sanitation, and hygiene (WASH) facilities. To ensure energy security, the initiative installed 5 kW off-grid solar power systems at each institution. This renewable energy grid powered newly established computer laboratories and smart classrooms equipped with interactive learning software, establishing a functional framework for digital literacy.



P1082

STUDENT MOBILITY AND TRANSPORTATION DEVELOPMENT

| Districts: Amritsar, Barnala, Bathinda, Ferozepur, Gurdaspur, Hoshiarpur, Jalandhar, Moga, Mohali, Sri Muktsar Sahib, Patiala, Tarn Taran

Commuting distances and a lack of transit options often limit consistent school attendance, particularly for female students and those residing in outlying areas. To improve daily school access, **HDFC Bank Parivartan** and **The Society for Action in Community Health (SACH)** are deploying a dedicated regional transit fleet consisting of three school buses and nine vans. This logistical framework serves 12 public educational institutions, stabilising daily attendance and reducing dropout rates for approximately 10,500 students. By establishing structured, secure transit corridors, the project removes major safety barriers to commute, assisting families in maintaining regular enrolment for female learners and creating a more inclusive academic environment.

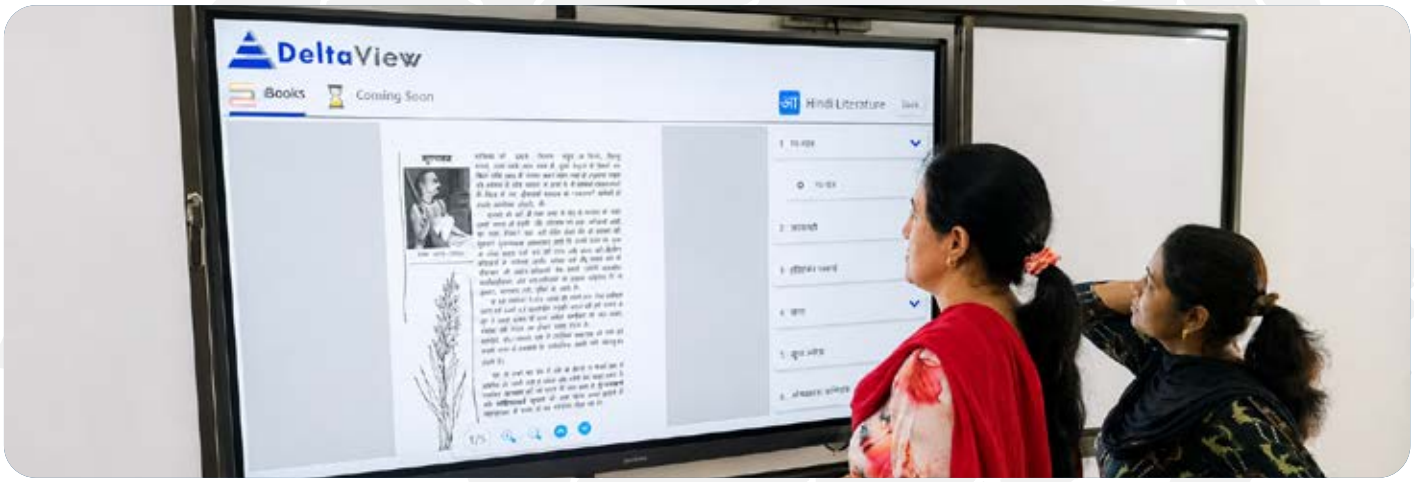


P0891

LEARNING AND LOGISTICS UPGRADE

| District: Amritsar

Local educational institutions require updated classroom technologies and dependable transport networks to improve daily attendance and support contemporary teaching methods. To meet these requirements, **HDFC Bank Parivartan** and the **Ashray Foundation** are deploying interactive technology and mobility assets across 31 regional schools. The intervention incorporates digital whiteboards, specialised multimedia resources, and tailored educational software into newly configured classrooms. Parallelly, project teams are delivering technical training modules to faculty members to assist with digital curriculum management. To reduce commuting barriers for students residing in outlying or remote areas, the initiative introduces two dedicated school buses alongside an integrated tracking system to monitor long-term attendance and academic performance.



P1003

TRI-STATE ACADEMIC FACILITY RENEWAL

| Districts: Bathinda, Faridkot, Fazilka, Ferozepur, Gurdaspur, Jalandhar, Kapurthala, Pathankot, Patiala, Sri Muktsar Sahib

Maintaining structural integrity and modern teaching equipment in regional educational facilities helps sustain long-term enrolment levels and supports everyday student engagement. To assist with these institutional requirements, **HDFC Bank Parivartan** and **EFRAH – A Society for Social Welfare** are upgrading infrastructure across army and government schools in Punjab, Haryana and Himachal Pradesh, directly serving over 10,000 students. The project introduces 36 smart classrooms equipped with 65-inch interactive digital display panels to modernise delivery of the curriculum. In tandem, the intervention is executing essential facility repairs, including floor plastering, electrical upgrades, door and window maintenance, and interior painting. Project monitoring frameworks include pre- and post-intervention tracking to assess impact on regular student attendance.



P1224, P1084, P1511, P1365, P1463, P1251

MULTILATERAL ACADEMIC DIGITISATION

| Districts: Pathankot, Jalandhar, Ludhiana, Rupnagar, Amritsar, Bathinda, Jalandhar

Incorporating interactive hardware, advanced data visualisations, and curriculum-aligned multimedia resources within learning spaces supports contemporary instructional methods and reinforces student engagement across diverse academic levels. To advance regional educational infrastructure, **HDFC Bank Parivartan** implemented several digital classroom deployments in cooperation with local stakeholders. Partnering with the **AROH Foundation**, the bank installed 20 smart classrooms at the Mamun Military Station in Pathankot to support over 2,500 children of defense personnel, alongside an expansion of three digital learning units within the Jalandhar Cantonment. Collaborating with the **Ashray Foundation**, the initiative introduced 10 university-grade interactive suites equipped for advanced degree research. Additionally, collaborations with **The Society for Action in Community Health (SACH)** established comprehensive digital ecosystems in selected public institutions and Police DAV Public Schools, combining technical faculty training with structured maintenance protocols to ensure long-term hardware utility.



P1085

TECH-DRIVEN EDUCATION FOR TOMORROW'S LEARNERS

| District: Amritsar

The integration of modern computing resources within regional educational environments supports the development of essential IT competencies and allows students to access a broader range of digital learning materials. To enhance existing educational infrastructure, **HDFC Bank Parivartan** and the **Society for Action in Community Health (SACH)** implemented a digital development programme across selected SGPC schools. The project equipped two institutions with 30 advanced desktop computers, establishing functional computer laboratories for approximately 600 students. This infrastructure provides learners with direct access to online educational resources and interactive software, supporting regular digital literacy training and general academic development within the curriculum.



P1230

UNIVERSITY DIGITALISATION PROGRAMME

| District: Amritsar

Incorporating technical infrastructure within higher education environments assists faculty in utilising advanced visual tools and provides students with practical avenues to develop relevant digital skills. To support these academic requirements, **HDFC Bank Parivartan** and the **Ashray Foundation** established five interactive digital classrooms at Guru Nanak University. The project introduced modern display panels, multimedia tools, and curriculum-appropriate digital resources to create an adaptive environment for advanced studies. To secure long-term utility, the initiative included training sessions designed to familiarise educators with the new pedagogy systems, enabling the integration of online learning modules into daily coursework and improving access to technical learning platforms.

P1118

WATER SPORTS DEVELOPMENT PROGRAMME

| District: Mohali

Providing access to specialised athletic gear and structured training supports physical fitness, team cooperation, and the development of vocational pathways in competitive sports. To advance athletic opportunities, **HDFC Bank Parivartan** introduced a dedicated sports development initiative focusing on competitive aquatic disciplines. The project supplied high-quality water sports training equipment to selected government institutions, establishing a structured training framework for 30 student athletes. By providing proper technical gear, the initiative assists learners in developing their athletic skills, navigating professional sporting pathways, and participating in regional and national competitions.

PARIVARTAN
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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.

11,210
YOUTH/INDIVIDUALS TRAINED - HRDP+FDP

115
COMMUNITY ENTERPRISES SUPPORTED





P0604

PROJECT STREE (SOCIAL AND TRANSFORMATIVE RURAL ECONOMIC EMPOWERMENT)

| Districts: Barnala, Ludhiana, Moga, Rupnagar

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, building the capacities of over 2.3 lakh farmers, including 35,000 women.

The initiative formalised and supported 17 Farmer Producer Companies (FPCs) by establishing 22 Common Facility Centres for specialised processing and 16 input shops. The cluster model grouped 13–14 villages under an FPC anchor, enabling dairy improvement, crop advisory, and diversification from paddy to Basmati. Policy support has helped FPCs secure input licences for cheaper procurement, while skill-development across value chains created alternative incomes and strengthened overall economic resilience in the clusters.



P1340

SPORTS RISE: DRIVING COMMUNITY DEVELOPMENT THROUGH ATHLETIC EXCELLENCE

| District: Fazilka

HDFC Bank Parivartan, in collaboration with **Plan International India Chapter**, is implementing the Sports RISE project—an ongoing initiative that leverages sports as a catalyst for addressing social, health, and educational challenges while nurturing local talent across Goa and 4 other states. As part of this effort, the project is renovating the Badminton Academy in Goa and strengthening structured training programmes to enhance athlete development in the region.

In the other states, key interventions include revamping regional stadiums, establishing community-level *Gram Kreeda Kendras*, setting up specialised Sports Schools, and conducting targeted archery scouting for girls. To ensure long-term sustainability, the project is also establishing a local sports goods manufacturing unit. Collectively, these initiatives are expanding accessible sports infrastructure, creating skill development and livelihood opportunities, and fostering holistic youth development across all project locations.



P0840

COMPETENCY-BASED LIVELIHOOD ARCHITECTURE

| District: Mohali

Expanding access to specialised professional training and career placement services helps local job seekers, particularly women, align their capabilities with the requirements of evolving service and technology sectors. To foster professional readiness, **HDFC Bank Parivartan**, in collaboration with **Orion Educational Society**, is operating a comprehensive upskilling and career development initiative designed to train 4,410 individuals. The curriculum delivers sector-specific instruction across banking, healthcare, media, information technology, and retail. Participants undergo psychometric evaluation, career counseling, and professional etiquette workshops to support long-term employment stability. The project structure incorporates formal industry placement mechanisms, aiming to secure employment for 75% of certified graduates alongside a systematic post-placement tracking process.



P0861

ECO-AGRARIAN RESILIENCE AND LIVELIHOOD PROGRAMME

| District: Pathankot

Managing soil conservation and refining water-resource allocation are key priorities for stabilising agricultural output and diversifying household revenue streams within these rural topographies. To optimise resources, **HDFC Bank Parivartan** and **Partnering Hope Into Action Foundation (PHIA Foundation)** are executing a development initiative by constructing rainwater harvesting systems, and deploying decentralised solar energy solutions.

To bolster community-led commerce, the intervention is establishing Village Development Committees (VDCs) and Farmer Producer Organisations (FPOs) to oversee new fruit and millet processing enterprises. Concurrently, cultivators receive training in pre- and post-harvest management, quality seedlings, and technical training in integrated pest management to improve yield and income.



P1179

VOCATIONAL CAPABILITY AND EMPLOYMENT ALLIANCE

| District: Ludhiana

Local stakeholders are working to bridge the skill gap between the technical requirements of regional industries and the current training levels of young job seekers to reduce underemployment and support inclusive growth. To address this demand, **HDFC Bank Parivartan** and the **Ramky Foundation** are operating a three-year vocational training programme aimed at preparing 1,350 individuals for sustainable careers.

The curriculum provides specialised instruction in demand-driven sectors, including domestic non-voice Customer Relationship Management (CRM), Banking, Financial Services, and Retail Sales. The initiative incorporates soft skills training, counselling, and guest lectures. It is also establishing direct placement linkages with local employers and maintaining a mentoring framework to achieve a targeted 70% job placement rate.

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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.

20
VILLAGES SUPPORTED WITH CLEAN DRINKING WATER



P1410

ONCOLOGY MEDICAL INFRASTRUCTURE UPGRADE

| District: Amritsar

Accessing specialised oncological services, such as radiation therapy and advanced chemotherapy, often involves significant travel and logistical requirements for patients from rural and underserved communities. To expand localised healthcare options, **HDFC Bank Parivartan** has completed a comprehensive oncology infrastructure upgrade at the Sri Guru Ram Das Charitable Hospital. The initiative installed advanced medical technology, including specialised radiation therapy, teletherapy, and brachytherapy units, alongside dedicated chemotherapy wards. Furthermore, operational workflows were established to deliver care under government subsidy schemes, specialised radiography personnel were trained, and daily outpatient services were opened to support early detection and treatment access for the regional population.



P1401

MOBILE RESOURCE MEDICAL INITIATIVE

| District: Moga

Geographic separation and climatic factors can limit direct access to stationary healthcare, often increasing travel costs and delaying routine medical screenings for remote communities.

To expand regional healthcare access across Punjab, Ladakh and Jammu & Kashmir, **HDFC Bank Parivartan** and the **Smile Foundation** are deploying four Medical Care Units (MCUs) to serve over two lakh beneficiaries over 24 months; including one MCU in Moga that will serve 36,000 beneficiaries during the project period.

The units provide doorstep doctor consultations, basic diagnostics, and essential medicines. Operating in alignment with national health frameworks, the initiative conducts screenings for anaemia and non-communicable diseases, manages maternal and child health tracking, and establishes formal referral pathways to public hospitals.



P1161

FINANCIAL SUPPORT FOR VULNERABLE PATIENTS

| District: Amritsar

Many cancer patients often face a critical barrier to recovery as the high cost of treatment creates an overwhelming financial burden, frequently leading to delayed care or treatment abandonment. To address this, **HDFC Bank Parivartan** and the **Indian Cancer Society** collaborated to provide targeted financial assistance through the Cancer Cure Fund. The initiative identified eligible patients across empanelled hospitals and provided the necessary funding to cover essential medical expenses, while also offering emotional counselling to families navigating the complexities of the disease. As a result, 100 patients across India received timely, uninterrupted treatment for curable cancers, significantly improving their survival prospects. This intervention successfully reduced the financial and emotional stress on vulnerable households, ensuring that life-saving medical care remains accessible regardless of a patient's economic background.

P1458

HEALTHCARE MODERNISATION AT POLICE HOSPITALS

| Districts: Amritsar, Bathinda, Ferozepur, Jalandhar, Kapurthala, Ludhiana, Mansa, Sangrur, Tarn Taran

Upgrading occupational medical facilities with advanced cardiac and physical therapy units ensures frontline service personnel receive rapid, on-site emergency treatment. **HDFC Bank Parivartan** and the **Society For Action In Community Health (SACH)** completed a clinical upgrade across departmental police hospitals. To resolve critical care deficits affecting law enforcement officers and their dependents, the project supplied high-precision ECG monitors, life-saving defibrillators, specialised physiotherapy units, and ergonomic ward beds. Intensive technical training equipped internal medical staff to operate and maintain the new assets independently. By eliminating reliance on external private clinics, this infrastructure enhancement guarantees immediate crisis stabilisation and long-term injury recovery within the force's dedicated health network.



P1225

INCLUSIVE EDUCATION AND THERAPEUTIC CENTRE

| District: Pathankot

Children with special educational needs require structured therapeutic facilities and early intervention systems within academic environments to assist physical development and social integration. To establish these resources, **HDFC Bank Parivartan** and the **AROH Foundation** partnered to set up a comprehensive enabling centre at the Army School, Mamun Military Station.

The specialised facility provides on-campus access to tailored occupational, and physio therapies, alongside dedicated hydrotherapy units to aid motor function. The programme combines continuous developmental monitoring by qualified therapists with technical workshops for educators and caregivers, fostering an inclusive environment for 50+ students.

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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.

268
WATER CONSERVATION STRUCTURES CREATED

859
SOLAR LIGHTS INSTALLED





P0880

AGRICULTURAL BIOMASS MANAGEMENT INITIATIVE

| District: Sangrur

Agricultural regions in Punjab and Haryana utilise systematic management strategies for crop residues to optimise biomass utilisation, create alternative energy sources, and support regional conservation objectives. To advance sustainable crop residue management, **HDFC Bank Parivartan** and the **CII Foundation** are executing a multi-faceted agricultural initiative impacting over 71,162 farmers from 248 villages.

The project is establishing a biomass pellet alongside 25 straw-based biogas units to provide alternate cooking fuel and organic manure. Additionally, two Farmer Producer Organisations (FPOs) have been established to oversee ex-situ operations, training over 50 local youth for technical advisory roles, and conducting field demonstrations to facilitate in-situ and ex-situ crop residue recycling processes.



P0722

REGIONAL BIOMASS VALOURISATION PROGRAMME

| District: Ludhiana

Managing crop residue effectively is a priority for agricultural communities to support regional air quality goals, maintain soil productivity, and optimise land use. To advance sustainable farming practices, **HDFC Bank Parivartan** and **CII Foundation** are collaborating on a comprehensive residue-management framework across 134 villages, benefiting 15,463 cultivation households.

The initiative introduces mechanised processing infrastructure by establishing biomass pellet, including three biogas units to provide alternate clean cooking fuel and organic manure.

Furthermore, the partners are equipping 56 farmer co-operatives with specialised machinery, have formed a new Farmer Producer Organisation (FPO) to oversee ex-situ operations, and providing technical advisory training to 30 local young agriculturalists to achieve a projected 90% reduction in residue burning.



P1060, P1142, P1056

RENEWABLE INFRASTRUCTURE AND UTILITY ALLOCATION

| Districts: Moga, Mohali, Sri Muktsar Sahib

Power instability and escalating electricity expenses can disrupt institutional operations, prompting a transition toward decentralised renewable energy to secure long-term utility stability. To optimise regional infrastructure, **HDFC Bank Parivartan** and the **Society for Action in Community Health** deployed 10 kVA solar power units across 20 schools and colleges, lowering operational overheads and securing consistent power for 12,000 students.

In a parallel initiative, the bank partnered with the **Ashray Foundation** to equip a regional badminton hall with a 20 kW solar grid, protecting 500–700 athletes from blackouts while lowering carbon emissions. Simultaneously, a collaboration with **YUVA Unstoppable** delivered a 100 kW solar array to the Directorate of Research and Medical Education (DRME), combining asset maintenance with staff training to reduce institutional overheads.



P1238, P1385, P1120, P1251

PUNJAB SOLAR UTILITY EXPANSION

| Districts: Hoshiarpur, Jalandhar, Patiala, Sangrur

Developing reliable solar lighting systems in rural and semi-urban areas supports regular community mobility and extends local business operating hours after dark. To enhance civic safety and infrastructure resilience, **HDFC Bank Parivartan** executed a series of targeted solar lighting deployments across Punjab.

Partnering with the **ISAP India Foundation**, the initiative deployed 300 solar streetlights in Hoshiarpur in coordination with the district administration, alongside 351 high-efficiency units across the Shambhu and Ghanaur blocks in Patiala to eliminate peripheral dark spots. Concurrently, they delivered 250 solar lights to the Sangrur district, reducing localised fossil-fuel dependency. Additionally, a joint project with the **AROH Foundation** expanded sustainable public utilities by installing 20 solar streetlights within the Jalandhar Cantonment area.

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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.

8.93 Lakh
SPREAD OF FINANCIAL FRAUD AWARENESS (VIGIL AUNTY)







STORIES OF PARIVARTAN

ORGANIC AGRICULTURAL DIVERSIFICATION AND MICRO-ENTERPRISE DEVELOPMENT

P0997

BENEFICIARY:
Jasveer Kaur

LOCATION:
Sangatpura Village, Moga

THE PROBLEM

Jasveer Kaur faced declining agricultural productivity and high financial risk while managing a traditional household and smallholding. Her farming was severely constrained by deteriorating soil health, rising input costs from chemical fertilisers, and an absence of sustainable cultivation techniques. Lacking quality seeds, bio-inputs, and protective infrastructure, her reliance on conventional methods resulted in low seasonal returns and limited her capacity to diversify into more profitable markets.

OUR INTERVENTION

Under the Holistic Rural Development Programme (HRDP), **HDFC Bank Parivartan** partnered with the **Ambuja Foundation** to establish a one-acre organic model farm. The intervention delivered comprehensive technical training in soil health management and vermicomposting. Alongside Jasveer's community contribution towards labour, the partnership provided a complete agri-input package, including high-quality vegetable seeds, bio-pesticides, organic growth promoters, commercial vermi-bags with earthworms, farming tools, and green shed netting.

THE OUTCOME

The intervention successfully transitioned Jasveer to high-yield, climate-smart horticulture. By adopting vermicomposting and cultivating a diverse range of eight seasonal vegetable crops—including spinach, cauliflower, turmeric, and garlic—she restored soil fertility and eliminated chemical input costs. She now generates a steady daily income of Rs. 1,800 to Rs. 1,900 from direct market sales, alongside a monthly household savings of Rs. 7,000. Her farm now serves as a community demonstration site for eco-friendly rural livelihoods.



P1180

RENEWABLE COMMUNITY INFRASTRUCTURE AND PUBLIC SAFETY MOBILISATION

BENEFICIARY:
Ranjit Singh

LOCATION:
Jhanda Bhaga Nawan Village, Makhu Block, Ferozepur

THE PROBLEM

Ranjit Singh and his fellow villagers in Jhanda Bhaga Nawan faced severe public safety and logistical constraints due to dark, unlit streets caused by an irregular municipal grid. The absence of reliable nighttime illumination restricted the movement of residents after sunset and increased the risk of vehicular accidents on sharp rural road bends. These dark zones presented distinct security vulnerabilities for women, children, and the elderly, whilst forcing farmers to navigate hazardous conditions when returning from fields after dusk..

OUR INTERVENTION

To establish sustainable communal safety, **HDFC Bank Parivartan** partnered with the **BAIF Institute For Sustainable Livelihoods and Development** to deploy an eco-friendly public infrastructure solution. The intervention conducted comprehensive participatory rural appraisals and community consultations to identify critical, unlit high-risk zones. The project systematically installed solar-powered street lights at strategic locations across the village, providing a decentralised, renewable lighting network that operates entirely independent of local power grid fluctuations.

THE OUTCOME

The installation of solar street lights has successfully illuminated key public areas, drastically reducing darkness and lowering the risk of nighttime accidents. The secure, brightly lit environment has restored community mobility, allowing children to play outdoors after sunset and enabling farmers to travel safely at night. Ranjit actively championed the project's local execution, which has built civic confidence, enhanced public security, and created an operational blueprint for scaling clean-energy infrastructure across remaining rural sectors.



P0840

INCLUSIVE SKILLING AND CORPORATE WORKFORCE INTEGRATION

BENEFICIARY:
Harmandeep

LOCATION:
Mohali

THE PROBLEM

Harmandeep faced severe socio-economic barriers and widespread skepticism regarding her potential to succeed in a corporate environment. The local employment opportunities available to her were predominantly low-paying, unstable, and lacked long-term career progression or financial independence. These systemic limitations restricted her professional growth, underscoring a broader underrepresentation of women from her community within the formal corporate workforce.

OUR INTERVENTION

To bridge this capability gap, **HDFC Bank Parivartan** partnered with the **Orion Educational Society** (OES) to enrol Harmandeep in a specialised Banking Accounts Executive course at their Mohali centre. The intervention delivered industry-aligned training focused heavily on professional communication, customer relationship management, workplace discipline, and essential financial service skills. The programme combined technical competencies with targeted confidence-building modules.

THE OUTCOME

The training successfully enabled Harmandeep to transition into the formal corporate sector. She secured a professional placement at Teleperformance as a Customer Care Voice Executive, commanding a stable monthly salary of Rs. 16,893. This stable income has established her personal financial independence and alleviated household financial pressures. Beyond these tangible economic gains, the intervention built self-assurance and resilience within Harmandeep, positioning her as a relatable model of career advancement for other young women in her community.

PARIVARTAN HIGHLIGHTS

SHOWCASING KEY INITIATIVES, EVENTS & NEWS



P0722

SUSTAINABLE AGRICULTURAL TECHNOLOGY DEMONSTRATION EVENT

| District: Ludhiana

HDFC Bank Parivartan, in partnership with the **CII Foundation** and Punjab Agricultural University (PAU), Ludhiana, organised a live agricultural technology training and demonstration event in Village Jatana, Khanna, on 14th November 2025. The initiative aimed to drive the adoption of sustainable straw management and efficient wheat sowing practices across the district. It hosted distinguished academic and administrative dignitaries, including PAU Vice Chancellor Dr. Satbir Singh Gosal and Khanna SDM Dr. Baljinder Singh Dhillon. Attending farmers witnessed live, real-time field operations of two breakthrough innovations: the Mitter Seeder (a low-cost, single-pass tool for full straw residue incorporation) and the 000 Surface Seeding Technology (a zero-tillage technique enabling immediate sowing post-paddy harvest). By honoring progressive early-adopter farmers and providing practical machinery insights, the event successfully empowered the local community to embrace cost-effective, climate-smart farming solutions.



P0719

MATERNAL HEALTH AWARENESS

| District: Gurdaspur

HDFC Bank Parivartan, in collaboration with **EFRAH – A Society for Social Welfare**, organised a community-focused World Maternal Day event in Dhariwal Bhoja village. Held on 24th January 2026, the initiative was designed to bridge critical healthcare gaps in rural and underserved areas by driving awareness around maternal nutrition, safe motherhood, and maternal well-being.

The event engaged pregnant women, lactating mothers, families, and local healthcare workers in comprehensive discussions regarding the importance of timely antenatal care, institutional deliveries, and routine immunisations. Health experts conducted interactive sessions to educate attendees on proper hygiene, breastfeeding techniques, and the early identification of high-risk pregnancy signs, successfully equipping local households with actionable knowledge to foster healthier families.



P0604

WOMEN EMPOWERMENT SUMMIT

| District: Moga

HDFC Bank Parivartan, in partnership with the **S M Sehgal Foundation**, HDFC Bank Parivartan, in collaboration with the Society for Development Alternatives and the Punjab State Rural Livelihoods Mission (PSRLM), supported the landmark Women Empowerment Summit 2025 event. Inaugurated by Chief Minister S. Bhagwant Singh Mann and Agriculture Minister S. Gurmeet Singh Khuddian, the high-profile event brought together over 600 women beneficiaries to celebrate and accelerate women-led leadership within the state's rural economy. A key highlight of the event was the success story of the Saddi Dharati Women Farmer Producer Company (FPC) from Barnala. Supported by technical training from ICAR-CIPHET and resources from the ATMA department, this enterprise of 55 women successfully launched value-added products, including cold-pressed mustard oil and organic pickles. Achieving a turnover of Rs. 5 lakh and gaining national recognition at platforms like the World Food Festival in New Delhi, the FPC demonstrated how integrating skill development with strong market linkages fosters true financial independence.

VOLUNTEER IMPACT PROGRAMME

A CURATED SELECTION OF ACTIVITIES FROM ACROSS OUR VOLUNTEERING INITIATIVES THIS YEAR.

Activities	Active Volunteers	Hours in Action
4	507	182

WHY THIS MATTERS?

Every hour volunteered is a direct expression of our commitment to the communities we serve. These numbers reflect Punjab's footprint; and a culture of giving that keeps growing.

Environment & Sustainability

Stubble Burning & Crop Residue Management Drive – Ludhiana (Khanna Block)

In association with the **CII Foundation**, an awareness programme was conducted at Government Model Sanskrit Senior Secondary School to address the environmental impact of stubble burning. The initiative engaged over 80 students through awareness talks, painting competitions, and interactive games focused on sustainable farming practices.







Skilling & Livelihood

Exhibitions to Support SHGs & NGOs – Mohali

HDFC Bank Parivartan organised multiple seasonal exhibitions—including Rakhi, Diwali, and Women's Day campaigns—in partnership with **ATI, Ashray Foundation, Ambuja Foundation, and Hans Foundation.** These platforms provided essential market linkages, visibility, and direct income support for grassroots artisans, community collectives, and women entrepreneurs.





PRODUCTS OF PUNJAB

THE PARIVARTAN STORY, MADE TANGIBLE



WEAVED DECOR | MOGA

Handcrafted by 25–30 skilled women artisans of the Virasat-e-Malwa collective across Baghapurana block, this traditional Punjabi handwoven collection is produced with support from **HDFC Bank Parivartan** and the **Ambuja Foundation.** Utilising ancestral weaving heritage and high-grade raw materials, the artisans craft contemporary home decor items, including woven mirrors, picture frames, decorative trays, and accent lamps. Supported by structured technical upskilling, modern design interventions, and premium product finishing, the enterprise ensures exceptional craftsmanship and structural durability. Formally quality-checked and packaged in protective boxes, these heritage-inspired handwoven products supply lifestyle retail outlets, handicraft exhibitions, and contemporary interior markets.

PHULKARI CRAFT | PATIALA

Handcrafted by rural women artisans of the Virasat-e-Malwa producer collective in Niamatpur village, Rajpura block, this contemporary craft range is produced with support from **HDFC Bank Parivartan, Ambuja Foundation** and the Footwear Design and Development Institute (FDDI). Repurposing traditional Punjabi *Phulkari* hand embroidery into modern lifestyle accessories, the artisans craft premium dry fruit boxes, decorative frames, utility pouches, and eco-friendly tote bags. Supported by advanced stitching workshops, design-led product innovation, high-grade fabric sourcing, and precision finishing, the enterprise transforms heritage geometric needlework into functional consumer items. Quality-checked and elegantly packaged, these value-added handicraft products are supplied directly to corporate buyers, elite retail exhibitions, and institutional markets.





CROCHET COLLECTION | MOGA

Handcrafted by 25–30 skilled women artisans in Sangatpura village, Baghapurana block, this vibrant craft range is produced under the HRDP with support from **HDFC Bank Parivartan** and the **Ambuja Foundation**. Combining traditional Punjabi textile heritage with contemporary design, the artisans create a diverse collection of lifestyle products, including keyrings, statement earrings, utility bags, decorative yarn flowers, and home decor items. Supported by specialised technical training in advanced stitch patterns, product development, high-grade yarn sourcing, and refined finishing techniques, the enterprise transforms basic handcrafting into market-ready accessories. Quality-checked and neatly packaged, these handcrafted crochet products are supplied to urban exhibitions, lifestyle markets, and direct retail clients.

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PAN INDIA

10.77 CRORE LIVES IMPACTED




KAJOL

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.

OVERALL IMPACT

- **9.6 Lakh** INDIVIDUALS TRAINED
- **20,214** COMMUNITY ENTERPRISES SUPPORTED
- **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 enroled 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 Abled:** 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.





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IMPLEMENTATION PARTNERS

- Ambuja Foundation
- AROH Foundation
- Ashray Foundation
- BAIF Institute for Sustainable Livelihoods and Development
- Central Square Foundation
- CII Foundation
- EFRAH - A Society for Social Welfare
- Indian Cancer Society
- ISAP India Foundation
- Orion Educational Society
- Partnering Hope Into Action Foundation (PHIA Foundation)
- Plan International India Chapter
- Ramky Foundation
- Smile Foundation
- Society for Action in Community Health (SACH)
- Society for Development Alternatives
- Society for Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA)
- Yuva Unstoppable

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