

RAJASTHAN



 **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 Rajasthan, 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 Rajasthan.

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.

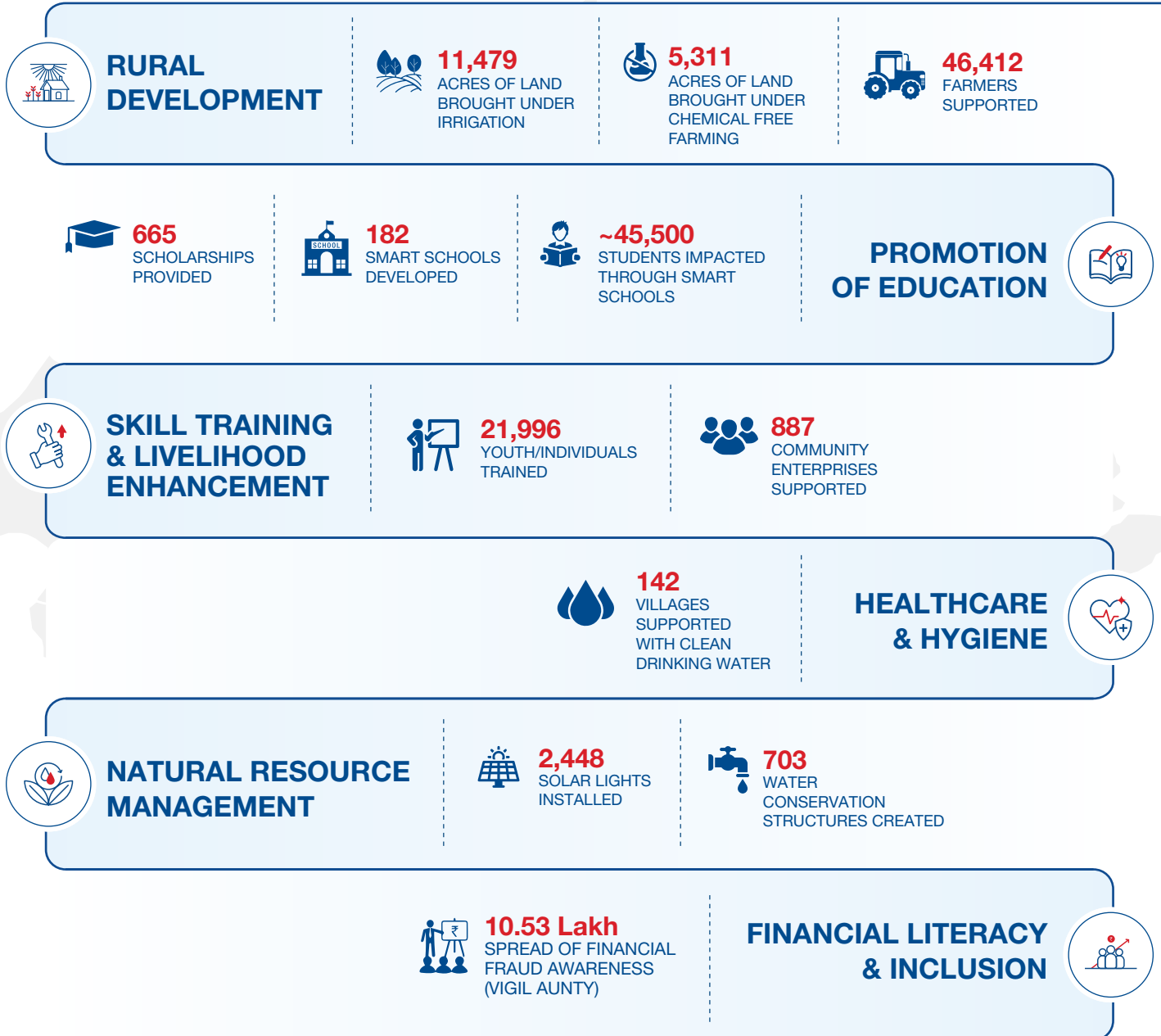
This report highlights the impact of HDFC Bank Parivartan's initiatives across Rajasthan.



PARIVARTAN IN RAJASTHAN

45.28 LAKH
LIVES IMPACTED

*Impact numbers as of March 2026



FOCUSED DEVELOPMENT PROGRAMME				
DISTRICTS				
Ajmer	Bundi	Jaipur	Nagaur	Sirohi
Alwar	Chittorgarh	Jaisalmer	Pali	Sri Ganganagar
Banswara	Churu	Jalore	Pratapgarh	Udaipur
Baran	Dausa	Jhalawar	Rajsamand	
Barmer	Dholpur	Jhunjhunu	Sanchoe	
Bharatpur	Didwana-Kuchaman	Jodhpur	Sawai Madhopur	
Bhilwara	Dungarpur	Karauli	Shahpura	
Bikaner	Hanumangarh	Kota	Sikar	

HOLISTIC RURAL DEVELOPMENT PROGRAMME	
DISTRICTS	NO. OF VILLAGES
Ajmer	6
Barmer	20
Bhilwara	2
Bikaner	20
Jaisalmer	15
Rajsamand	12
Sirohi	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.

**11,479**ACRES OF LAND
BROUGHT UNDER
IRRIGATION**5,311**ACRES OF LAND
BROUGHT UNDER
CHEMICAL FREE
FARMING**46,412**FARMERS
SUPPORTED



P0988

DESERT RESILIENCE AND RECOVERY

| District: Jaisalmer

Combining traditional livelihoods with better water access and new income opportunities can help communities build a more secure future. **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihoods and Development** are executing a multi-faceted rural development programme in Jaisalmer's arid landscapes.

To counter extreme water scarcity and livestock vulnerability, the ongoing initiative builds rainwater harvesting structures and watershed systems across 15 villages, securing clean drinking supplies and farm water. Modern livestock management encompassing scientific breeding, systematic vaccinations, and veterinary care is being deployed alongside efficient micro-irrigation.

By introducing entrepreneurship training and direct market linkages for value-added commodities, the intervention converts dryland farming and animal husbandry into resilient, commercial micro-enterprises.



P0986

BORDER-BELT COMMUNITY SELF-RELIANCE

| District: Barmer

When communities have access to reliable solar power and can work together, even remote border areas find new ways to secure resources and build sustainable livelihoods. **HDFC Bank Parivartan** and **Ambuja Foundation** are rolling out an integrated development scheme across 20 villages in Barmer's arid Ramsar block.

The project addresses acute desert vulnerabilities through community water-storage installations, water quality monitoring, and solar streetlighting. To strengthen incomes, the initiative establishes goat-rearing groups, introduces elite breeding bucks, runs livestock healthcare camps, and forms a Farmers' Producer Organisation (FPO).

Concurrently, local schools are being upgraded into digital learning spaces. By converging with government schemes like MNREGA, the project systematically builds long-term infrastructural resilience for landless families and women.



P1068

CRAFT CLUSTERS FOR SUSTAINABLE INCOMES

| District: Bikaner

Targeted socio-economic integration of displaced populations turns vulnerable border settlements into self-reliant, productive artisan and agrarian hubs. **HDFC Bank Parivartan** and **URMUL Rural Health Research and Development Trust** are running a comprehensive rehabilitation project targeting refugee settlements across Poogal block. Reaching over 30,000 residents, the ongoing intervention establishes eight women-led embroidery craft clusters alongside 40 community institutions designed to build local leadership. Infrastructure works spanning 20 villages comprise rainwater harvesting, drinking water access, solar lighting, and public sanitation. Furthermore, 90 acres are undergoing ecological restoration through chemical-free cultivation. Complemented by livestock healthcare and four digital smart school transformations, the initiative systematically secures social inclusion, economic autonomy, and environmental stability.

fragile topographies into climate-resilient farming zone. **HDFC Bank Parivartan** and **Self Reliant Initiatives through Joint Action (SRIJAN)** are executing an integrated bio-resource development initiative across 15 hamlets in Pindwara's hilly terrain.

The intervention restores traditional water channels, constructs open wells, and deploys solar lift pumps to extend irrigation across 930 acres. To enhance local farm economics, 2,400 acres are transitioning to chemical-free agriculture, supported by bio-resource input centres and women-led produce collection points. Solar-powered ground-level reservoirs and streetlights secure clean drinking water and village safety, equipping resident Grasiya, Bhil, and Meena families with sustainable, self-managed natural resource management systems.



P0681

MINING BELT VALUE-CHAIN DIVERSIFICATION

| District: Rajsamand

Transitioning vulnerable mining labourers and smallholders into market-linked agricultural and craft entrepreneurs builds alternative, resilient economies in mineral-extraction zones. **HDFC Bank Parivartan** and **URMUL Rural Health Research and Development Trust** are implementing an economic diversification framework across 12 villages in Deogarh. Directing support to 600 households primarily mining labourers, small farmers, and traditional artisans the initiative establishes an Integrated Enterprise Hub dedicated to agri-food processing, storage, and logistics.

Concurrently, specialised training incubates women-led artisan craft clusters, supported by trade fair exposure and direct market integration. Complementing this economic pivot with eco-friendly farming practices and digital smart-school upgrades, the project replaces hazardous, extraction-dependent livelihoods with secure, diversified, and sustainable village micro-enterprises.



P0853

ENHANCING LOCAL FARM ECONOMICS

| District: Sirohi

Re-engineering traditional hill-slopes through combined water conveyance and off-grid solar infrastructure turns

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.



~45,500
STUDENTS IMPACTED
THROUGH SMART
SCHOOLS



182
SMART SCHOOLS
DEVELOPED



665
SCHOLARSHIPS
PROVIDED





P1492

REIMAGINING RURAL LEARNING ENVIRONMENTS

| Districts: Ajmer, Jaipur, Udaipur

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

by where they live. **HDFC Bank Parivartan** and **Moinee Foundation** completed a large-scale educational transformation across 130 state schools and *anganwadi* centres in strategic border blocks.

To overcome persistent power cuts and internet dead-zones, the project installed solar-powered smart classroom suites featuring 65-inch interactive displays and 512GB offline knowledge servers containing localised curriculum media.

Early childhood spaces were upgraded with Building as Learning Aid (BaLA) artwork, foundational learning kits, solar-powered televisions, and restored drinking-water sanitation units. Supported by intensive teacher training, this off-grid digital network bridges rural-urban learning divides, curbing distress migration while anchoring remote frontier communities.



P1160

HIGHLAND SCHOOL RE-ENGINEERING

| District: Udaipur

Upgrading rural tribal educational hubs with specialised STEM, digital, and health infrastructure converts legacy rural schools into modern, self-contained centres of academic excellence. **HDFC Bank Parivartan** and **Arpan Seva Sansthan** completed a total structural and pedagogical modernisation of Government Senior Secondary School, Bawalwara, serving 662 students. The intervention established five digital smart classrooms, a 12-system computer laboratory, upgraded science labs with advanced apparatus, and an Atal Tinkering Lab to foster practical innovation.

To promote health and safety, new girls' sanitation facilities with menstrual hygiene dispensers, CCTV security, interactive Building as Learning Aid (BaLA) artwork, and primary play zones were constructed. Supported by comprehensive educator training, this facility upgrade delivers urban-grade academic, technological, and vocational capabilities directly to youth.



P1361

BORDERLAND DIGITAL PEDAGOGY INFRASTRUCTURE

| Districts: Bikaner, Sirohi, Sri Ganganagar

When quality education reaches remote border communities, children no longer have to be held back



P1122

INCLUSIVE INFRASTRUCTURE DEVELOPMENT

| District: Jaipur

Remediating physical school infrastructure through universal design principles guarantees educational access and spatial autonomy for mobility-impaired learners. **HDFC Bank Parivartan** and **Moinee Foundation** completed the structural retrofitting of three state schools into barrier-free educational facilities for Children with Special Needs (CwSN). Removing physical exclusion factors, the intervention installed tactile pathways, handrail-assisted ramps, and multilingual braille navigation systems. Safety and personal dignity were prioritised through dedicated accessible washrooms fitted with emergency response alarms, alongside double-height drinking water stations catering to varying physical stature and mobility devices. This comprehensive spatial redesign guarantees equal academic participation, fostering independent navigation for disabled students within an inclusive learning ecosystem.

facilities, students in smaller towns can explore new ideas, build skills and prepare for future careers. **HDFC Bank Parivartan** and **Moinee Foundation** completed a major digital infrastructure project at Rajrishi Bhartrihari Matsya University, establishing a 50-system, high-configuration computing facility. Designed to bridge the digital competency divide in higher education, the laboratory provides students and faculty with dedicated processing power for complex data analysis, advanced research, and digital skill-building modules.

Additionally, the infrastructure supports secure online competitive and recruitment examinations. Backed by comprehensive technical training for academic staff, this facility modernised instructional delivery, equipping students with essential technological capabilities required for the contemporary job market.



P1347, P1121, P1134, P1136

MULTI-SECTORAL INFRASTRUCTURE TRANSFORMATION

| Districts: Jaipur, Kota, Sirohi

Modernising public infrastructure across early childhood care, distance education, higher learning, and medical training establishes an inclusive, technology-driven human development framework. **HDFC Bank Parivartan** completed four specialised institutional upgrades across Rajasthan. With **AROH Foundation**, five *anganwadi* Enabling Centres were established to screen 400–500 young children for developmental delays while training frontline health workers. In partnership with **Moinee Foundation**, the initiative modernised higher education by installing two smart lecture rooms at Vardhaman Mahaveer Open University for distance learners, deploying 10 AI-powered interactive panels at the University of Rajasthan, and equipping Dr Bhimrao Ambedkar Government Medical College with six 4K PTZ camera-enabled smart classrooms to support live virtual dissections for over 500 medical students.



P1240

ENHANCING DIGITAL RESEARCH INFRASTRUCTURE

| District: Alwar

With access to advanced computing and research



P1313

INTERACTIVE CLASSROOM MODERNISATION

| Districts: Sri Ganganagar, Jhunjhunu

Blending interactive technology with tactile wall art turns passive rural classrooms into dynamic, visually rich spaces that boost student attendance. **HDFC Bank Parivartan** and **Moinee Foundation** completed a multi-school modernisation initiative across four sites in Sri Ganganagar and Jhunjhunu districts. To eliminate digital access barriers, the project established three smart classrooms integrated with interactive digital display panels, desktop units, and ergonomic seating. The physical spaces were structurally upgraded with electrical fittings and 3D BaLA (Building as a Learning Aid) educational artwork to turn architectural surfaces into active learning aids. Supported by teacher orientation modules on digital teaching methods, this intervention enhances foundational literacy, elevates student engagement, and bridges the rural-urban technology gap.



P1451

JUVENILE CARE FACILITY UPGRADE

| Districts: Jaipur, Kota, Sirohi

Upgrading institutional living standards within juvenile care facilities restores personal dignity, converting punitive spaces into safe environments for behavioural growth. **HDFC Bank Parivartan**, **URMUL Rural Health Research and Development Trust**, and the Juvenile Justice Committee completed a holistic facility upgrade across regional juvenile care homes. Replacing basic shelter conditions, the intervention introduced heavy-duty double bunk beds to ensure dignified, hygienic rest, alongside UV-treated chilled water units to safeguard health in extreme temperatures. To support emotional healing and skill-building, interactive LED smart panels were installed for life-skills training, vocational modules, and counselling. By creating a respectful and structured environment, the project helps reduce stress, support rehabilitation, and facilitate successful social reintegration.

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.



21,996
YOUTH/INDIVIDUALS
TRAINED



887
COMMUNITY
ENTERPRISES
SUPPORTED





P0949

HARNESSING WATER, SUPPORTING FARMERS

| Districts: Sirohi, Udaipur

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.



P0668

END EXTREME POVERTY PROGRAMME

| Districts: Baran, Karauli, Sirohi

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



P1343

BUILDING A FUTURE-READY EV WORKFORCE

| District: Alwar

Establishing advanced skill hubs within industrial corridors directly aligns underserved youth with national green-tech manufacturing demands, turning regional employment gaps into high-value technical careers. **HDFC Bank Parivartan** and **Electronic Sector Skills Council of India (ESSCI)** are operationalising a 16-month workforce initiative across two Centres of Excellence in Bhiwadi and Noida. Addressing critical labour shortages in clean technology, the project is delivering NSQF-aligned training for 1,140 unemployed youth as Assembly Line and Battery System Assembly Operators. Ensuring structural inclusion, the cohort targets 30% female participation and 60% regional candidate enrollment. Backed by MSME industry partnerships, the ongoing program provides practical lab training, targeting a 70% job placement rate to supply skilled technical talent for India's expanding EV ecosystem.



P1107

NURTURING TECHNICAL EXCELLENCE

| Districts: Jaipur

When young people have the right technical and green skills, they are better placed to adapt to changing workplaces and build careers for the future. **HDFC Bank Parivartan** and **Ambuja Foundation** are executing a high-capacity skilling programme in Jaipur designed to prepare 2,880 unemployed individuals for evolving industrial sectors. Moving beyond foundational vocational training, the curriculum imparts structured instruction in Artificial Intelligence, data analytics, the Internet of Things (IoT), and sustainable green technologies. Complemented by digital literacy modules and professional communication skills, the initiative bridges local talent gaps. By aligning direct instruction with contemporary corporate and entrepreneurial demand, the project actively fosters job readiness, long-term career progression, and regional economic resilience.



P1333

BUILDING AGRARIAN RESILIENCE

| District: Pali

Transitioning drought-vulnerable farming communities from subsistence cultivation to value-added agribusiness mitigates distress migration through localised economic stabilisation. **HDFC Bank Parivartan** and **Navinchandra Mafatlal Sadguru Water & Development Foundation** are delivering a three-year agricultural transformation initiative supporting 3,000 smallholder *Garasiya*, *Meena*, and *Rawat* families across 25 villages. Addressing semi-arid climate vulnerabilities, the project introduces standardised, climate-resilient farming techniques alongside mechanisation tools to raise crop yields. To capture higher market value locally, the ongoing intervention is establishing a communal Spice Processing Unit and a community-managed Seed Bank. By formalising local producer institutions, the initiative secures equitable supply chains, enhances household revenues, and fosters long-term agrarian independence.



P1032

CONNECTING TRADITIONAL CRAFTS TO DIGITAL MARKETS

| District: Udaipur

To support underserved segments of the workforce, **HDFC Bank Parivartan** and **Head Held High Foundation** drove socio-economic transformation for 6,550 individuals across nine 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.



P1148

TRAUMA CARE AND MEDICAL CAPACITY BUILDING

| District: Jaipur

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

HEALTHCARE AND HYGIENE

A healthier nation is the foundation of a stronger future. Our initiatives focus on strengthening rural healthcare infrastructure and promoting preventive hygiene practices to ensure quality medical care is accessible to all. By bringing essential health services to the doorstep of underserved communities, we are building a more resilient and dignified society.


887

VILLAGES
SUPPORTED
WITH CLEAN
DRINKING WATER





P0679

ASSISTIVE MOBILITY AND REHABILITATION

| District: Jaipur

Combining customised mobility aids with direct outreach mobile workshops restores personal autonomy and economic inclusion for individuals with physical disabilities. **HDFC Bank Parivartan** and **Shree Bhagwan Mahaveer Viklang Sahayata Samiti** are executing a three-year assistive technology initiative serving underserved communities. The project addresses functional mobility barriers by delivering 18,180 custom artificial limbs and calipers, 2,590 hand-pedaled tricycles, 2,056 wheelchairs, and 1,413 crutches.

To overcome regional geographical constraints and reach underserved rural beneficiaries directly, the ongoing collaboration is deploying five specialised mobile workshops equipped for on-site fitting and repairs. By restoring physical independence, this intervention systematically expands social participation, dignity, and economic opportunities for persons with disabilities.

P1221

THE HIGHWAY TO DIGNITY

| District: Sanchore

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 **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.



P1394

OPTIMISING CLINICAL WORKFLOW

| District: Jodhpur

Integrating real-time digital radiology directly into public tertiary surgical suites eliminates diagnostic bottlenecks and expands life-saving clinical capacity for low-income populations. **HDFC Bank Parivartan** and **Doctors For You** completed a critical healthcare infrastructure upgrade at All India Institute of Medical Sciences (AIIMS), Jodhpur to resolve surgical delays and diagnostic wait times.

Addressing the high volume of underserved patients requiring specialised care, the project deployed advanced operating theatre tables, real-time C-Arm imaging systems, and high-resolution Digital Radiography units. Specialised operational training was provided to medical personnel to maximise system utilisation and maintenance.

This intervention streamlined intraoperative workflows, enabled faster, minimally invasive surgeries, and provided instant digital diagnostics, significantly increasing daily patient throughput while delivering cost-free tertiary care within the public healthcare framework.



P0987

DECENTRALISED SOLID WASTE MANAGEMENT

| District: Udaipur

Establishing community-led waste recovery infrastructure and institutionalising source segregation converts environmental hazards into structured, village-level resource management systems. **HDFC Bank Parivartan** and **Seva Mandir** are executing a comprehensive waste management initiative across 32 villages in Udaipur and Salumbar districts, directly benefiting 15,000 residents. The ongoing project addresses unmanaged waste accumulation by establishing systematic collection networks alongside Resource Recovery Centres and Material Recovery Facilities. To ensure long-term environmental sustainability, the programme conducts extensive public awareness campaigns on waste segregation, organic waste processing, and plastic alternatives. By building institutional capacity among local *Panchayati Raj* Institutions and upskilling sanitation workers, the intervention aligns grassroots action with government schemes to construct a clean, self-sustaining waste ecosystem.



P1263

STRENGTHENING CANCER SURVEILLANCE AND TREATMENT

| Districts: Barmer, Jodhpur, Nagaur

In many semi-urban and rural communities, cancer outcomes remain poor due to deep-seated stigma, a lack of awareness, and the absence of local screening facilities for oral, cervical, and breast cancers. Addressing this, **HDFC Bank Parivartan** and the **Indian Cancer Society** implemented a comprehensive intervention focused on early detection and healthcare capacity building. The project trained frontline health workers and medical officers in screening protocols while deploying a multi-utility screening vehicle to deliver services directly to underserved areas. Through 45 specialised camps across the country, the initiative successfully screened over 3,150 individuals and established critical referral linkages, ensuring at least 60% of screen-positive beneficiaries accessed timely treatment through government schemes and empaneled hospitals. This holistic approach not only improved survival prospects for underprivileged patients but also created a sustainable community infrastructure for long-term preventive care.



P1140

REPURPOSING URBAN WASTE

| Districts: Banswara, Pratapgarh

Diverting massive volumes of consumer waste away from strained municipal landfills, **HDFC Bank Parivartan** and **Goonj** successfully executed a large-scale circular economy project across seven states. The initiative mobilised 3,000 urban donors to host 150 collection camps, intercepting and repurposing 200,000 kilograms of discarded materials. These goods were processed into essential daily kits, directly benefiting 21,500 rural families and impacting 107,500 individuals. Simultaneously, the initiative channelled local participation into over 120 community development projects, using the repurposed material incentive to construct vital infrastructure, improve water security, upgrade sanitation facilities, and expand educational access across remote villages.

relies on introducing decentralised waste processing models that combine community-led collection with circular economic livelihoods. The absence of structured collection networks, alongside an underutilisation of refuse-to-income models, presents persistent environmental challenges regarding open dumping and community hygiene across these rural zones. To institute eco-friendly public infrastructure, **HDFC Bank Parivartan** and the **Social Work and Research Centre** are deploying zero-waste management systems across 11 villages in Rajasthan and Sikkim. The initiative encompasses establishing two decentralised waste-recycling units to handle wet and dry materials, organising door-to-door collection routes, and generating green livelihoods for 40 local individuals. Simultaneously, training is being delivered to 60 rural youth in digital monitoring apps, alongside educational puppet campaigns designed to reach 5,000 residents.



P1161

FINANCIAL SUPPORT FOR CANCER PATIENTS

| Districts: Sirohi, Udaipur

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

The initiative identified eligible patients across 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.



P1216

BUILDING ZERO-WASTE ECOSYSTEMS

| District: Ajmer

Overcoming environmental degradation in rural zones



P0940

UPGRADING CRITICAL CARE INFRASTRUCTURE

| District: Rajsamand

Upgrading regional referral ICUs equips public hospitals to deliver immediate life-saving interventions, alleviating acute critical-care deficits for high-volume outpatient populations. **HDFC Bank Parivartan** and **Doctors For You** completed a targeted healthcare infrastructure project to strengthen the Intensive Care Unit at RK Government Hospital in Rajsamand. Serving as a vital primary and secondary referral hub handling approximately 1,200 daily outpatient visits across multiple districts, the institution required expanded critical care capacity.

The intervention modernised ICU facilities with specialised medical hardware, directly enhancing emergency response protocols and life-saving operational readiness. By bolstering intensive treatment capabilities, the completed project ensures equitable access to advanced critical care and safeguards regional public health outcomes.



P0976

ADVANCED ARTHROSCOPIC SURGICAL CAPABILITY BUILDING

| District: Chittorgarh

Equipping regional public facilities with keyhole surgical technology democratises specialised orthopedic care, reducing financial burdens on vulnerable populations needing joint reconstruction. **HDFC Bank Parivartan** and **Doctors For You** completed a specialised healthcare technology integration at Shri Sanwaliya Ji Government General Hospital in Chittorgarh. Addressing severe equipment shortages for joint procedures and sports-related injuries, the project installed a state-of-the-art arthroscopy system. This intervention introduced advanced, minimally invasive surgical capabilities directly into the public medical framework, eliminating the need for expensive private referrals or long-distance travel. By enabling precision keyhole operations and accelerating patient recovery times, the completed programme ensures affordable, high-quality orthopedic treatment for previously underserved communities across the region.



P1380

SECURING CRITICAL OXYGEN ACCESS

| District: Bharatpur

Transitioning high-volume referral hospitals from manual cylinder logistics to bulk liquid storage guarantees uninterrupted life support during critical surges while optimising operational costs. **HDFC Bank Parivartan** and **Doctors For You** completed a critical medical gas infrastructure overhaul at Raj Bahadur Memorial Hospital in Bharatpur.

To eliminate supply bottlenecks and safety hazards associated with cylinder transport across crowded emergency, surgical, and pediatric wards, the project commissioned a 10,000-litre Liquid Medical Oxygen storage tank. Integrated directly into the existing pipeline network, the installation included civil foundation works, rigorous fire-safety testing, and specialised staff training for real-time system monitoring.

This strategic upgrade secures continuous, high-pressure bedside oxygen flow, reinforcing the hospital's capacity to deliver reliable, life-saving critical care.



P1345

UPGRADING RADIOLOGY INFRASTRUCTURE

| District: Sikar

Upgrading district-level diagnostic hardware reduces reliance on expensive tertiary referrals, ensuring immediate, localised medical detection for economically vulnerable communities. **HDFC Bank Parivartan** and **Doctors For You** completed a targeted diagnostic infrastructure modernisation at SK Government Hospital, Sikar.

To resolve chronic delays caused by outdated imaging equipment, the initiative installed advanced X-Ray and Computed Radiography (CR) systems within the central radiology department. Comprehensive technical training was conducted for local technicians to optimise equipment operation and ongoing system maintenance.

By integrating digital imaging capabilities into the public district hospital framework, the intervention eliminated unnecessary travel to distant healthcare centres, drastically reduced out-of-pocket patient expenditures, and established rapid, accurate diagnostic capabilities for thousands of regional patients.



P1241

CRITICAL CARE RENAL THERAPY INTEGRATION

| District: Kota

HDFC Bank Parivartan and **Doctors For You** upgraded the kidney care unit at Government Medical College, Kota, installing advanced dialysis machines to provide free, life-saving treatment for critically ill patients. Many patients with severe kidney failure cannot handle standard, high-speed dialysis. To fix this, the project installed advanced, gentle dialysis machines with built-in blood pressure monitors. Medical staff received special training to operate this new equipment safely. By bringing this technology into a public hospital, the initiative has expanded critical care, improved patient survival rates, and completely removed expensive treatment costs for vulnerable local families.



P1344

OPHTHALMIC DIGITAL PERIMETRY MODERNISATION

| District: Alwar

Installing automatic eye-testing machines in public hospitals spots permanent vision damage early, saving patients' sight and preventing costly travel to distant cities. **HDFC Bank Parivartan** and **Doctors For You** completed a targeted diagnostic upgrade in the ophthalmology department at the Government Hospital, Alwar. To eliminate clinical blind spots in detecting glaucoma and neuro-ophthalmic conditions, the project installed a modern AP-100 Digital Field Charting system. Specialist training was delivered to resident ophthalmologists and technicians to maximise operational accuracy and daily throughput. This intervention modernised public eye care, allowing doctors to map visual field loss instantly, make timely treatment decisions, and shield low-income families from expensive private testing or travel to urban centres.

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.



2,448
SOLAR LIGHTS
INSTALLED



703
WATER
CONSERVATION
STRUCTURES CREATED





P0532

COMMON LAND REGENERATION AND WATER GOVERNANCE

| Districts: Bhilwara, Rajsamand, Udaipur

Bringing communities together to manage shared grazing lands helps protect natural resources and strengthen livelihoods in areas affected by recurring drought. **HDFC Bank Parivartan** and **Foundation for Ecological Security** completed a comprehensive landscape restoration project across 149 villages in Bhilwara, Udaipur, and Rajsamand. Addressing severe land degradation and acute water scarcity in low-rainfall zones, the initiative executed extensive soil conservation and water-harvesting interventions on public commons. The programme reinforced village-level institutional frameworks, securing customary resource rights while establishing decentralised water governance models. By revegetating degraded pastures and improving groundwater recharge, the intervention successfully restored ecological stability, expanded local irrigation access, and mitigated climate-induced financial strain for vulnerable rural households.



P0491

HORTICULTURE AND NURSERY MICRO-ENTERPRISE

| District: Banswara

Vertical trellis structures and localised seedling micro-

enterprises optimise land efficiency for smallholders, creating commercial vegetable hubs. **HDFC Bank Parivartan** and **Navinchandra Mafatlal Sadguru Water & Development Foundation** completed a commercial horticulture transition across 30 villages in Banswara. The initiative shifted subsistence farming toward market-oriented production by constructing permanent cement-and-wire trellis systems for 100 smallholders, alongside introducing scientific open-field cultivation practices for 1,500 farmers. To resolve local seedling quality bottlenecks, the programme established four polyhouse nurseries as self-sustaining micro-enterprises led by local women. Generating over Rs. 1.2 lakh in annual income per entrepreneur through structured seedling cycles, the intervention secured high-yielding produce, strengthened local agricultural supply chains, and elevated household economic stability.



P0533

HELPING LOCAL FARMERS SHIFT TO ORCHARD FARMING

| District: Udaipur

Transitioning subsistence smallholders to half-acre orchard ecosystems provides resilient perennial yields, shielding indigenous communities from single-crop vulnerability. **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihoods and Development** completed an agri-horticulture transformation across 40 villages in Jhadol. The initiative established 601 family-owned orchard plots across 300.5 acres, planting high-yielding mango, aonla, and timber species alongside income-boosting fig varieties. To secure plantation viability, the programme delivered drip-conveyance piping, soil moisture conservation structures, and seasonal intercropping seed packs, achieving over 90% sapling survival rates. Supported by technical field demonstrations, exposure visits, and capacity-building workshops, the intervention boosted seasonal farm returns by Rs. 16,500 per household while establishing long-term ecological and financial security for local families.



P0852

BUILDING HYDROLOGICAL RESILIENCE

| District: Karauli

Combining physical water retention infrastructure with regenerative soil management buffers rainfed agrarian systems against severe climate volatility in drought-stressed blocks. **HDFC Bank Parivartan** and **Arpan Seva Sansthan** are executing a comprehensive natural resource management programme across 45 villages in Masalpur block. To mitigate acute water scarcity, the ongoing initiative builds civil harvesting infrastructure, including check dams, anicuts, stop dams, and farm ponds. Concurrently, the programme deploys micro-irrigation systems alongside bio-fertiliser production to restore soil vitality and optimise water use. Through dedicated farmer field schools and low-cost vermiculture units, the intervention accelerates organic farming adoption and commercial vegetable cluster development, systematically strengthening agrarian drought resistance and long-term community income security.

into climatically resilient, community-governed production zones. **HDFC Bank Parivartan** and the **Watershed Organization Trust** are implementing a holistic climate-resilient development initiative across parched agricultural landscapes. The ongoing project builds check dams and farm ponds to extend irrigation across 986 rainfed acres while reforesting 250 acres with 19,095 native trees.

Simultaneously, the intervention transitions 375 acres to organic cultivation and introduces clean energy solutions across 30 villages. By establishing 70 local governance institutions and six community enterprises, the programme directly supports 3,364 farming households, anchoring local economies, reversing forced distress migration, and creating long-term environmental stability.



P0490



P1108

DECARBONISING THE AGRARIAN ECOSYSTEM

| District: Dungarpur

Integrating decentralised surface-water harvesting with clean energy adoption converts degraded rainfed tracts

SECURING WATER FOR FARMS WITH SOLAR ENERGY

| District: Pali

Pairing solar technology with pressurised irrigation converts moisture-stressed, non-electrified tracts into productive, low-carbon cultivation zones. **HDFC Bank Parivartan** and **Self Reliant Initiatives through Joint Action (SRIJAN)** completed an integrated renewable energy and water-efficiency intervention. To overcome topographic runoff challenges and grid power deficiencies, the initiative constructed five community water-harvesting structures, deepened 10 wells, and deployed five solar-powered irrigation pumps. The programme introduced 80 mini-sprinkler systems to eliminate wasteful flood irrigation, bringing over 300 acres under precise, climate-resilient water coverage. Additionally, installing 30 solar streetlights, 145 lanterns, and solar drinking water units delivered clean off-grid energy, lowering carbon emissions while improving domestic welfare for rural families.



P1392

ENABLING RAINWATER RETENTION

| Districts: Barmer, Jaisalmer

Subterranean concrete storage engineering prevents thermal evaporation losses, turning sporadic monsoon bursts into multi-month drinking reserves for desert homesteads. **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihoods and Development** completed a targeted rainwater conservation project across vulnerable desert zones in Barmer and Jaisalmer. Addressing severe heat, high evaporation, and chronic groundwater scarcity, the initiative constructed 50 specialised subterranean concrete harvesting tanks (*Taankas*). Designed for maximum seepage prevention and long-term water hygiene, these sealed reservoirs capture scarce surface runoff directly at household locations. The structures guarantee year-round access to safe drinking water, eliminate long-distance water fetching burdens for local women, and provide supplemental moisture for farm plots, safeguarding agrarian livelihoods against severe hyper-arid climate stress.



P1135

CAMPUS PHOTOVOLTAIC ENERGY TRANSITION

| District: Bharatpur

Replacing grid dependency with high-efficiency campus solar infrastructure locks in institutional energy self-sufficiency while reallocating operational utility costs toward core academic functions. **HDFC Bank Parivartan** and **Moinee Foundation** completed a major clean energy transition at Brij University by commissioning a 150 kW on-grid solar power installation. Utilising 273 high-efficiency mono-bifacial panels coupled with industrial-grade inverter technology, the system converts ambient sunlight from both surfaces to supply continuous electricity across lecture halls, research laboratories, and administrative facilities. Backed by a comprehensive five-year operational maintenance contract, the project successfully eliminated campus power disruptions, lowered institutional carbon emissions, and established a sustainable, cost-effective energy framework for higher education.

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.



10.53 Lakh
SPREAD OF FINANCIAL
FRAUD AWARENESS
(VIGIL AUNTY)





राजस्थान की जीवन विकाश का तं
भारतीय सरकार द्वारा
प्रदायित योजना के तहत
तथा अन्य विभिन्न विभाग



STORIES OF PARIVARTAN

GOAT-BASED LIVELIHOOD ENHANCEMENT AND LIVESTOCK MANAGEMENT

P0986

BENEFICIARY:
Nenu Devi

LOCATION:
Abhe Ka Par Village, Ramsar Block, Barmer

THE PROBLEM

Nenu Devi, a resident of Barmer district, relied on traditional *Marwari* goat rearing to support her household. However, due to the use of unimproved buck breeds, a lack of technical knowledge regarding livestock management, and limited access to local veterinary services, her herd suffered from low productivity, poor progeny quality, and frequent health issues. These systemic constraints resulted in modest, erratic returns, preventing her from improving her family's financial security.

OUR INTERVENTION

To upgrade livestock productivity and establish a community-led support network, **HDFC Bank Parivartan** and **Ambuja Foundation** introduced the Goat-Based Livelihood Group (GBLG) model, mobilising Nenu Devi into the Shakti Maa GBLG. The intervention provided the group with two high-quality, improved buck breeds to enhance genetic outcomes. Furthermore, the initiative trained a local *Pashu Sakhi* (community livestock extension worker) to deliver doorstep veterinary care, basic health services, and hands-on guidance in scientific breeding, balanced feeding, and disease prevention.

THE OUTCOME

Access to superior breeding stock and structured extension services significantly improved progeny health, growth rates, and overall herd productivity for Nenu Devi, leading to higher and more reliable household earnings. Managing her livestock scientifically has reduced animal health risks and strengthened her role in household decision-making. Moving forward, Nenu Devi plans to expand her herd size, further stabilise her income, and mentor other women in her village to adopt improved goat-rearing practices.



P1107

BANKING AND FINANCIAL SERVICES TRAINING AND PROFESSIONAL PLACEMENT

BENEFICIARY:
Devansh Sharma

LOCATION:
Jaipur

THE PROBLEM

Devansh Sharma, an ambitious BBA student, grew up in a financially constrained household with an elder sibling's responsibility towards his family and younger sister. Lacking structured professional guidance, industry-relevant skills, and interview exposure, Devansh struggled with self-doubt and uncertainty regarding corporate employment. The financial limitations of his family created ongoing pressure, making it difficult to bridge the gap between academic education and formal career opportunities.

OUR INTERVENTION

To facilitate his entry into the formal financial services sector, **HDFC Bank Parivartan** and **Ambuja Foundation** enrolled Devansh in the Banking, Financial Services, and Insurance / Business Correspondent Facilitator (BCBF) training program. The structured curriculum delivered targeted modules in soft skills, business communication, professional personality development, workplace readiness, and interview preparation. Dedicated career counselling, continuous mentoring, and placement support were provided throughout the course to build his workplace competencies and professional confidence.

THE OUTCOME

Upon completing the BCBF training, Devansh secured employment as an agency manager at Pandit Associate. This placement established his financial independence, allowing him to support his family's household expenses and fund his ongoing higher education alongside his younger sister's professional studies. The transition into a formal corporate role has enhanced Devansh's career prospects, communication capabilities, and decision-making skills, establishing a sustainable trajectory for his long-term professional growth.



P1108

MICRO-IRRIGATION INFRASTRUCTURE AND YEAR-ROUND FODDER SECURITY

BENEFICIARY:
Sakina Kharadi

LOCATION:
Jhappa Village, Dungarpur

THE PROBLEM

Sakina Kharadi, a smallholder farmer owning 6 *bighas* of land, faced severe seasonal water scarcity that limited her agricultural output. Her primary irrigation source, a tube well, routinely dried up or experienced depleted water levels during the summer months, leaving her land fallow and creating critical fodder shortages for her livestock. To maintain her animal husbandry activities, Sakina was forced to purchase expensive feed from the commercial market, incurring high operational costs and straining her household budget.

OUR INTERVENTION

To improve water-use efficiency and enable summer crop cultivation, **HDFC Bank Parivartan** partnered with **Watershed Organization Trust (WOTR)** under the Focused Development Programme. Sakina was provided with a micro-irrigation package consisting of a sprinkler set (5 sprinkler heads) and 600 metres of delivery piping (30 pipe sections), supported through a co-funding model where she contributed Rs. 5,000 alongside the project's Rs. 13,000 grant. The intervention included technical orientation on optimal pressure management, uniform water application, and seasonal crop planning.

THE OUTCOME

The installation of the sprinkler system significantly enhanced field water distribution efficiency, enabling Sakina to successfully cultivate summer sorghum fodder for the first time. Assured water delivery eliminated external fodder purchases, secured year-round feed for her livestock, and brought her previously fallow summer land into active production alongside traditional *Rabi* and *Kharif* cycles. Building on this success, Sakina plans to expand her adoption of water-saving agricultural techniques to maximise land productivity across all seasons.

PARIVARTAN HIGHLIGHTS

SHOWCASING KEY INITIATIVES, EVENTS & NEWS



P0853

GOAT-BASED LIVELIHOOD AND ENTERPRISE DEVELOPMENT TRAINING

| District: Dausa

HDFC Bank Parivartan and Self Reliant Initiatives through Joint Action (SRIJAN) supported a 10-day Livelihood and Enterprise Development Programme (LEDP) training on goat-based livelihood development from 12th to 21st November, 2025 in Kundal village. Centred on the theme “Goat to Growth”, the workshop brought together 30 rural women, including 10 project-associated *Pashu Sakhis* (community livestock workers), to enhance their technical and enterprise management competencies. Local Service Associates conducted practical demonstrations on scientific goat management, livestock housing, balanced feeding, disease prevention, breed improvement, and commercial planning. By upgrading technical skills and strengthening community resource personnel, the initiative equips women self-help group members to transform traditional goat rearing into sustainable, profitable enterprises.



P0986

INTERNATIONAL WOMEN'S DAY CELEBRATION AND STUDENT ENGAGEMENT DRIVE

| District: Barmer

HDFC Bank Parivartan and Ambuja Foundation organised an International Women's Day celebration at Abhe Ka Par Residential Girls School to promote female empowerment, self-confidence, and unity among young girls. The event engaged approximately 180 participants, including students, teachers, and local *Pashu Sakhis* (community livestock workers). Designed to foster creativity and teamwork, the programme featured interactive activities such as a drawing competition, a quiz, and sports events. School Headmaster Mr Kamlesh Kumar and auxiliary nurse midwife Mrs Puja attended as key guests, addressing the participants and distributing gifts to recognise student performance. By providing an interactive platform for self-expression, the initiative successfully celebrated female achievement and encouraged youth leadership.



P1333

SUSTAINABLE AGRICULTURE AND REGENERATIVE FARMING TRAINING WORKSHOP

| District: Pali

HDFC Bank Parivartan and Navinchandra Mafatlal Sadguru Water & Development Foundation organised a one-day training workshop on sustainable agriculture at CAZRI KVK Pali. Attended by 65 farmers from five villages in Desuri block, the event addressed declining soil fertility and land degradation caused by chemical fertiliser overuse. Expert scientists delivered technical sessions and live field demonstrations on cost-effective, eco-friendly farming practices. Key topics included preparing natural bio-inputs such as *Jiwamrat*, *Bijamrat*, *Neemastra*, and *Agniastra*, setting up vermicompost units for soil health restoration, and deploying solar light traps for non-chemical pest management. By combining scientific orientation with practical demonstrations, the workshop successfully equipped participants with regenerative techniques to restore soil health and build long-term agricultural resilience.

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



Financial Literacy & Women Empowerment

Financial Literacy & Money Management Workshops – Jaipur, Udaipur & Rajsamand

In partnership with Ambuja Foundation SEDI, Head Held High, and URMUL Trust, volunteers delivered financial literacy drives for students, youth, and women. Interactive sessions covered personal budgeting, investment options, insurance, cyber security, and long-term financial planning to foster economic independence.



Inclusion, Accessibility & Experiential Learning

Braille Resource Creation & Jaipur Foot Workshop Visit – Jaipur

Volunteers engaged in specialized accessibility initiatives, visiting the BMVSS Jaipur Foot workshop to understand prosthetic manufacturing and support mobility aid distribution. Additionally, in collaboration with Communitree, employee volunteers created Braille learning cards for visually impaired individuals.





Environment & Nature Conservation

World Nature Conservation Campaign – Udaipur

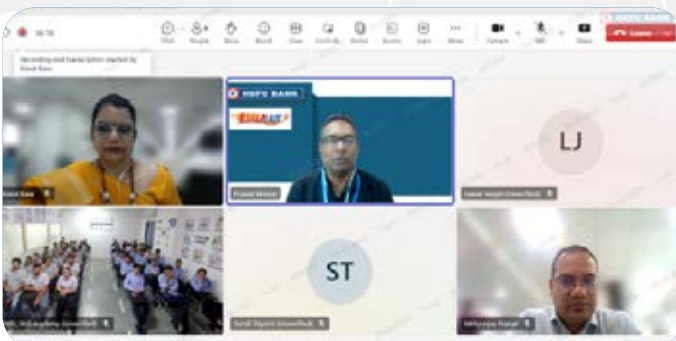
On World Nature Conservation Day, volunteers partnered with Seva Mandir to lead a nature awareness and sanitation campaign under its Solid Waste Management project. Activities included community awareness sessions, a cleanliness drive, and a sapling plantation drive near the local Resource Recovery Centre.



Skill Building & Career Readiness

Career Readiness Sessions – Jaipur

Marking Literacy Day, volunteers facilitated online personal effectiveness and career planning sessions for students at Ambuja SEDI, helping young participants set academic goals and develop key workplace skills.



Sanitation & Community Cleanliness Drives

Swachh Bharat Cleanliness Rallies & Drives – Village Jhalukua & Bikaner

Working alongside WOTR and URMUL Trust, volunteers led hygiene and sanitation campaigns across rural communities and schools. Engagements featured village cleanliness drives, Swachhata rallies through public streets, and interactive hygiene awareness sessions.



PRODUCTS OF RAJASTHAN

THE PARIVARTAN STORY, MADE TANGIBLE



TRADITIONAL HAND-EMBROIDERED SAREES | BIKANER

Handcrafted by hundreds of skilled women artisans of the Poogal Artisans Group in Poogal village and surrounding habitations, this handcrafted textile collection is produced under the HRDP with support from **HDFC Bank Parivartan** and the **URMUL Rural Health Research & Development Trust**. Preserving a distinct regional embroidery heritage passed down through generations, the artisans execute intricate, fine needlework, detailed geometric patterns, and contemporary floral motifs.

Supported by structured incubation, design interventions from professional fashion designers, and advanced thread-finishing training, the enterprise blends ancestral craft traditions with modern colour palettes. Formally quality-inspected and packaged for retail presentation, these artisanal embroidered sarees are supplied through specialised handicraft platforms, craft melas, and national trade exhibitions.



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.





 **PARIVARTAN**

A step towards sustainable progress

IMPLEMENTATION PARTNERS

- Ambuja Foundation
- Arpan Seva Sansthan
- BAIF Institute for Sustainable Livelihoods and Development
- Doctors For You
- Electronics Sector Skills Council of India
- Foundation for Ecological Security
- Goonj
- Head Held High Foundation
- Indian Cancer Society
- Lifeline Foundation
- Moinee Foundation
- Navinchandra Mafatlal Sadguru Water & Development Foundation
- Nudge Lifeskills Foundation
- Plan International India Chapter
- Self Reliant Initiatives through Joint Action (SRIJAN)
- Seva Mandir
- Shree Bhagwan Mahaveer Viklang Sahayata Samiti
- Social Work and Research Centre
- URMUL Rural Health Research and Development Trust (URMUL)
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