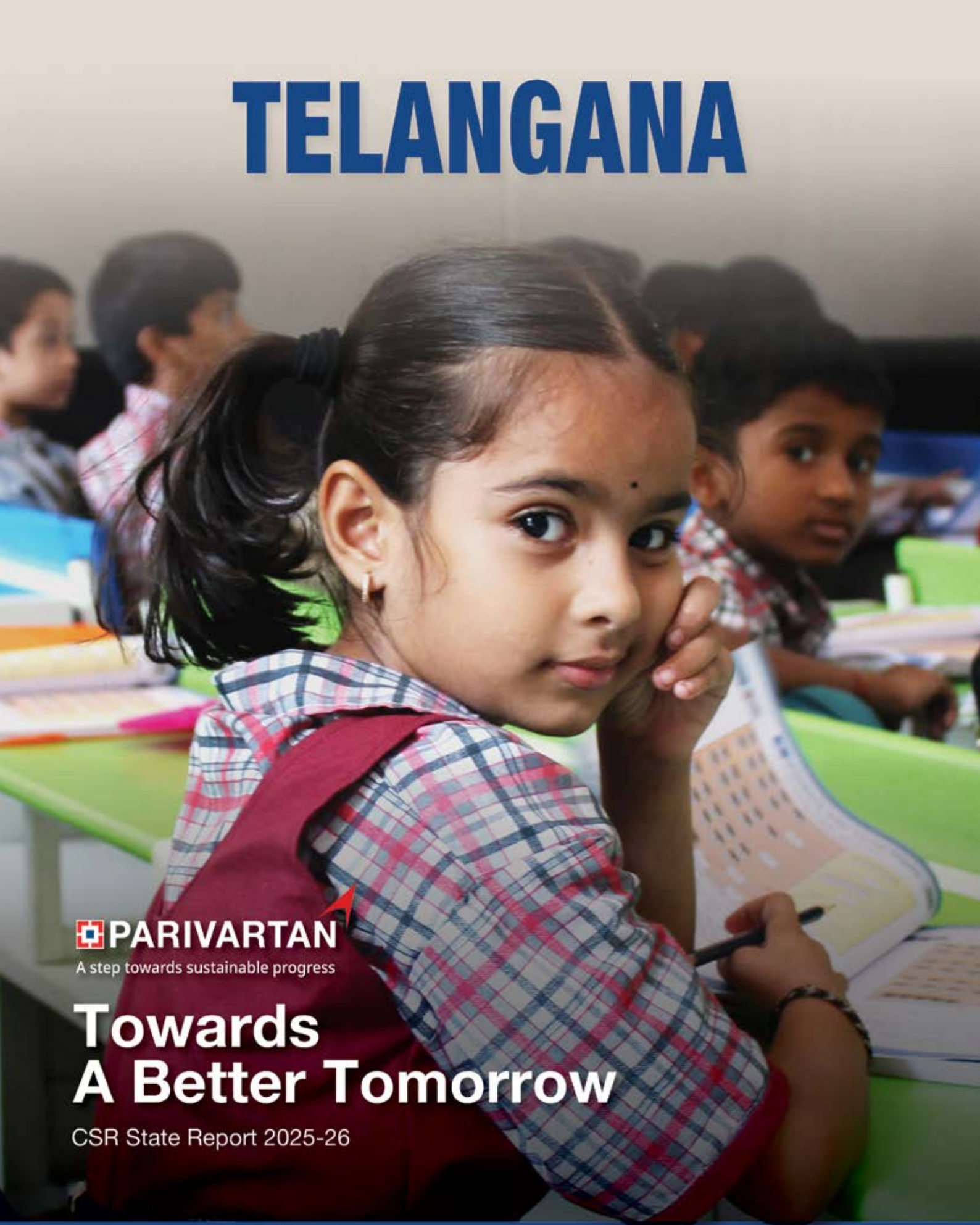
# TELANGANA



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 Telangana, 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 Telangana.

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.

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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 Telangana.

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# PARIVARTAN IN TELANGANA

## 1.55 LAKH
## LIVES IMPACTED

*Impact numbers as of March 2026

### RURAL DEVELOPMENT

- **26,734** FARMERS SUPPORTED
- **2,325** ACRES OF LAND BROUGHT UNDER IRRIGATION
- **1,895** ACRES OF LAND BROUGHT UNDER CHEMICAL FREE FARMING

### PROMOTION OF EDUCATION

- **1,254** SCHOLARSHIPS PROVIDED
- **200** SMART SCHOOLS DEVELOPED
- **~50,000** STUDENTS IMPACTED THROUGH SMART SCHOOLS

### SKILL TRAINING & LIVELIHOOD ENHANCEMENT

- **2,898** YOUTH/INDIVIDUALS TRAINED
- **505** COMMUNITY ENTERPRISES SUPPORTED

### HEALTHCARE & HYGIENE

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

### NATURAL RESOURCE MANAGEMENT

- **135** WATER CONSERVATION STRUCTURES CREATED
- **1,317** SOLAR LIGHTS INSTALLED

### FINANCIAL LITERACY & INCLUSION

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

### FOCUSED DEVELOPMENT PROGRAMME

**DISTRICTS**

| | | | |
|---|---|---|---|
| Adilabad | Kumuram Bheem Asifabad | Narayanpet | Vikarabad |
| Bhadradri-Kothagudem | Mahabubabad | Nirmal | Wanaparthy |
| Hyderabad | Mahabubnagar | Nizamabad | Warangal |
| Jagitial | Mancherial | Peddapalli | |
| Jangaon | Medak | Rajanna Sircilla | |
| Jayashankar Bhupalpally | Medchal | Rangareddy | |
| Kamareddy | Mulugu | Sangareddy | |
| Karimnagar | Nagarkurnool | Siddipet | |
| Khammam | Nalgonda | Suryapet | |

### HOLISTIC RURAL DEVELOPMENT PROGRAMME

| DISTRICTS | NO. OF VILLAGES |
|---|---|
| Adilabad | 15 |
| Bhadradri-Kothagudem | 11 |
| Jayashankar Bhupalpally | 33 |
| Mahabubabad | 15 |
| Medak | 15 |
| Narayanpet | 30 |
| Nirmal | 12 |

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# 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.

**26,734**
FARMERS SUPPORTED

**2,325**
ACRES OF LAND BROUGHT UNDER IRRIGATION

**1,895**
ACRES OF LAND BROUGHT UNDER CHEMICAL FREE FARMING

P1319

## THE PEMBI RESILIENCE INITIATIVE

| District: Nirmal

The ecologically sensitive Pembi block faces critical water stress and erratic rainfall, severely constraining the livelihoods of rainfed agrarian communities. To drive sustainable development, **HDFC Bank Parivartan** and the **Centre for Youth Development and Activities (CYDA)** are executing a Holistic Rural Development Programme across 12 villages. The intervention is transitioning 400 acres to irrigated farmland via water body rejuvenation and solar-based irrigation, while equipping 450 farmers with climate-resilient practices. Concurrently, it is upgrading core social infrastructure—transforming schools into smart institutions, modernising health centres, and installing solar street lights and waste management systems to foster long-term community resilience.

P1323

## SUSTAINABLE RESOURCE ADVANCEMENT

| District: Mahabubabad

The Gangaram block experiences seasonal water scarcity and limited agricultural viability alongside constraints in local educational, healthcare, and water infrastructure. To address these parameters, **HDFC Bank Parivartan** and the **S M Sehgal Foundation** are executing a Holistic Rural Development Programme across 15 villages.

Ongoing activities include constructing 219 water-harvesting structures, installing four solar lift irrigation systems, and developing 22 regenerative agriculture plots. Concurrently, the project involves upgrading ten schools with sanitation units, renovating two healthcare centres, and establishing seven drinking water towers to standardise utility access across the block.

P1349

## THE SETTLEMENT UPGRADE

| District: Narayanpet

Addressing overlapping development constraints through synchronised public infrastructure upgrades and ecological land management builds long-term community capacity. **HDFC Bank Parivartan** and **Ramky Foundation** are executing a multi-sectoral development framework across 20 villages. To address gaps in education, economic mobility, soil health, and basic utilities, the ongoing initiative covers public infrastructure upgrades alongside community enterprise development.

This encompasses equipping 20 government schools with digital learning tools, establishing 14 women-led business enterprises, and applying soil conservation measures across more than 200 acres. Simultaneously, the project involves renovating primary health centres, setting up village waste management infrastructure, and installing safe drinking water facilities to support sustainable rural development.

P0628

## THE ECO-ECONOMIC LANDSCAPE PROJECT

| District: Jayashankar Bhupalpally

Agrarian communities in the area experience development challenges related to resource management, limited off-farm livelihood diversification, and inadequate infrastructure. To improve regional economic and environmental indicators, **HDFC Bank Parivartan** and the **National Agro Foundation** are implementing a Holistic Rural Development Programme across 19 villages, targeting over 5,300 households. Ongoing activities include constructing 108 farm ponds, installing 152 solar street lights, and delivering 300 fishing kits and 12 boats. Furthermore, teams are converting six schools into smart campuses, introducing organic farming protocols, and establishing enterprise training for women's self-help groups.

P0819

## THE AGRI-RESOURCE CONVERGENCE

| District: Medak

Rural communities face interconnected constraints from unreliable irrigation systems, outdated cultivation methods, and poor livestock health, which collectively limit regional agricultural productivity. To address these resource limitations, **HDFC Bank Parivartan** and the **S M Sehgal Foundation** are executing a Holistic Rural Development Project across 15 villages.

Ongoing activities focus on installing 11 solar water pumps, lift irrigation and drip systems, establishing Custom Hiring Centres for machinery, and providing animal nutrition kits. Concurrently, the intervention is setting up Farmer Field Schools, forming Village Development Committees, renovating *anganwadis*, and upgrading infrastructure for six government schools.

P1320

## THE BLOCK ELEVATION INITIATIVE

| District: Bhadradri-Kothagudem

The Gundala aspirational block faces socio-economic constraints linked to rainfed cultivation, unmanaged natural resources, and gaps in educational and energy infrastructure. To address this, **HDFC Bank Parivartan** and **Action for Food Production (AFPRO)** are executing an integrated development initiative across 11 villages.

Ongoing operations include constructing check dams, farm ponds, and percolation tanks to bring 150 acres under irrigation. Simultaneously, the initiative is installing digital smart classrooms in 15 government schools, providing capital and technical assistance to 50 women for enterprise development, and installing 220 solar street lights to stabilise local utility access.

P0961

## PROJECT HARVEST

| District: Adilabad

Smallholder farming communities face systemic challenges from rain-fed agriculture, climate vulnerability and limited economic opportunities, which collectively drive rural youth migration. To improve regional resilience, **HDFC Bank Parivartan** and the **BAIF Institute for Sustainable Livelihoods and Development (BISLD**) are executing a three-year multi-sectoral initiative targeting 7,850 families. This encompasses implementing soil moisture conservation techniques, introducing improved seed varieties, and constructing groundwater augmentation structures to bring 470 acres of land under irrigation. Concurrently, the project is deploying solar energy solutions, upgrading local schools with digital learning facilities, and conducting stakeholder coordination meetings to standardise regional resource management.

P1199

## THE RURAL INFRASTRUCTURE AND CAPACITY PROJECT

| District: Jayashankar Bhupalpally

Target villages experience constraints regarding irrigation access, soil degradation, and potable water availability, alongside a lack of structured technical knowledge for women and smallholder farmers. To improve resource management, **HDFC Bank Parivartan** and **National Agro Foundation** are executing an integrated development initiative across 14 villages.

This includes applying soil protection measures across 3,600 acres, extending critical irrigation support to 1,070 acres, and installing 10 UV water purification units. Simultaneously, project teams are establishing 25 Village Development Committees and delivering technical training in climate-resilient cultivation and resource management to 2,700 women and 2,176 farmers.

P0697

## SUSTAINABLE RURAL AND AGRICULTURAL TRANSFORMATION

| District: Kumuram Bheem Asifabad

Indigenous rural communities face economic challenges arising from rain-fed agriculture, restricted local enterprise diversification, and infrastructural gaps in education and sanitation. To enhance quality-of-life indicators, **HDFC Bank Parivartan** and the **Centre for Youth Development and Activities (CYDA)** are delivering an integrated development initiative across 15 villages, directly supporting 840 farming families.

Current operations focus on installing irrigation infrastructure to convert 150 acres of land into productively cultivated areas. Simultaneously, the project is transforming two government schools into digital smart campuses, upgrading local sanitation facilities, and establishing community-led micro-enterprises to diversify household income sources.

P0963

## COMMUNITY SOCIO-ECONOMIC RESILIENCE MODEL

| District: Narayanpet

Local communities face interconnected development constraints stemming from traditional cultivation dependencies, infrastructural gaps in public schooling, and limited financial access for women and vulnerable groups. To foster long-term structural development, **HDFC Bank Parivartan** and **MYRADA** are executing a multi-sectoral empowerment initiative at 10 villages of the Krishna Mandal, benefitting 9,620 individuals. Current operations focus on introducing modern farming techniques, including drip and sprinkler irrigation systems, alongside systematic soil health assessments to improve water management. Concurrently, project teams are upgrading government school infrastructure to reduce student dropout rates, delivering vocational training modules, and deploying specialised financial literacy programmes and banking services to advance local economic inclusion.

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# 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.

**~50,000**
STUDENTS IMPACTED THROUGH SMART SCHOOLS

**200**
SMART SCHOOLS DEVELOPED

**1,254**
SCHOLARSHIPS PROVIDED

P0401

## NATIONAL FOUNDATIONAL LITERACY STRATEGY

| District: Baksa

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 **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.

P1482

## NURTURING MODERN LEARNING SPACES

| Districts: Adilabad, Rangareddy

Government schools in rural areas face challenges from ageing buildings, inconsistent utility access, and varied literacy rates, which can impact pupil retention and limit middle-school academic achievement. To establish modern learning spaces, **HDFC Bank Parivartan** and **Learning Links Foundation** are delivering the Parivartan Shala initiative across three government schools in Telangana.

The project encompasses conducting civil repairs, waterproofing roofs, and installing solar power grids to counter electricity fluctuations. Concurrently, field specialists are assembling AI-supported ICT systems, science laboratories, and interactive smart panels. The intervention is also applying 'Wall Speak' educational concepts to school surfaces while training local management committees to secure long-term infrastructure upkeep.

P1421

## THE HOLISTIC SCHOOL MODERNISATION

| District: Kamareddy

Integrating interactive digital tools and dedicated Science, Technology, Engineering, and Mathematics (STEM) laboratories into existing public school frameworks enriches classroom instruction and expands practical science education. **HDFC Bank Parivartan** and the **Ramky Foundation** are implementing a smart school development initiative across 25 selected institutions. To support academic environments, current operations involve conducting necessary building repairs and establishing dedicated STEM laboratories alongside updated library facilities.

Complementing physical enhancements, the intervention deploys two interactive digital panels per school and provides technical orientation and maintenance guidelines for educators, supporting long-term digital instruction and interactive learning across the participating institutions.

P1351

## COLLEGE DIGITAL INFRASTRUCTURE UPGRADE

| Districts: Kamareddy, Sangareddy

State junior colleges in rural and semi-urban areas faced disparities in learning standards due to traditional instructional methods, infrastructure limitations, and frequent power inconsistencies that restricted access to digital content. To modernise classroom delivery, **HDFC Bank Parivartan** and **Ramky Foundation** have completed a digital infrastructure intervention across 35 Government Junior Colleges. This included installing 70 interactive panels equipped with dedicated uninterruptible power supply (UPS) systems and secure hardware enclosures. Furthermore, the intervention integrated intermediate-level educational lessons into the platforms and conducted faculty training sessions to transition educators from conventional lectures to interactive, blended learning models.

P0938, P1471, P1411, P1507, P1109, P1102

## STATEWIDE DIGITAL CLASSROOM UPGRADES

| Districts: Karimnagar, Khammam, Nalgonda, Peddapalli, Rajanna Sircilla, Sangareddy, Wanaparthy

Public educational institutions and early childhood centres across multiple rural and forest areas face challenges from ageing buildings and variable power grids, which can impact student engagement and affect the learning balance between urban and rural areas. To standardise academic delivery, **HDFC Bank Parivartan**, **Ramky Foundation**, **BAIF Institute for Sustainable Livelihoods and Development**, and **Centre for Youth Development and Activities** have concluded separate infrastructure modernisation campaigns.

The interventions successfully upgraded 106 classrooms and seven *anganwadis*, installing high-definition interactive touch panels, audio-visual systems, dedicated uninterruptible power supply (UPS) units, and energy-efficient electrical fittings.

Simultaneously, it executed structural building repairs, refurbished interiors, deployed child-friendly play materials, and distributed new student desks and benches. Faculty members received structured technical orientation on multimedia software integration, creating a stable, technology-driven learning ecosystem for over 15,000 students.

P1067

## RENEWING CLASSROOMS, SHAPING FUTURES

| District: Adilabad

Public schools in rural areas required structural improvements and the expansion of on-site sanitation facilities to meet the needs of the student population and support regular attendance. To improve institutional hygiene and safety standards, **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihoods and Development** have completed a comprehensive facilities upgrade across 10 selected public schools.

The project constructed modern, functional toilet blocks and repaired damaged building elements, establishing stable sanitary conditions for approximately 2,000 students. Additionally, the intervention completed capacity-building workshops for local educators and community representatives to secure long-term asset management and maintenance.

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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.

**2,898**
YOUTH/INDIVIDUALS TRAINED

**505**
COMMUNITY ENTERPRISES SUPPORTED

P1036

## ECO-RESILIENT LANDSCAPE AND AGRI-LIVELIHOOD TRANSFORMATION

| District: Bhadradri-Kothagudem

Smallholder agrarian communities face vulnerabilities from climate variability, degraded soil, and poor irrigation, suppressing seasonal household incomes. To build long-term economic resilience, **HDFC Bank Parivartan** and the **Bharat Rural Livelihoods Foundation** are executing a comprehensive development initiative for 14,000 households, impacting over 56,000 individuals in Telangana and Jharkhand.

The intervention includes treating 1.03 lakh acres with soil and water conservation measures, constructing 1,030 farm ponds, and expanding irrigation across 34,650 acres to double cropping intensity. To secure a Rs. 1 lakh+ annual income per family, teams are establishing 140 community seed banks, 5,000 chemical-free farms, and integrating Non-Timber Forest Product units into local value chains.

P0556

## STRENGTHENING LIVELIHOODS, SECURING INCOMES

| Districts: Mahabubnagar, Rangareddy, Vikarabad

Upgrading herd genetics at the doorstep mitigates rain-fed agricultural exposure, turning idle household labour into predictable, daily cash flows. **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihoods and Development** successfully completed a livestock development project in Telangana and Andhra Pradesh.

To counter erratic monsoon risks for rain-fed smallholders, the intervention modernised animal husbandry practices for 39,172 households. It delivered door-to-door artificial insemination—utilising sex-sorted semen and high-yielding bull genetics—alongside organising infertility treatment camps.

Simultaneously, the initiative established localised fodder plots, *Azolla* cultivation units, and structured farmer training modules. By integrating improved livestock breeding with sustainable feed management, the project secured consistent secondary income streams, strengthening long-term economic resilience for landless and small farmers.

P0498

## REGENERATING AGRARIAN ECONOMIES

| District: Mulugu

Combining smart educational infrastructure with farmer-owned producer organisations replaces distress migration with resilient local value chains. **HDFC Bank Parivartan** and **Vrutti** completed an integrated development initiative across 40 villages in Mulugu district.

Designed to optimise household revenue for 3,000 small agriculturalists, the project established Farmer Development Plans and registered Farmer Producer Organisations to secure direct market access for farm and non-farm produce. Concurrently, on-field interventions expanded second-crop cultivation across previously fallow lands.

Upgrading 40 local schools with smart digital classrooms, science laboratories, and renovated sanitation infrastructure ensured holistic community development, successfully curbing distress migration while raising targeted household incomes by 50 to 75 per cent.

P1034

## INCLUSIVE FUTURES

| District: Hyderabad

Youth with disabilities often face systemic barriers that result in disproportionately high rates of unemployment and social exclusion. To dismantle these barriers, **HDFC Bank Parivartan** has partnered with the **Samarthanam Trust for the Disabled** to launch a 27-month holistic skill-building initiative across Andhra Pradesh, Delhi, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Tamil Nadu, Telangana and West Bengal. The project features a rigorous 90-day residential training model designed to equip 1,250 participants; 60% of whom are persons with disabilities; with technical expertise, soft skills, and professional communication. By integrating corporate exposure visits and hosting an inclusive job fair featuring 75+ corporate partners, the programme aims to achieve a 60-65% placement rate. This mission-driven approach not only secures sustainable livelihoods for 500+ youths but also fosters a more inclusive corporate culture through standardised, merit-based recruitment.

P1032

## ECONOMIC MOBILITY AND ENTREPRENEURSHIP

| Districts: Karimnagar, Nalgonda, Warangal

To support the most vulnerable segments of the workforce, **HDFC Bank Parivartan** and **Head Held High Foundation** drove a socio-economic transformation for 6,550 individuals across 11 states. This targets a diverse group, from unschooled youth to traditional artisans, tailoring pathways to economic independence.

It has a multi-tiered approach: bridging the formal workforce gap for 750 youth with capacity building, fostering a culture of innovation, providing incubation support to 1,750 aspiring entrepreneurs. Beyond individual employment, it emphasises digital and financial empowerment of 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.

P1195

## THE SMALLHOLDER MARKET RESILIENCE PROGRAMME

| District: Mulugu

Smallholder farmers encounter systemic livelihood vulnerabilities resulting from limited access to quality inputs, high production costs, traditional cultivation methods, and weak market integration. To improve economic resilience, **HDFC Bank Parivartan** and **Vrutti** are executing a multi-pronged development strategy targeting over 2,500 farmers.

Current operations focus on strengthening Farmer Producer Organisations (FPOs) for collective bargaining, introducing Integrated Pest Management (IPM) to lower cultivation costs, and implementing Participatory Guarantee System (PGS) organic certification. Concurrently, the project is establishing community nurseries and bio-resource centres to diversify seasonal income sources.

P0554

## INSTITUTIONALISING URBAN-RURAL MENTORSHIP ECOSYSTEMS

| Districts: Hyderabad, Rangareddy

Embedded institutional mentorship transforms credit access into sustainable enterprise growth, bridging the economic divide between urban centres and rural hinterlands. **HDFC Bank Parivartan** and **Bharatiya Yuva Shakti Trust** completed an enterprise creation project across Hyderabad and Rangareddy. Designed to turn unemployed youth into self-reliant entrepreneurs, the completed initiative delivered end-to-end business development services—spanning business plan formulation, bank loan facilitation, and market networking—for 400 emerging business owners. To ensure operational longevity, the initiative accredited an 800-member mentor network, comprising individual guides and institutional advisors trained under the Mentoring India initiative. Providing two years of structured post-funding guidance de-risked early-stage ventures, driving sustainable wealth creation and employment generation throughout peri-urban and rural communities.

P0820

## YOUTH VOCATIONAL SKILL ARCHITECTURE

| District: Warangal

Underserved, out-of-school youth aged 18–35 faced limited economic mobility and restricted formal employment options due to a lack of certified technical qualifications and standardised workplace soft skills. To improve regional employment rates, **HDFC Bank Parivartan** and the **Kherwadi Social Welfare Association** have completed a structured capacity-building and livelihood initiative for 1,700 participants.

The project deployed psychometric testing and delivered targeted vocational training across the hospitality, accounting, healthcare, and sales sectors. Incorporating specialised soft-skills modules alongside industrial exposure visits, the intervention secured formal wage employment placements for 1,190 certified individuals within local business networks.

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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.

**25**
VILLAGES SUPPORTED WITH CLEAN DRINKING WATER

P1350

## CLINICS ON WHEELS: DEPLOYING MOBILE MEDICAL MATRICES

| Districts: Nizamabad, Sangareddy

Extended travel distances, potential wage losses, and restricted local diagnostic resources often limit timely primary care access, prompting minor health issues to develop into chronic clinical conditions. To bridge these regional healthcare gaps, **HDFC Bank Parivartan** and the **Ramky Foundation** are operating a mobile medical deployment programme in Andhra Pradesh, Tamil Nadu and Telangana. This includes routing GPS-tracked Medical Care Units across 20 villages monthly, delivering on-site outpatient consultations, immediate laboratory diagnostics, and direct pharmaceutical dispensing. Simultaneously, the initiative is hosting monthly preventative awareness camps and compiling digital health registers to track community nutrition indices and optimise local healthcare delivery.

P0474

## CIRCULAR INTEGRATION OF URBAN PLASTICS

| Districts: Mahabubnagar, Nirmal

Formalising informal recovery networks through decentralised processing converts urban plastic burdens into stable, socio-technically secure waste micro-enterprises.

**HDFC Bank Parivartan** and **Centre for Environment Education Society (CEE), Ahmedabad** completed a municipal dry-waste recovery initiative targeting urban plastic management. Addressing escalating plastic consumption and landfill diversion, the project established Material Recovery Facilities to streamline dry waste sorting, compression, and recycling processes. Structural interventions integrated over 650 waste pickers (*Safai Sathis*) and small aggregators into formalised, compliant *Swachh* Sustainable Business Models, indirectly benefiting 4,000 community members.

By converting raw municipal waste into viable socio-technical micro-enterprises, the intervention significantly reduced urban carbon emissions, improved occupational safety, and embedded circular economic principles across selected cities.

P1391

## THE CLINICAL IMAGING ADVANCEMENT

| District: Jayashankar Bhupalpally

Local healthcare infrastructure previously lacked specialised diagnostic imaging capabilities, requiring rural and semi-urban patients to travel significant distances to tertiary facilities or access high-cost private alternatives for critical neurological and musculoskeletal assessments.

To resolve this diagnostic constraint, **HDFC Bank Parivartan** and **Doctors For You** have completed a clinical technology intervention at the Bhupalpally Medical College and Hospital. This included site preparation, procuring, and fully installing a 1.5 Tesla MRI machine. Radiology staff received technical training on the operational software and safety protocols, establishing the facility as a self-reliant public diagnostic hub.

P1348

## MOBILE HEALTH MATRICES IN SLUMS AND REMOTE TRACKS

| District: Hyderabad

Localised financial barriers, urban slum conditions, and remote terrain can often delay primary clinical encounters, impacting maternal health indicators and raising family out-of-pocket medical overheads. To enhance accessible primary clinical services, **HDFC Bank Parivartan** and the **Smile Foundation** are operating three fully provisioned Medical Care Units (MCUs) at Andhra Pradesh and Telangana.

Medical teams are currently navigating these units six days a week through low-income clusters to conduct 1,48,500 planned outpatient consultations, administer childhood immunisations, and lead antenatal registrations. Concurrently, field facilitators are conducting nutrition workshops and enrolling 20,000 residents into government insurance programmes like *Ayushman* Bharat to secure long-term financial health protection.

P1383

## TRANSIT ECO-SANITATION ARCHITECTURE

| District: Nagarkurnool

Integrating bio-digester technology along transit corridors provides essential public sanitation while safeguarding surrounding forest ecosystems from environmental contamination. **HDFC Bank Parivartan** and **BAIF Institute for Sustainable Livelihoods and Development** completed the construction of three self-sustainable sanitation complexes along the SH-765 highway corridor at the Durvasula, Farhabad, and Domalapenta check posts. Designed to address the absence of formal roadside facilities for travellers and pilgrims, the completed infrastructure incorporates eco-friendly bio-digester technology paired with soak pits for decentralised waste treatment. This design ensures low-maintenance operations and reduced water consumption. The completed facilities provide safe, hygienic rest stops, protecting local water tables and sensitive forest zones from waste accumulation while supporting public health and traveler safety.

P1469

## STRENGTHENING REGIONAL EMERGENCY AND INTENSIVE CARE

| District: Vikarabad

Establishing high-dependency clinical units directly within district hospitals eliminates life-threatening transit delays during the golden hour while relieving pressure on overstretched tertiary centres. **HDFC Bank Parivartan** and **Doctors For You** established a fully equipped 10-bed Intensive Care Unit at Kodangal Government Hospital, affiliated with the Kaloji Narayana Rao University of Health Sciences. Designed to manage around 1,000 critical cases annually, the unit incorporates centralised oxygen pipelines, specialised HEPA filtration, and uninterrupted power backups. The installation of advanced mechanical ventilators, multi-channel monitors, infusion pumps, and defibrillators enables local emergency stabilisation. Supported by technical orientation for clinical staff, this intervention delivers zero-cost critical care locally, preventing risky transfers to distant urban hubs.

P1078

## CLINICAL RESPIRATORY INFRASTRUCTURE ENHANCEMENT

| District: Jayashankar Bhupalpally

The Bhupalpally Government Hospital faced constrained critical care capacity, restricting its ability to provide immediate localised respiratory therapy and life-support intervention for emergency patients experiencing severe pulmonary distress. To reinforce the facility's clinical capabilities, **HDFC Bank Parivartan** and **Doctors For You** have completed the procurement and installation of specialised medical hardware.

The intervention deployed two advanced Dräger Savina-300 ventilators directly into the hospital's intensive care unit. The project integrated the respiratory units into the existing medical infrastructure, ensuring the immediate availability of high-dependency, life-saving ventilation services for the regional patient population during acute health crises.

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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.

**135**
WATER CONSERVATION STRUCTURES CREATED

**1,317**
SOLAR LIGHTS INSTALLED

P0938, P1358

## RENEWABLE ILLUMINATION UPGRADE

| Districts: Karimnagar, Sangareddy

Local state highways and rural corridors faced heightened safety risks, elevated traffic accident rates, and reduced pedestrian security after sunset due to inadequate illumination and an over-reliance on unstable, fossil-fuel-dependent grid electricity. To enhance transit security and advance renewable infrastructure, **HDFC Bank Parivartan**, the **Centre for Youth Development and Activities (CYDA)**, and the **Ramky Foundation** have completed comprehensive off-grid solar installation projects. At Sangareddy, teams deployed 350 solar street lights featuring 20-watt fittings and lithium iron phosphate batteries. Concurrently, along the Karimnagar State Highway, engineers erected 60 high-mast, 9-metre lighting poles fitted with autonomous, high-efficiency 100W solar units to secure continuous night-time visibility.

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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.

**4.68 Lakh**
SPREAD OF FINANCIAL FRAUD AWARENESS (VIGIL AUNTY)

# STORIES OF PARIVARTAN

## AGROECOLOGICAL TRANSITION AND DIVERSIFIED VEGETABLE CULTIVATION

P1036

**BENEFICIARY:**
Smt. K. Jayamma

**LOCATION:**
Arlagudem Village, Dummugudem Mandal, Bhadradri Kothagudem

### THE PROBLEM

Smt. K. Jayamma, a smallholder from a Scheduled Tribe community, faced severe economic hardship farming an arid two-acre plot. Restricted to traditional, single-crop kharif farming, her family suffered from unstable income, low yields, and nutritional insecurity. Lacking technical expertise, quality seeds, or irrigation infrastructure, she was dependent on volatile monsoonal rainfall and high-interest informal borrowing.

### OUR INTERVENTION

**HDFC Bank Parivartan** partnered with the **Bharat Rural Livelihoods Foundation (BRLF)** to deliver an asset-building agroecological intervention. Field teams trained Jayamma in low-cost organic practices, including the preparation of bio-inputs like *Jeevamrutham* and natural neem-based pest repellents. The project facilitated short-cycle vegetable crop planning, land-use optimisation, and field exposure visits to *Krishi Vigyan Kendras* (KVKs).

### THE OUTCOME

By implementing mixed cropping on 0.5 acres, Jayamma harvested a diverse yield of okra, brinjal, tomatoes, and leafy greens. This 30-day crop cycle bypassed long monsoonal wait times, generating a swift income of Rs. 36,900 whilst securing household dietary diversity. She has successfully transitioned away from chemical-intensive mono-cropping, established local market linkages, and now plans to expand her acreage using efficient micro-irrigation systems.

P1319

# CIVIC INFRASTRUCTURE AND RURAL WELLNESS MOBILISATION

**BENEFICIARY:**
Mr. Turka Narsareddy and his entire community

**LOCATION:**
Pembi Village, Nirmal

## THE PROBLEM

Pembi village lacked fitness infrastructure, structured recreational areas, or exercise equipment, preventing residents from maintaining physical health. Local youth had few constructive outlets for physical engagement, whilst women and elderly residents faced distinct logistical and safety barriers when attempting to exercise outdoors. Operational challenges also arose during the implementation of wider community initiatives, including land encroachments on infrastructure sites and widespread public hesitation regarding the documentation of administrative identification details.

## OUR INTERVENTION

**HDFC Bank Parivartan** partnered with the **Centre for Youth Development and Activities (CYDA)** to establish a fully equipped Open Public Gym. Strategically located to ensure equal access, the facility was stocked with a durable, multi-generational assortment of outdoor exercise equipment designed to encourage preventative healthcare habits at the grassroots level.

## THE OUTCOME

The open gym has successfully promoted a culture of physical wellness and social cohesion across Pembi. Residents, particularly local youth, utilise the equipment daily, driving up community health awareness. This shared public space now serves as a vibrant community hub, fostering civic interaction, improving rural wellbeing, and establishing a baseline for expanding future recreational infrastructure.

P0819

# AGRICULTURAL CROP DIVERSIFICATION AND RESOURCE OPTIMISATION

**BENEFICIARY:**
Lunavath Ramulu

**LOCATION:**
Medak

## THE PROBLEM

Lunavath Ramulu, a smallholder farmer supporting a six-member family, faced escalating economic strain from his sole reliance on traditional paddy cultivation across his four-acre landholding. Paddy farming demanded high water volumes, intensive manual labour, and steep input costs, which severely dented his profit margins. Vulnerable to erratic monsoonal rainfall and volatile market pricing, each consecutive cropping season became financially risky, leaving his household with unstable returns that failed to meet basic necessities.

## OUR INTERVENTION

To mitigate these climate and financial risks, **HDFC Bank Parivartan** partnered with the **S M Sehgal Foundation** to implement a targeted crop diversification initiative. The project team introduced Ramulu to maize cultivation—a climate-resilient, water-efficient alternative to water-guzzling crops. Alongside receiving high-yielding maize seed varieties, Ramulu was provided with a comprehensive Package of Practices (PoP) input kit and received continuous, on-field technical mentoring from agronomy experts to ensure optimal crop management.

## THE OUTCOME

The strategic shift to diversified agriculture yielded immediate commercial success. Cultivating just one acre under the new framework, Ramulu harvested 36 quintals of high-quality maize, securing a premium market price of Rs. 2,500 per quintal. This single harvest vastly improved his seasonal cash flow whilst insulating his farm from water-scarcity risks. Empowered by these consistent financial returns, Ramulu has gained the operational confidence to expand multi-cropping systems across his remaining acreage for long-term climate resilience.

# PARIVARTAN HIGHLIGHTS

## SHOWCASING KEY INITIATIVES, EVENTS & NEWS

P0820

### EMPOWERING WOMEN THROUGH SKILL LINKAGES

| District: Warangal

**HDFC Bank Parivartan**, in collaboration with the **Kherwadi Social Welfare Association (Yuva Parivartan)**, organised a high-impact livelihood mobilisation drive in Thorrur village, Warangal district, Telangana. The event brought together representatives from 40 Self-Help Group (SHG) clusters, Development of Women and Children in Rural Areas (DWCRA) groups, and Mission for Elimination of Poverty in Municipal Areas (MEPMA) officials to connect grassroots women's networks with structured vocational opportunities.

The initiative was supported by local MLA Ms. Yashaswini Mamidala, who reviewed the centre's industry-aligned curriculum and pledged administrative backing to ease student commuting. Highlighting training pathways in sectors like accounting, healthcare, and retail, the drive successfully identified 30 potential candidates, with 20 women immediately enrolling in Nursing Assistant, Tally, and Sales Associate courses to kickstart their economic independence.

P1195

### CHILLI VALUE ADDITION EXPOSURE EVENT

| District: Mulugu

**HDFC Bank Parivartan**, in partnership with **Vrutti**, organised an exposure visit to the Mangapet Chilli Processing Unit for tribal farmer leaders from the Kannaigudem cluster. The initiative was designed to transition farmers from selling raw produce to managing profitable agri-enterprises through comprehensive orientations on post-harvest management, including cleaning, grading, drying, milling, and packaging.

Participants engaged with processing experts to study commercial feasibility, FSSAI certification standards, branding, and market linkages. The visit significantly enhanced entrepreneurial confidence, leading multiple farmer leaders to commit share capital to their local Farmer Producer Organisation (FPO) and outline plans for establishing cluster-level chilli processing units to optimise collective price realisation.

P0819

### CELEBRATING GRASSROOTS WOMEN'S LEADERSHIP

| District: Medak

**HDFC Bank Parivartan**, in partnership with the **S M Sehgal Foundation**, organised a community engagement event in Bheemraopalli village, Medak, to celebrate International Women's Day. The gathering brought together women farmers, *Krishi Sakhis*, and local panchayat leaders to recognise women's vital socio-economic contributions and foster discussions on leadership in rural development.

The event spotlighted women's advancements in climate-smart agriculture—such as managing advanced nurseries and diversifying crops—as well as their pivotal role in resource governance. Notably, members of the local Water User Group (WUG) shared insights on successfully operating the village reverse osmosis (RO) water system to fund community initiatives. Concluding with interactive educational activities, the celebration successfully reinforced community solidarity around women's equality, dignity, and economic empowerment.

# VOLUNTEER IMPACT PROGRAMME

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

| Activities | Active Volunteers | Hours in Action |
|---|---|---|
| 5 | 296 | 162 |

### WHY THIS MATTERS?

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

## Environment & Sustainability

### Environment Day & Cleanliness Drive – Narnoor

In partnership with BAIF Livelihoods, volunteers conducted an environmental awareness campaign for school children, Self-Help Groups (SHGs), and community members. The initiative included educational sessions on plastic pollution, a plastic waste collection drive, and a sapling plantation drive across the region.

## Inclusion & Accessible Education

### Tactile Card Making Workshop – Hyderabad

In collaboration with Team Everest, 41 employee volunteers participated in a workshop to create customised tactile learning cards. These materials were designed to support inclusive, sensory-based education for visually impaired government school students.

## Skilling & Livelihood

### Diwali & Women's Day Exhibitions – Hyderabad (Banjara Hills & Meenakshi)

HDFC Bank Parivartan organised multiple marketplace exhibitions in partnership with local NGOs and Self-Help Groups across the festive season and International Women's Day. Over 240 employee volunteers supported women-led enterprises and community artisans by purchasing handmade crafts, festive goods, and sustainable products.

# PRODUCTS OF TELANGANA

## THE PARIVARTAN STORY, MADE TANGIBLE

### AVS PURE RED CHILLI POWDER | MULUGU

Processed by farmers of the Aadivasi Sammakka Saralamma Farmer Producer Company Ltd in Mangapet, this premium spice is produced with support from **HDFC Bank Parivartan** and **Vrutti**. Sourced from smallholders across 40 villages following Good Agricultural Practices, the chillies are processed in an advanced FPC-level unit. The enterprise utilises hygienic pulverisation and strict quality control to preserve the spice's vibrant natural colour and pungent flavour without synthetic additives. Professionally sealed in food-grade barrier packaging, this value-added product is distributed directly to institutional buyers, trade fairs, and retail markets across Warangal and Hyderabad.

### READY-TO-COOK MILLET RANGE | KUMURAM BHEEM ASIFABAD

Handcrafted by ten tribal women artisans of the Sri Anjaneya Dry Mix Industry in Koutaguda village, this nutritious ready-to-cook food range is produced under the HRDP with support from **HDFC Bank Parivartan** and the ITDA. Sourced directly from local smallholders, millets including jowar and mixed grains are processed into value-added *Jowar* Meal, Multigrain Meal, and Sweet Millet Mixes. Utilising upgraded processing machinery and standardised milling protocols, the enterprise maintains strict hygiene, consistent texture, and high nutritional value. Sealed in branded, protective retail packaging, these wholesome, chemical-free millet products supply regional markets and health-conscious consumers across Telangana.

# FARM-FRESH PROCESSED DAL AND WHOLE GRAIN FLOUR | ADILABAD

Processed by the Bagyalaxmi Self-Help Group in Thadihathnoor village, Narnoor mandal, this agricultural produce range is manufactured under the HRDP with support from **HDFC Bank Parivartan** and **BAIF Institute For Sustainable Livelihoods And Development**. Sourced directly from local tribal farmers cultivating red gram, green gram, black gram, jowar, and maize, the enterprise operates an integrated dal and flour milling processing unit. Utilising mechanical de-husking, hulling, splitting, and flour milling machinery, the unit maintains strict quality control, hygienic handling, and precise size-grading without chemical polishing. Packed in moisture-resistant retail packaging to preserve freshness and nutritional value, these processed pulses and traditional flours are supplied to surrounding rural habitations, local village markets, and regional commercial traders.

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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

- Action for Food Production (AFPRO)
- BAIF Institute for Sustainable Livelihoods and Development (BISLD)
- Centre for Youth Development and Activities (CYDA)
- Doctors For You
- Goonj
- Hand in Hand India
- Head Held High Foundation
- Indian Cancer Society
- Kherwadi Social Welfare Association
- Learning Links Foundation
- Mysore Resettlement and Development Agency (MYRADA)
- National Agro Foundation
- Ramky Foundation
- Samarthanam Trust for the Disabled
- S M Sehgal Foundation
- Smile Foundation
- Vrutti

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