

TRIPURA

 **PARIVARTAN**

A step towards sustainable progress

Towards A Better Tomorrow

CSR State Report 2025-26



DISTRICTS

Dhalai, North Tripura, West Tripura



36,015+

LIVES IMPACTED



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HDFC BANK

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. This year, we have positively impacted **10.77 crore** lives pan-India.

PILLARS OF PARIVARTAN



3,156

FARMERS SUPPORTED



120

KITCHEN GARDENS
CREATED

RURAL DEVELOPMENT

Empowered communities drive progress. By investing in rural infrastructure and technical expertise, we help rural India enter global markets and move toward national prosperity.



45

SCHOLARSHIPS
PROVIDED

PROMOTION OF EDUCATION

True learning thrives in environments designed for growth. Our initiatives modernise education through training, scholarships, and upgraded facilities, equipping students to innovate and lead.



400

YOUTH/INDIVIDUALS
TRAINED - HRDP+FDP

SKILL TRAINING & LIVELIHOOD ENHANCEMENT

Sustainable independence relies on long-term opportunities. We offer vocational training and entrepreneurship support to bridge the skill gap, helping individuals create economic security for their communities.



HEALTHCARE & HYGIENE

A healthier nation creates a stronger future. We strengthen rural healthcare infrastructure and promote preventive hygiene, bringing essential medical care directly to underserved communities.



2.34 Lakh

SPREAD OF
FINANCIAL FRAUD
AWARENESS (VIGIL
AUNTY)

FINANCIAL LITERACY & INCLUSION

Financial independence requires knowledge and access. We provide financial education and digital banking tools, helping underserved populations manage resources, access credit, and secure their futures.



60

SOLAR LIGHTS
INSTALLED

NATURAL RESOURCE MANAGEMENT

Prosperity must coexist with nature. We focus on water conservation, soil health, and climate-smart agriculture to ensure long-term resource productivity and environmental protection.



P0668

END EXTREME POVERTY PROGRAMME

| Districts: Dhalai, North Tripura

Persistent extreme-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 the **Nudge LifeSkills Foundation**, is implementing the 'End Extreme Poverty Programme' to support 14,000+ 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. The initiative is 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.



P1489

PARIVARTAN HOSPITAL INITIATIVE

| District: West Tripura

G B Pant Hospital in Tripura is receiving a systematic infrastructure upgrade through a partnership between **HDFC Bank Parivartan** and the **Shri Mahakal Education and Charitable Trust**. This programme supports the hospital's high-volume public healthcare mission by actively expanding its medical infrastructure to deliver uninterrupted services and timely diagnostics for the community.

To ensure long-term efficiency, the project utilises comprehensive gap analyses to procure and install essential medical equipment within targeted public facilities. Ongoing minor civil and electrical works are integrating these new assets directly into daily hospital workflows. This collaborative technical support streamlines diagnostic turnaround times, enhances clinical precision, and establishes a transparent, asset-tagged infrastructure model for continuous performance monitoring.



P1214

CIVIC HARMONY: INTEGRATED VILLAGE UPGRADES

| District: West Tripura

Varied agricultural yields, limited local entrepreneurship channels, and uneven access to foundational healthcare, education, and clean utilities present opportunities for development within rural settlements. To cultivate sustainable community progress, **HDFC Bank Parivartan** and the **Ramky Foundation** are deploying a Holistic Rural Development Programme (HRDP). The intervention is currently assisting 1,200 farmers with chemical-free methods while establishing eight community micro-enterprises. Concurrently, it is upgrading two Community Health Centres and installing water filtration assets across three villages. In local schools, the intervention is renovating nine early-childhood learning centres and introducing digital classrooms across nine government institutions to elevate student engagement.



P1054

MULTI-SECTORAL FRONTIER INTERVENTIONS

| District: West Tripura

Underserved communities in remote areas frequently face limited livelihood options and insufficient access to clean energy and health services. To counter these issues, **HDFC Bank Parivartan** and **Tomorrow's Foundation** are executing an livelihood enhancement initiative across Meghalaya and Tripura.

The initiative is currently providing formal skill training to youth and women whilst establishing 26 community enterprises to activate the local economy. Simultaneously, it is introducing cash-crop cultivation, upgrading schools, renovating *anganwadi* centres, and installing solar-powered water systems. Furthermore, the initiative is expanding local healthcare facilities and developing livestock, agri-processing, and tourism infrastructure to secure sustainable, community-led growth.



P1398



P1213

MODERNISING REGIONAL CLINICS

| District: West Tripura

Medical centres in underserved regions frequently encounter operational constraints due to variable electricity grids, structural maintenance needs, and uneven water supplies, which can restrict holistic care. To resolve these hurdles and align facilities with public health standards, **HDFC Bank Parivartan** and **Project Concern International (PCI)** are driving an infrastructure advancement programme.

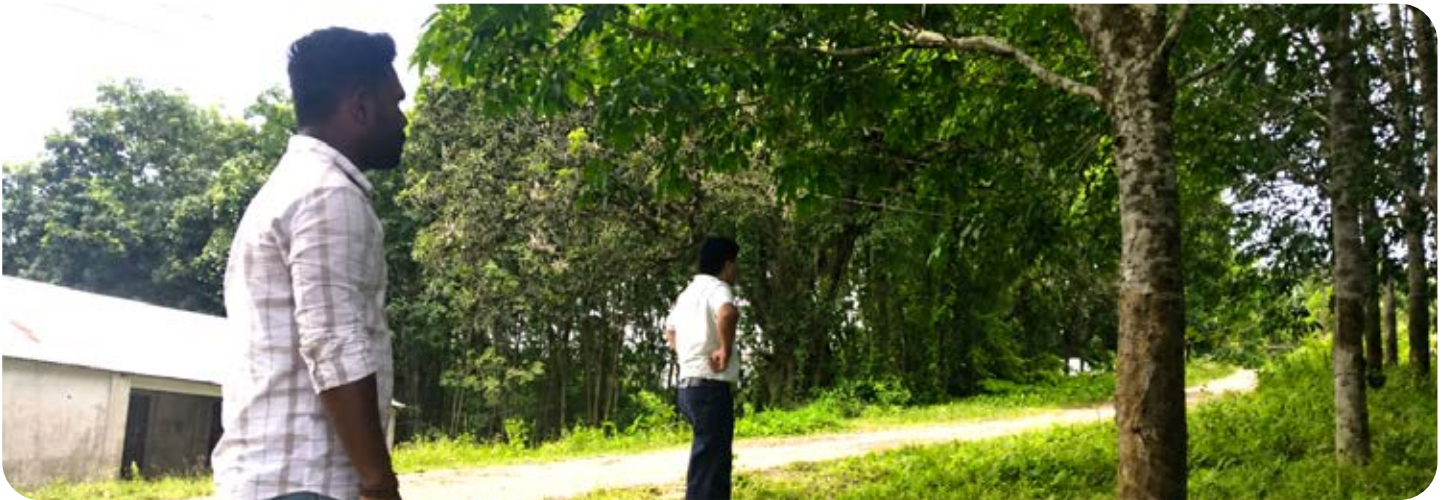
This includes renovating labour rooms and patient wards whilst setting up reliable sanitation networks. To secure steady power, the intervention is installing dedicated solar energy backup systems alongside modern diagnostic tools, ensuring local sub centres become dependable, twenty-four-hour care facilities for local families.

ECO-FRIENDLY ENTERPRISE CREATION

| District: West Tripura

Women and youth across Northeast India possess traditional skills but face limited opportunities to convert them into sustainable enterprises due to underdeveloped value chains and weak market linkages. To bridge this gap, **HDFC Bank Parivartan** and the **Project Concern International (PCI)** are executing a regional livelihood initiative focused on green economy models.

The intervention is currently training women in Tripura in advanced bamboo processing, establishing an agro-fibre fabric extraction unit using banana and pineapple waste in Meghalaya, and developing five community-owned eco-tourism clusters in Assam and Sikkim. These multi-state operations are actively establishing digital B2B and D2C market access to secure sustainable incomes.



P1397

DECENTRALISED SOLAR MICRO-GRID DEPLOYMENT

| District: West Tripura

Geographic isolation and complex terrains frequently prevent the extension of the national grid to remote frontier settlements, resulting in energy shortage that compromises public safety and halts economic activity after dark. To resolve this, **HDFC Bank Parivartan** and the **Gramin Vikas Trust** are installing community-managed solar micro-grids across Tripura, Sikkim and Meghalaya.

The intervention is constructing centralised solar power stations and local distribution networks to electrify isolated households and civic facilities. Concurrently, village utilities committees are being organised and local technicians are being trained in asset maintenance, transitioning these border communities toward a low-carbon, self-sustaining development model.



P1440, P1049

MODERNISING EARLY-CHILDHOOD EDUCATION HUBS

| District: West Tripura

To enhance early childhood care infrastructure across Tripura, **HDFC Bank Parivartan** and the **Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA)** are executing two distinct interventions across regional Integrated Child Development Services (ICDS) centres. The first project introduces a "Centre of Excellence" model across 40 centres, focusing on structural repairs, boundary walls, drainage upgrades, and indoor sports zones. The second project has renovated 25 separate centres into secure, child-friendly hubs with updated seating and functional infrastructure. Across both initiatives, the teams are deploying 27-inch Smart TVs, distributing educational tools, and applying interactive Building as Learning Aid (BaLa) artwork to enrich early learning and support local families.



P1439

REVERSE PLASTIC VENDING INFRASTRUCTURE

| District: West Tripura

Managing low-density, single-use plastic litter at high-footfall transit points often stretches municipal collection capacity, slowing material recycling rates and affecting urban drainage channels. To promote circular economic practices, **HDFC Bank Parivartan** and the **AROH Foundation** successfully introduced an automated, reward-based recycling network. The project deployed 20 advanced plastic reverse-vending machines across major bus terminals, public parks, and commercial zones. Alongside installing the physical hardware, the intervention launched an incentive platform to encourage community-led waste segregation. Concurrently, it trained Agartala Municipal Corporation sanitation staff on logistics, collection schedules, and data-driven maintenance routines to streamline plastic recovery.



P1041, P1249, P1418

SOLAR INFRASTRUCTURE EXPANSION

| District: West Tripura

Irregular grid infrastructure and unlit transit corridors across rural sectors frequently intersect to restrict evening commerce, create pedestrian safety concerns, and affect late-hour mobility for women and students. To establish sustainable systems, **HDFC Bank Parivartan**, **Gramin Vikas Trust**, and **AROH Foundation** are scaling a multi-phase clean energy network. Following the successful installation of 410 solar streetlights across Assam and Tripura, alongside a targeted batch of 200 units within West Tripura District, it is deploying 200 standalone units in high-traffic rural pockets and marketplaces. The initiative is identifying dark spots and accident-prone zones to install high-efficiency, sensor-equipped fixtures, successfully reducing municipal energy overheads and expanding safe evening zones for over 50,000 residents.



P1113

RECONFIGURING CLASSROOM MULTIMEDIA SYSTEMS

| District: West Tripura

Limited exposure to modern interactive teaching methodologies and conventional reliance on static learning media can restrict student engagement and digital readiness within standard educational settings. To integrate contemporary scholastic resources, **HDFC Bank Parivartan** and **FXB India Suraksha** successfully completed the transformation of 20 government schools. The intervention installed fully functional smart classrooms equipped with digital boards, advanced multimedia tools, and modern instructional apparatus. Concurrently, it conducted specialised software training for educators to refine their teaching delivery. The intervention successfully modernised the academic landscape, introducing technology-driven learning environments that now actively support over 5,000 students.



P1417

DEPLOYING ON-GRID MULTI-KILOWATT INFRASTRUCTURE

| District: West Tripura

Dependence on conventional grid electricity for public administrative facilities often results in high recurring operational expenses and grid-fluctuation risks, presenting clear opportunities to transition toward sustainable, low-emission municipal infrastructure. To establish resource-efficient governance models, **HDFC Bank Parivartan** and the **AROH Foundation** successfully installed a 30 kW on-grid solar power plant for the State Tourism Department. This included integrating a net-metering framework to offset utility consumption and stabilise the facility's internal grid. The operational infrastructure now directly runs departmental offices, providing an estimated 36,000 to 40,000 units of clean energy annually, lowering public administrative utility bills, and showcasing renewable energy feasibility to thousands of visitors.



P1214

HOUSEHOLD NUTRITIONAL SECURITY THROUGH MICRO-KITCHEN GARDENING

BENEFICIARY: Kanchan Goswami | **LOCATION:** Krishnanagar Gram Panchayat, West Tripura

THE PROBLEM

Kanchan Goswami, aged 46, struggled to provide a varied diet for her family. She had never grown her own vegetables because commercial seeds were too expensive and her household income was limited. This lack of funds meant her family could not easily get fresh, nutritious produce, making them rely entirely on unpredictable local markets for basic food.

OUR INTERVENTION

Under the Holistic Rural Development Programme (HRDP), **HDFC Bank Parivartan** and **Ramky Foundation** launched a targeted domestic food security intervention. Kanchan was provided with an essential agricultural toolkit containing a spade, a protective fencing net, and a diverse assortment of

five high-quality vegetable seed varieties (coriander, carrot, cabbage, bottle gourd, and tomato) to establish a seasonal home garden across a small six-*ganda* plot.

THE OUTCOME

The intervention enabled Kanchan to successfully cultivate fresh vegetables, which directly lowered daily household market expenditure and improved familial nutritional health. Cultivating from January to March, she generated enough surplus to share produce with neighbours, strengthening community relationships. This success has boosted her technical skills and confidence, motivating her to expand production into a commercial micro-enterprise.

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