

# UTTARAKHAND

 **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 Uttarakhand, 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 Uttarakhand.

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.

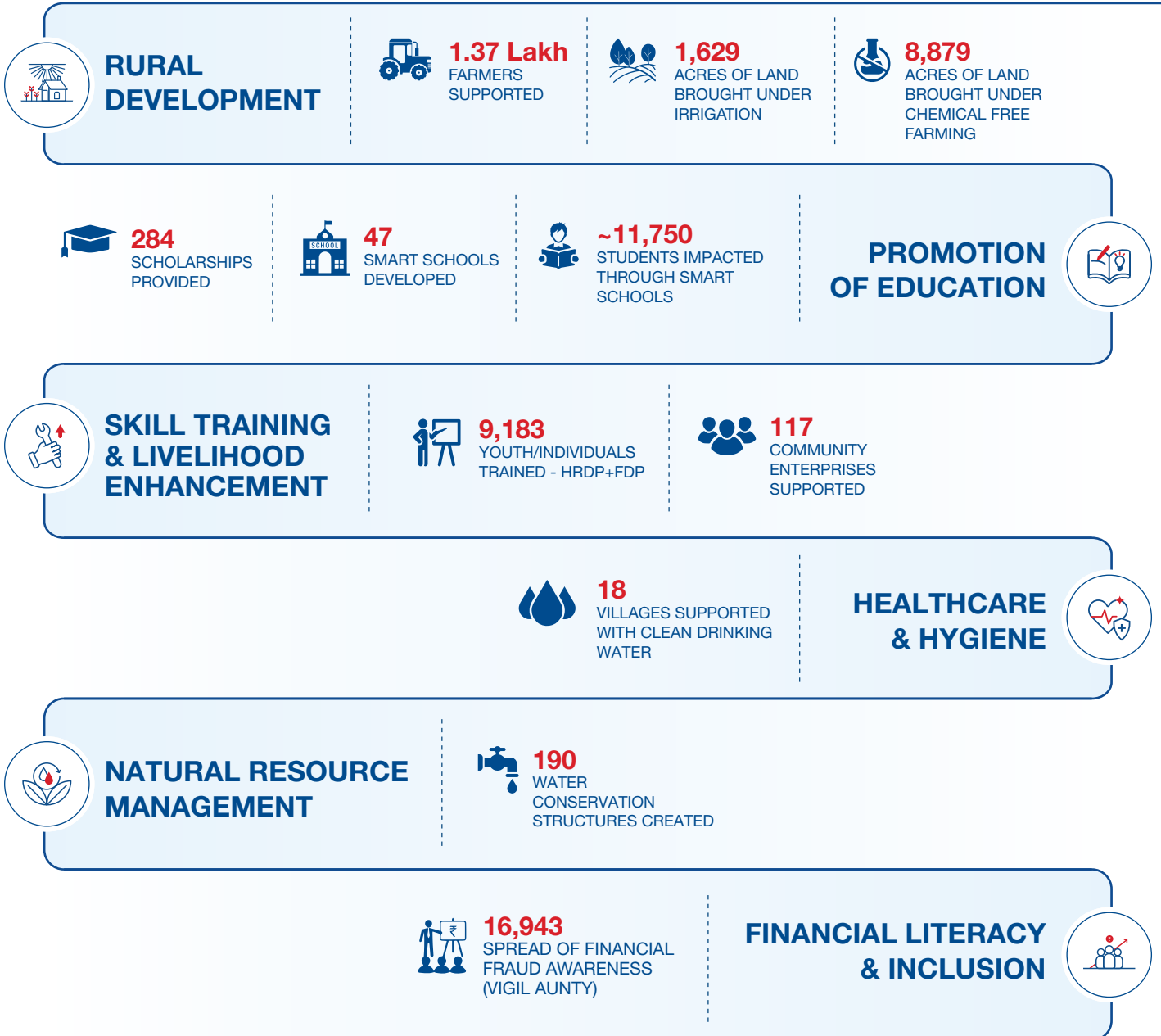
This report highlights the impact of HDFC Bank Parivartan's initiatives across Uttarakhand.



# PARIVARTAN IN UTTARAKHAND

## 10.69 LAKH LIVES IMPACTED

\*Impact numbers as of March 2026



| FOCUSED DEVELOPMENT PROGRAMME |               |                   |            |
|-------------------------------|---------------|-------------------|------------|
| DISTRICTS                     |               |                   |            |
| Almora                        | Dehradun      | Pithoragarh       | Uttarkashi |
| Bageshwar                     | Haridwar      | Roorkee           |            |
| Chamoli                       | Nainital      | Tehri             |            |
| Champawat                     | Pauri Garhwal | Udham Singh Nagar |            |

| HOLISTIC RURAL DEVELOPMENT PROGRAMME |                 |
|--------------------------------------|-----------------|
| DISTRICTS                            | NO. OF VILLAGES |
| Chamoli                              | 20              |

# 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.



**1.37 Lakh**  
FARMERS  
SUPPORTED



**1,629**  
ACRES OF LAND  
BROUGHT UNDER  
IRRIGATION



**8,879**  
ACRES OF LAND  
BROUGHT UNDER  
CHEMICAL FREE  
FARMING





P1356

## REINFORCING HIGHLAND RURAL UTILITIES

| District: Chamoli

Implementing coordinated agricultural, educational, and public utility infrastructure helps stabilise regional productivity, modernises local learning environments, and ensures reliable municipal services across rural areas. To advance these regional development objectives, **HDFC Bank Parivartan** and the **Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA)** are delivering a Holistic Rural Development Programme across 20 villages in the Gairsain block. The agricultural framework includes the installation of five solar lift-irrigation systems covering 120 acres, 50 water storage ponds, 11 agricultural machinery banks, and 30 high-value orchard clusters. In parallel, the community infrastructure component upgrades 11 government schools with digital learning systems, modernises 10 *anganwadi* centres, reinforces equipment across six public health facilities, and deploys 300 solar streetlights to secure public pathways.

# 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.



**284**  
SCHOLARSHIPS  
PROVIDED



**47**  
SMART SCHOOLS  
DEVELOPED



**~11,750**  
STUDENTS IMPACTED  
THROUGH SMART  
SCHOOLS





P1502

## THE PARIVARTAN SHALA INITIATIVE

| District: Chamoli

Establishing modern learning facilities, specialised laboratories, and digital resources within state schools supports standard educational delivery and assists students in developing essential technical and scientific competencies. To advance regional educational standards, **HDFC Bank Parivartan** and the **Learning Links Foundation** are executing a 14-month infrastructure development initiative across 14 government schools in Uttar Pradesh and Uttarakhand.

The project introduces artificial intelligence-supported ICT laboratories, smart classrooms, specialised science laboratories, and dedicated solar power systems to modernise institutional facilities. Additionally, the framework incorporates the Building as a Learning Aid (BaLa) design concept and delivers professional training in digital pedagogy for educators, establishing a sustainable framework for long-term academic delivery.

opportunities to address local health and educational challenges through sports. To resolve this, **HDFC Bank Parivartan** and **Plan International India Chapter** are executing the Sports RISE project across Uttar Pradesh, Uttarakhand, and Haryana. This ongoing initiative is revamping urban stadiums and establishing community-level *Gram Kreed Kendras* to provide advanced athletic facilities.

Simultaneously, it introduces specialised sports schools and scouting programmes to identify and nurture young athletes. To ensure economic self-sustainability, the project forms Self-Help Groups (SHGs) and runs training programmes focused on sports goods manufacturing and sports management, creating viable, long-term livelihoods for regional youth.



P0958

## EARLY CHILDHOOD EDUCATION: INFRASTRUCTURE REVITALISATION

| Districts: Almora, Chamoli, Dehradun, Haridwar, Nainital, Tehri

Adapting early childhood learning centres in high-altitude terrain involves structural climate-resilience, independent power generation, and age-appropriate visual tools designed to sustain early cognitive development. To optimise these foundational learning spaces, **HDFC Bank Parivartan** and the **Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA)** executed an intensive rejuvenation programme across 50 *Anganwadi Kendras*. Rather than basic repairs, the intervention overhauled the physical envelopes with structural reinforcements, comprehensive electrical rewiring, and dedicated solar power arrays to ensure operational continuity.

Internally, the learning environment was re-engineered for 2,500 children by embedding Building as a Learning Aid (BaLa) educational graphics directly into the architecture, establishing indoor physical development areas, and incorporating interactive Smart TVs to introduce digital media to the early childhood curriculum.



P0865

## SPORTS RISE: URBAN ATHLETIC EXCELLENCE

| District: Haridwar

Urban communities across North India face significant gaps in sports infrastructure, limited career pathways for youth, and a lack of organised talent scouting, which hinders socio-economic development and limits



P1327, P1272, P1245

## DIGITAL ED-TECH: RURAL SCHOOL MODERNISATION

| Districts: Bageshwar, Dehradun, Haridwar, Lucknow

Deploying digital learning systems, and interactive instructional tools across rural and semi-urban schools establishes consistent academic environments and supports early childhood cognitive development. To advance these educational standards, **HDFC Bank Parivartan** executed school infrastructure modernisation projects. In collaboration with the **Ambuja Foundation**, the bank established three smart classrooms within primary schools and a girls' inter college in Jabreda, alongside six smart classrooms in Lucknow's Army Cantonment Board Schools. Concurrently, a project with **Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA)** in Bageshwar upgraded five institutions into Smart Schools equipped with 65-inch interactive panels, inverter backups, BaLA instructional artwork, and updated furniture. This initiative also modernised 10 local ICDS centres, installing 32-inch Smart TVs, 0.5 KW solar power systems, and structural modifications to support early childhood education.



P1030

## HARNESSING THE SUN FOR EDUCATION

| District: Udham Singh Nagar

Government schools and *anganwadi* centres frequently endured disrupted learning schedules due to persistent grid failures and prolonged power outages. To secure an uninterrupted educational environment, **HDFC Bank Parivartan** and the **Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA)** executed a comprehensive clean-energy infrastructure project in Rudrapur. The intervention installed 30 state-of-the-art 1 KV off-grid solar plants, equipping centres with polycrystalline panels, single-phase inverters, and 48V batteries. Completed with galvanised iron structures, earthing networks, and lightning arrestors, the initiative successfully secured stable, safe electricity for 2,500 students.

# 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.


**9,183**

YOUTH/INDIVIDUALS  
TRAINED - HRDP+FDP

**117**

COMMUNITY  
ENTERPRISES  
SUPPORTED




P0863

## STRENGTHENING RURAL RESILIENCE

| District: Almora

Declining agricultural productivity, unsustainable chemical dependence, and limited market linkages in underserved regions lead to economic instability and diminished climate resilience for rural farming communities. To address these challenges, **HDFC Bank Parivartan**, in partnership with the **Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA)**, is executing a sustainable agriculture project across Bihar, Uttar Pradesh, and Uttarakhand. This initiative engages 3,500 farmers in a transition toward chemical-free farming. Key activities include forming Village Development Committees and Farmer Producer Organisations (FPOs), alongside deploying micro-irrigation, solar energy, farm tool banks, and integrated pest management practices. Additionally, the project is actively strengthening rural infrastructure by establishing community-led enterprises, including organic basmati rice and traditional silk handloom units, to successfully boost incomes and promote long-term economic resilience.



P0808



P0538

## LIVESTOCK AND LIVELIHOOD DEVELOPMENT PROGRAMME

| District: Chamoli

Implementing systematic breeding services and livestock management training within rural communities helps stabilise dairy yields, maximise cattle productivity, and

generate regular household income. To support these agricultural outcomes, **HDFC Bank Parivartan** and the **BAIF Institute for Sustainable Livelihoods and Development** established 585 door-step Livestock Development Centres at Uttar Pradesh and Uttarakhand.

The initiative performed approximately 19.86 lakh artificial inseminations to rear over 3 lakh high-yielding female calves. Simultaneously, the project provided capacity-building training in animal husbandry and fodder cultivation for 13,060 farmers, while generating direct self-employment opportunities for 585 local youth as technicians.

## REVITALISING MOUNTAIN FARMING

| District: Almora

Addressing the unique vulnerabilities of mountain terrain, **HDFC Bank Parivartan** and the **Himmothan Society** are currently executing the 'Maximising Himalayan Agriculture Initiative' across 40 rural villages in the Tarikhet block. Highly fragile soil, climate-induced land degradation, and a lack of modern market linkages are frequently driving youth migration out of these hilly communities.

To reverse these trends, the intervention is transforming traditional cultivation into a network of sustainable, high-yield farm enterprises. They are training 600 farmers in specialised spice cultivation, assisting 400 families with pulses, and establishing resilient citrus and medicinal orchards.

Simultaneously, the initiative is building secure value chains for mountain dairy, backyard poultry, and goat farming while forming producer collectives to streamline regional supply chains and secure higher profit margins for 2,500 local households.



P0734

## SUSTAINABLE HIMALAYAN FARMING

| District: Udham Singh Nagar

Blending advanced scientific techniques with traditional agricultural wisdom, **HDFC Bank Parivartan** and the **Manjari Foundation** are currently deploying a comprehensive development model for mountain farming communities. Traditional chemical-heavy practices and erratic water access are frequently challenging the economic viability of smallholder hill farms. To overcome these barriers, the intervention is introducing eco-friendly vegetable farming, horticulture, and floriculture within a strictly chemical-free ecosystem. They are installing farm ponds, precision sprinkler systems, and solar irrigation pumps to secure water management, while simultaneously setting up solar streetlights for village safety. Furthermore, the initiative is strengthening agricultural production collectives, establishing polyhouses, and deploying *Ajivika Sakhis* at local resource centres, directly benefitting 24,300 people across more than 6,000 rural households.

socio-economic challenges, including geographical isolation, resource scarcity, seasonal migration, and the recurring impact of natural disasters.

To address these vulnerabilities, **HDFC Bank Parivartan** and the **Mahatma Gandhi Sewa Ashram** are currently executing the multi-state 'Saksham' initiative across 20 border villages. Here, 500 farmers are being trained with advanced intercropping techniques and 120 solar-powered water pumps have been deployed for year-round cultivation. 15 government schools are also being upgraded into digital smart schools, along with installing 300 solar streetlights, and constructing five *Jal Minars* with integrated reverse osmosis filtration systems to supply clean drinking water.

Furthermore, the programme is catalysing local economies by facilitating 42 micro-enterprises; including two women-led *Khadi* units; and modernising healthcare infrastructure across 12 medical sub-centres, directly safeguarding the livelihoods and well-being of thousands of border residents.



P0727



P1029

## CROSS-BORDER SUSTAINABLE DEVELOPMENT

| District: Chamoli

Underserved communities across the border regions of Uttarakhand, Assam, and Bihar frequently face severe

## SUSTAINABLE ENERGY AND ECO-FARMING

| District: Nainital

Rural communities often face significant challenges due to erratic irrigation, depleting green cover, and a lack of localised agricultural support systems. To strengthen these rural networks, **HDFC Bank Parivartan** and the **S M Sehgal Foundation** are executing holistic development interventions across 40 target villages.

Project teams are installing 400 solar streetlights, 11 solar lift-irrigation systems, and 100 solar spray pumps, while creating 40 farm ponds and 130 compost pits. They are also establishing 185 nano orchards and 5 Farmer Field Schools to transition 220 acres to chemical-free farming, directly benefiting nearly 10,000 residents.



P1207

## CLIMATE-RESILIENT MOUNTAIN LIVELIHOODS

| District: Bageshwar

Communities in Himalayan regions frequently face multiple structural challenges, including declining agricultural productivity, limited alternative livelihood options, ecosystem degradation, and a lack of modern market infrastructure. To counter these vulnerabilities, **HDFC Bank Parivartan** and **Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA)** are implementing a sustainable community development project across 30 high-altitude villages. The intervention is bringing over 140 acres of farmland under assured irrigation and training 1,500 households in climate-resilient farming using natural inputs and water-efficient technologies. Simultaneously, the initiative is operationalising 18 rural homestays as eco-tourism units, upskilling 20 youth in green entrepreneurship, and modernising traditional metal artisan crafts for commercial markets. These interventions are coupled with local biodiversity restoration drives and the expansion of high-value agribusinesses to ensure long-term climate adaptation and income security.



P0990

## LAND REVITALISATION: AGRI-PASTORAL ENTERPRISES

| District: Chamoli

Restoring fallow terrain, consolidating smallholder acreage, and establishing structured supply chains allows remote agrarian communities to transition from subsistence farming to sustainable commercial cultivation. To improve regional economic viability, **HDFC Bank Parivartan** and the **Himnotthan Society** are executing a coordinated livelihood stabilisation programme across 35 high-altitude villages. This includes installing two solar-powered irrigation systems, converting uncultivated land under active vegetation, and establishing a hi-tech herb nursery. Simultaneously, the initiative is upgrading 64 model cattle sheds, conducting 27 animal health camps, and building cluster collection centres. These interventions are launching two women-led enterprises and training local youth, securing sustainable income growth for 3,000 households.



P0991

## BUILDING AGRI-VALUE CHAINS

| District: Haridwar

Smallholder farmers frequently experience declining profit margins and soil degradation due to heavy reliance on chemical inputs and weak market linkages. To address these agricultural challenges, **HDFC Bank Parivartan** and the **Ambuja Foundation** are executing a sustainable livelihood initiative across 50 villages. This includes transitioning 3,000 acres of land to chemical-free farming, cutting synthetic fertiliser and pesticide use by 50–70%. To anchor this transition, the project is establishing 3 Custom Hiring Centres, 6 agri-input shops, 8 Organic Resource Centres and 1 Farmer Producer Company. These interventions are expanding market linkages and securing carbon credit benefits for 1,000 participants, ultimately empowering 5,000 farmers.



P0992

## MOUNTAIN REGENERATION AND GREEN TOURISM

| District: Chamoli

Himalayan communities frequently experience economic vulnerability due to a lack of irrigation, expanding uncultivated lands, and limited modern employment

options for rural youth. To counter these challenges, **HDFC Bank Parivartan** and the **Himnotthan Society** are deploying a sustainable livelihood project across 18 mountain villages.

Project teams are bringing 12 acres under irrigation, transforming 55 acres of uncultivated land into productive vegetation, and setting up high-density apple orchards. Simultaneously, the initiative is promoting 45 community enterprises and training 75 local youth in natural tourism and adventure sports, securing economic growth for 850 families.



P0631

## SUSTAINABLE RESOURCE DEPLOYMENT

| District: Champawat

Historically, unpredictable water access and limited income sources left many rural families highly vulnerable to crop failures and economic stagnation. To reverse these vulnerabilities, **HDFC Bank Parivartan** and the **S M Sehgal Foundation** executed a comprehensive initiative. Project teams deployed critical rainwater harvesting systems, launched specialised dairy and farm enterprises, and established local bee-farming units to diversify household income streams.

Additionally, they planted 5,000 multi-purpose trees to restore the local ecosystem. These interventions successfully boosted climate resilience and secured long-term livelihood stability, directly impacting 6,880 residents and benefiting 18,048 individuals across the region.



P0620

## ADVANCED CAREER TRANSITION AND PLACEMENT

| District: Haridwar

Underserved rural youth frequently faced limited career prospects and restricted economic mobility due to a lack of market-aligned technical training and modern soft skills. To bridge this employment gap, **HDFC Bank Parivartan** and **Ambuja Foundation** executed a targeted upskilling programme by operating two dedicated training centres.

The intervention mobilised candidates through community scouting, delivered comprehensive technical training, and built essential competencies in digital literacy, basic English, and soft skills. Backed by career counselling and exposure visits, the initiative successfully trained 1,070 rural youth, secured reputable job placements for 742 candidates, and achieved a 70% placement rate.

skill development programme. Candidates were trained and certified based on their career aspirations, focusing on high-demand roles including Credit Processing Officers, Business Correspondents, Business Facilitators, Retail Sales Executives, and Food & Beverage Service Stewards.

By aligning technical competencies with market needs, the initiative successfully unlocked sustainable livelihood opportunities and secured corporate job placements for 3,000 youth.



P0805

## INCLUSIVE VOCATIONAL LABS

| District: Haridwar

Dismantling the systemic career barriers that disproportionately isolate Persons with Disabilities (PwD), **HDFC Bank Parivartan** and the **Sarthak Educational Trust** are operating a specialised workforce integration programme across Uttar Pradesh and Haryana. This multi-state initiative equips 1,575 PwD youths with job-ready capabilities through well-equipped Sector Skill Labs.

Moving far beyond theory, corporate trainers deliver structured, sector-specific modules in high-growth fields like IT, hospitality, organised retail, e-commerce, and telemarketing. Crucial pre-employment coaching and continuous assessments prepare candidates thoroughly for the corporate world.

This focused approach drives financial self-reliance, successfully securing stable placements for 1,102 graduates and helping them excel in their new roles.



P0736

## FINANCIAL SERVICES AND RETAIL TRAINING

| Districts: Dehradun, Nainital

Underserved rural youth frequently remained excluded from the formal economy due to a lack of professional certifications and direct pathways to modern corporate employment.

To bridge this structural divide, **HDFC Bank Parivartan** and the **Sambhav Foundation** executed a comprehensive



P1205

## ADVANCED INDUSTRIAL UPSKILLING AND PLACEMENT

| District: Haridwar

Semi-urban and rural youth frequently endure underemployment or low-paying informal jobs. To bridge this critical market gap, **HDFC Bank Parivartan** and the **Ambuja Foundation** are implementing a large-scale vocational skill development and placement initiative across Uttarakhand. This includes mobilising and counselling 1,850 youth from various villages, while providing intensive, NSQF-aligned technical training to 1,775 candidates across high-demand trades like manufacturing, healthcare, IT, and electrical work. Simultaneously, the initiative is modernising training content, strengthening corporate partnerships, and facilitating direct industrial placements for 1,245 youth, effectively reducing the regional skill deficit and securing sustainable livelihoods.



P1148

## TRAUMA CARE AND MEDICAL CAPACITY BUILDING

| Districts: Almora, Dehradun, Nainital, Pauri Garhwal

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 the **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.



P1510, P1272

## SOLAR LIGHTING AND COLD WATER PROVISION

| Districts: Dehradun, Haridwar

Deploying decentralised renewable energy systems and water cooling units in regional habitats enhances public safety after dark, offsets strain on municipal electricity grids, and secures access to public resources. **HDFC Bank Parivartan** worked on infrastructure development projects with localised engineering partners. Working with **Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA)** across 10 villages in Dehradun—including Gularghati, Ranipokhri, and Majri—the initiative installed 100 standalone solar streetlights along unlit pathways and set up five public water coolants requested by the Uttarakhand Forest Development Corporation. Separately, in Haridwar district, a targeted public works deployment with the **Ambuja Foundation** installed 60 standalone 50W solar streetlights across Jabreda block, incorporating a three-year annual maintenance contract to ensure long-term operational performance.

# 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.


**18**

VILLAGES SUPPORTED  
WITH CLEAN DRINKING  
WATER





P1221

## THE HIGHWAY TO DIGNITY

| District: Roorkee

India's extensive road network requires necessary facilities to support the health and safety of millions of truck drivers and commuters. To address the risks associated with driver fatigue and inadequate sanitation, **HDFC Bank Parivartan**, in partnership with the **Plan International India Chapter**, is introducing integrated Halt & Go Centres and upgraded bus terminals.

The initiative focuses on establishing secure rest areas, hygienic sanitation, and medical aid facilities for drivers, alongside modernised waiting lounges and improved lighting for passengers.

By integrating real-time surveillance and aligning with the National Logistics Policy, the project ensures safer, more efficient transport corridors whilst promoting the dignity of all road users.



P1399

## REMOTE DIAGNOSTICS AND HEALTHCARE DELIVERY

| Districts: Multiple

Hilly mountain communities frequently face severe last-mile gaps, high out-of-pocket medical costs, and an acute shortage of local medical personnel. To eliminate these geographic barriers and address undetected chronic conditions, **HDFC Bank Parivartan** and the **Smile Foundation** are deploying fully equipped Medical Care Units (MCUs) across underserved habitations. Clinics-on-wheels are delivering doorstep outpatient consultations, distributing essential drugs, and providing critical maternal and child health screenings. Simultaneously, the initiative is conducting mass screenings for anemia, diabetes, and hypertension, while executing adolescent wellness programs in local schools. By establishing structured referral pathways to government hospitals, the program is bridging the public healthcare divide and securing long-term medical support for vulnerable populations.

P1140

## SURPLUS RECOVERY AND RECYCLING

| Districts: Chamoli, Nainital

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 1,07,500 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.

# 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.


**190**

WATER  
CONSERVATION  
STRUCTURES CREATED





P1206

## LAND REVITALISATION AND EMPOWERMENT

| District: Champawat

Rural villages frequently encounter economic stagnation due to inadequate irrigation infrastructure, narrow livelihood opportunities, and low institutional participation among women. To bridge these developmental gaps, **HDFC Bank Parivartan** and the **S M Sehgal Foundation** are executing a targeted natural resource management initiative across 40 communities. 70 farm ponds, six lift-irrigation systems, and three distribution networks are being built to bring over 158 acres of farmland under active irrigation. The initiative is also establishing 17 Custom Hiring Centres, organising 40 Farmer Interest Groups, developing 130 nano orchards, and installing 400 solar streetlights. Crucially, the programme is setting up two women-led horticulture nurseries, directly diversifying income sources and securing climate resilience for 2,400 beneficiaries.



P1406

## POST-DISASTER INFRASTRUCTURE: FLOOD RECOVERY AND AUTOMATION

| District: Uttarkashi

Remote mountain communities endure prolonged socio-economic stagnation following severe flash floods and landslides, which destroy critical schools, agricultural assets, and healthcare networks. To accelerate recovery and prevent climate-induced out-migration, **HDFC Bank Parivartan** and the **Mount Valley Development Association** are executing an integrated disaster-rehabilitation project across 50 affected villages. This includes installing 900 solar streetlights and 10 high-mast solar units to secure public mobility, while renovating seven damaged schools with 24 digital smart classrooms. To revive the local economy, the initiative is deploying 4 high-capacity apple grading machines to cut post-harvest losses. Furthermore, the intervention is upgrading regional health centres with advanced medical equipment; including digital radiography; directly restoring essential services and building systemic climate resilience.

# 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.


**16,943**

SPREAD OF FINANCIAL  
FRAUD AWARENESS  
(VIGIL AUNTY)





# STORIES OF PARIVARTAN

## HEALTHCARE SKILL DEVELOPMENT FOR WOMEN'S ECONOMIC MOBILITY

P1205

### BENEFICIARY:

Kajal and her sister

### LOCATION:

Khedi Shikohpur, Haridwar

### THE PROBLEM

Kajal and her family faced severe financial hardships, with both parents working as daily wage labourers to meet basic household needs. These persistent economic constraints severely limited the family's stability and threatened the children's future prospects. The lack of viable livelihood opportunities and formal professional skills restricted the sisters from breaking the cycle of subsistence labour.

### OUR INTERVENTION

Under the Holistic Rural Development Programme (HRDP), **HDFC Bank Parivartan** and **Ambuja Foundation**, through the Skill and Entrepreneurship Development Institute (SEDI), implemented a targeted intervention. The sisters received community mobilisation, family counselling, and industry-oriented General Duty Assistant (GDA) training to build necessary healthcare sector skills.

### THE OUTCOME

Upon successfully completing the GDA training programme, both sisters secured formal employment in hospitals. Their combined, stable income transformed the family's economic condition, allowing their mother to leave regular wage labour. The intervention also enhanced their workplace confidence, established long-term livelihood security, and enabled Kajal to fund her sister's higher education.

# PARIVARTAN HIGHLIGHTS

## SHOWCASING KEY INITIATIVES, EVENTS & NEWS



P1206

### SWEETENING RURAL LIVELIHOODS

| District: Champawat

To diversify income sources for smallholder farmers, **HDFC Bank Parivartan**, in partnership with the **S M Sehgal Foundation**, organised a three-day bee-keeping training programme. The initiative equipped 39 farmers from seven villages with practical skills for establishing a sustainable agricultural enterprise.

Led by experts, the comprehensive sessions covered honeybee biology, colony management, and commercial opportunities for value-added products such as honey, pollen, and beeswax. Through hands-on field demonstrations and interactive workshops, the capacity-building initiative enhanced technical knowledge and boosted participants' confidence to adopt apiculture. This project successfully drives rural entrepreneurship, introducing a viable supplementary income source to foster resilient farming communities.



P0734

### CULTIVATING SUSTAINABLE AGRICULTURE

| District: Udham Singh Nagar

Under **HDFC Bank Parivartan's** Focussed Development Programme, the **Manjari Foundation** organised a one-day training and exposure visit at the Govind Ballabh Pant University of Agriculture and Technology, Pant Nagar, on 27<sup>th</sup> August 2025. The event provided 50 rural farmers with insights into modern, natural farming practices and technology integration.

Facilitated by university experts Dr. A. K. Dixit and Dr. Anil Kumar Yadav, the sessions emphasised chemical-free techniques to mitigate environmental, health, and climate risks. Farmers also explored various government welfare schemes and participated in an interactive tour of modern farms and agricultural machinery. The initiative successfully enhanced technical awareness, empowering the community to adopt resilient and sustainable farming methods.



P1206

### CELEBRATING GRASSROOTS LEADERSHIP

| District: Champawat

To mark International Women's Day, a community event was organised in Bhingrara village, by **HDFC Bank Parivartan** and **S M Sehgal Foundation**. Attended by 74 women alongside local education and forestry officials, the programme recognised women's pivotal contributions to community development and gender equality.

Interactive sessions focused on enhancing female leadership within local institutions. Aneeta Ji, a board member of the Champawat Monal Farmer Producer Company (FPC), shared her entrepreneurial journey to encourage participation in collective livelihood platforms. Facilitated by **Gram Sakhis** and local interest groups, the event featured cultural performances and a dedicated stall displaying women-led local products, successfully promoting grassroots empowerment and collaboration.

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



### Environment & Sustainability

#### Earth Week – Solar Siksha Session

A sustainability-focused session conducted by Solar Siksha to spread awareness on solar usability, renewable energy, and eco-friendly practices among bank staff.



### Inclusion & Support

#### International Disabilities Day – Haridwar

In association with the Sarthak Foundation, an employee sensitization initiative was conducted to support physically challenged students. Volunteers engaged in awareness sessions and interactive activities with the students to mark the day.



### Community & Festive Joy

#### Diya Painting

To bring happiness to needy communities and students, volunteers engaged in painting and decorating festive diyas. These were donated locally to make their Diwali full of light and joy.



### Skilling & Livelihood

#### Diwali Exhibition

Organised in association with multiple partners, HDFC Bank Parivartan provided a platform for local NGO partners and Self-Help Groups (SHGs) to display and promote their handmade products, boosting artisan livelihoods.



# PRODUCTS OF UTTARAKHAND

## THE PARIVARTAN STORY, MADE TANGIBLE

### BADRI A2 COW GHEE | CHAMOLI



Sourced from indigenous Badri cows across 60 Himalayan villages in the Joshimath and Dasholi blocks, this premium dairy product is produced by 430 women farmers of the Kalpganga Farmer Producer Organisation under an intervention by **HDFC Bank Parivartan** and the **Himmothan Society**. Utilising a decentralised butter-based value chain, household-churned butter undergoes standardised quality testing before central processing in an FPO-managed facility. The traditional slow-clarification process preserves the distinctive aroma, nutrient density, and A2 protein profile characteristic of high-altitude alpine grazing. Supported by systematic livestock health camps, breed conservation support, and improved shelter infrastructure, the resulting ghee is sealed in food-grade, retail-ready glass jars, establishing a reliable commercial supply chain across established health-food platforms and regional markets.

### HANDCRAFTED COPPERWARE | BAGESHWAR

Fabricated by 30 traditional artisans across Lob, Binsar, and Uderkhani villages, this copperware collection is produced under an initiative by **HDFC Bank Parivartan** and the **Society for the Upliftment of Villagers and Development of Himalayan Areas (SUVIDHA)**. Operating across three specialised craft centres, the metalworkers combine time-honoured Himalayan coppersmithing methods with contemporary design parameters. The project provides high-grade raw copper, specialised tooling, and year-round technical mentorship to refine shaping, hammering, and surface-finishing techniques. The resulting utility and decorative range—comprising drinking vessels, serving plates, bowls, storage pots, and ceremonial oil lamps—undergoes strict quality evaluations to ensure structural integrity and seamless finishing, offering a durable, functional product line tailored for modern commercial and retail distribution.



## PURE MOUNTAIN MULTIFLORA HONEY | CHAMPAWAT



Harvested across a six-village cluster within Champawat district, this raw multiflora honey is produced by trained women apiculturists associated with the Champawat Monal Farmer Producer Company, supported by **HDFC Bank Parivartan** and the **S M Sehgal Foundation**. Utilising native *Apis cerana indica* colonies in managed hive boxes, the enterprise capitalises on the rich floral diversity of Kumaon's high-altitude forests, including wild blossom and native *cheura* flora. The women employ scientific extraction techniques and hygienic filtration protocols to preserve the natural enzymatic properties, rich aroma, and clear consistency of the harvest. Centralised aggregation through the FPC ensures strict quality verification, standardised bottling, and tamper-evident packaging, delivering an authentic, ecologically sustainable Himalayan product to retail and commercial markets.



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



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.





**PARIVARTAN**

A step towards sustainable progress

## IMPLEMENTATION PARTNERS

- Ambuja Foundation
- Goonj
- Himmatthan Society
- Learning Links Foundation
- Mahatma Gandhi Sewa Ashram
- Manjari Foundation
- Mount Valley Development Association
- Plan International India Chapter
- S M Sehgal Foundation
- Sambhav Foundation
- Sarthak Educational Trust
- Smile Foundation
- Society for the Upliftment of Villagers & Development of Himalayan Areas (SUVIDHA)

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