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NEWS RELEASE

HDFC Bank Ltd.
HDFC Bank House,
Senapati Bapat Marg,
Lower Parel,
Mumbai - 400 013.

HDFC Bank launches 'Bank Aapki Muththi Mein'

- **Largest offering of its kind with 75 banking transactions**

Varanasi, December 16, 2014: HDFC Bank today launched 'Bank Aap Ki Muththi Mein', an offering that literally turns a mobile phone into a bank branch. A bank branch the size of your palm that is with you round-the-clock, wherever you are.

With over 75 transactions -- all a touch away - it offers the customer the widest range of transactions conceivable. These are both financial and non-financial transactions that he needs in his daily life for which he would have to visit a branch, or an ATM. **It is by far the largest offering of its kind by any bank in India.**

Besides essential transactions such as booking fixed- and recurring deposits, bill and tax payments, buying insurance and mutual funds, the offering will also allow customers-- for the first time in the country-- to buy instantly all kind of loans. It also offers them fully customized, location-specific promotions, offers/deals on shopping, dining, movies and entertainment.

"With 'Bank Aap Ki Muththi Mein', you can do everything other than access your locker, and deposit or withdraw cash. Customer convenience is central to our concept of Digital. And, there is no bigger convenience than bringing your bank to the palm of your hand. We are very excited to unveil our "Bank Aap Ki Muththi Mein" offering and with it world class experience of banking to millions of our countrymen," said Mr. Nitin Chugh, Head – Digital Banking, HDFC Bank speaking at the launch in Varanasi.

Part of the Bank's digital banking offering christened GoDigital, 'Bank Aap Ki Muththi Mein', is technology agnostic and runs on all mobile devices popular technology platforms support. As of September 2014, India had over 900 million mobile users in the country but only 40 million mobile banking customers.

'Bank Aap Ki Muththi Mein' works on both a smart phone as well as the basic phone that supports internet browsing. For phones that do not support internet browsing, there's sms-banking and missed-call banking. All that a customer needs to do is send a text to or call a toll free number to know his account balance, get a mini statement, request a check book or detailed account statement.

"At HDFC Bank we understand our customers' needs and provide them with practical, common-sense banking solutions. We want to be active partners in a new digital India. Through smart adoption of simple technology we can help move towards real financial inclusion," Mr. Nitin Chugh added.

Today, 55% of all transactions at HDFC Bank are conducted through digital channels.

About HDFC BANK

Promoted in 1995 by Housing Development Finance Corporation (HDFC), India's leading housing finance company, HDFC Bank is one of India's premier banks providing a wide range of financial products and services to its 28.9 million customers across hundreds of Indian cities using multiple distribution channels including a pan-India network of branches, ATMs, phone banking, net banking and mobile banking. Within a relatively short span of time, the bank has emerged as a leading player in retail banking, wholesale banking, and treasury operations, its three principal business segments.

The bank's competitive strength clearly lies in the use of technology and the ability to deliver world-class service with rapid response time. Over the last 19 years, the bank has successfully gained market share in its target customer franchises while maintaining healthy profitability and asset quality.

As of September 30, 2014, the Bank had a distribution network with 3,600 branches and 11,515 ATMs in 2022 cities/towns.



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For the quarter ended September 30, 2014, the Bank's total income was INR 138.94 billion (₹13,894.7 crore) as against INR 101.46 billion (₹11,937.7 crore) for the quarter ended September 30, 2013. Net revenues (net interest income plus other income) were INR 75.58 billion (₹7,558.1 crore) for the quarter ended September 30, 2014, as against INR 63.20 billion (₹6,320.9 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended September 30, 2014, was INR 23.81 billion (₹2,381.5 crore), up by 27.1% over the corresponding quarter ended September 30, 2013.

Total income for the year ended March 31, 2014, was INR 490.55 billion (₹49,055.2 crore).

Leading Indian and international publications have recognised the bank for its performance and quality..

For more information please log on to: www.hdfcbank.com

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