

**HDFC Bank's Thiruvillamala Branch wins award for being best in state**

- **Kerala's State Forum of Bankers' Club awards excellence in banking**

**Kochi (Kerala), December 14, 2015:** HDFC Bank's Thiruvillamalla branch in Palakkad district in Kerala has been adjudged the Best Bank Branch for 2014- 2015 by The State Forum of Bankers' Club (Kerala) for excellence in banking among new generation banks in the state. The Bank has also been awarded the Second Best Bank at National Level under the New Generation Banks category by the Forum.

The function held on December 13, 2015 was inaugurated by Mr. Oommen Chandy, Chief Minister of Kerala. The award for the Best Bank Branch for 2014- 2015 was given by the minister for Excise, Ports and Fisheries, Government of Kerala, Mr K Babu to Mr Arun Mediratta, Branch Banking Head - South, HDFC Bank.

The award comes at a time when HDFC Bank has rapidly expanded its branch network in Kerala in the past five years as well as given a concerted push to its Digital Banking strategy in the state as part of its efforts to deliver its services using multiple technology platforms. At present, HDFC Bank has 159 branches and 313 ATMs in the state. This journey began with its very first branch in the city, which was set up at Ravipuram in 1997.

Since then, it has extensively leveraged technology to provide banking services through a host of digital channels such as net banking and mobile banking. HDFC Bank is today reaching out to an increasing number of people across the state through its branch network complemented by initiatives under its 'Go Digital' campaign.

The 'Go Digital' campaign began on the banks of the Varanasi last year, with the launch of its 'Bank Aap Ki Muththi Mein' offering, which literally converts the mobile phone into a bank branch. Since then the bank has launched a host of innovative digital initiatives including Chillr, an instant money transfer mobile app.

At a national level, HDFC Bank has 56 per cent of its branches in semi-urban and rural areas and is continuously extending its reach in the hinterland in its endeavour to support inclusive growth. As of September 30, 2015, the Bank had a nationwide distribution network with 4,227 branches and 11,686 ATMs in 2,501 cities/towns.



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

The Bank has made significant headway in its multichannel servicing strategy in Kerala, providing customers the use of its complete range of products and services. It offers, under one roof, products ranging from basic services such as Savings Account, Fixed Deposits, Current Account, Two-wheeler loan, Auto loan, Commercial Vehicle Loan, Kisan Gold Card, Agri and Commodities Loans to direct access banking channels such as, Phone Banking, Net Banking and International Credit and Debit Cards.

State Forum of Bankers' Club, Kerala, is the apex body of bankers' clubs of different centers of Kerala.



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### **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 32.6 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 20 years, the bank has successfully gained market share in its target customer franchises while maintaining healthy profitability and asset quality.

As of September 30, 2015, the Bank had a distribution network with 4,227 branches and 11,686 ATMs in 2,501 cities/towns.

For the quarter ended September 30, 2015, the Bank's total income was INR 173.24 billion (`17324.3 crore) as against INR 138.94 billion (`13,894.7 crore) for the quarter ended September 30, 2014. Net revenues (net interest income plus other income) were INR 92.32 billion (`9,232.7 crore) for the quarter ended September 30, 2015, as against INR 75.58 billion (`7,558.1 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended September 30, 2015, was INR 28.69 billion (`2,869.5 crore), up by 20.5% over the corresponding quarter ended September 30, 2014.

Total income for the year ended March 31, 2015, was INR 574.66 billion (`57,466.3 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](http://www.hdfcbank.com)

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