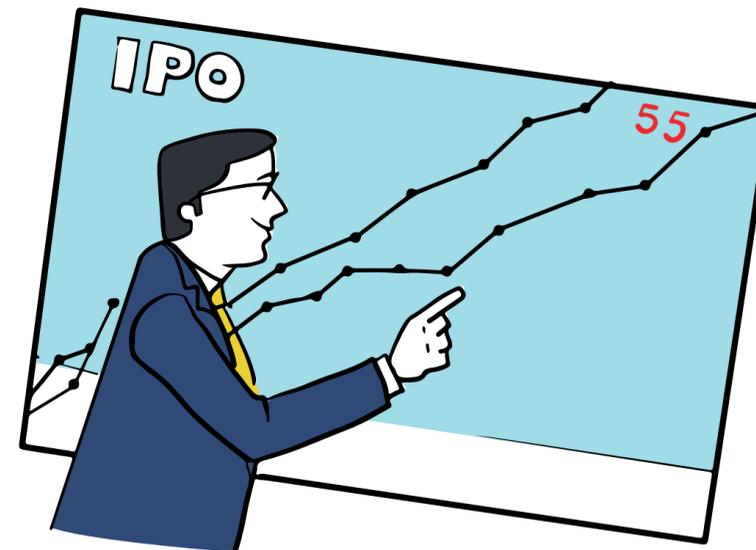


**HDFC BANK RECEIVES BANKING LICENSE**

In 1994, Housing Development Finance Corporation (HDFC) received an 'in principle' approval from the RBI to set up a private sector bank. Incorporated in August 1994 as 'HDFC Bank Limited', we received our banking license in January 1995.

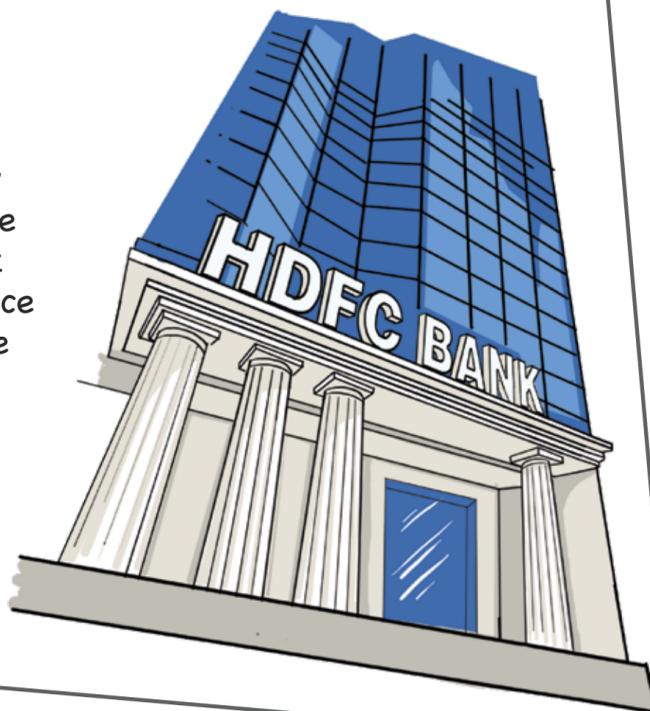


**IPO 55 TIMES OVERSUBSCRIBED**

In March 1995, HDFC Bank launched its first IPO of ₹500 million (50,000,000 equity shares at ₹10 each at par). Despite much skepticism, the market lapped up the issue and we recorded 55 times oversubscription. Within two months of this IPO issue, the Bank's shares were quoted at 300 per cent premium.

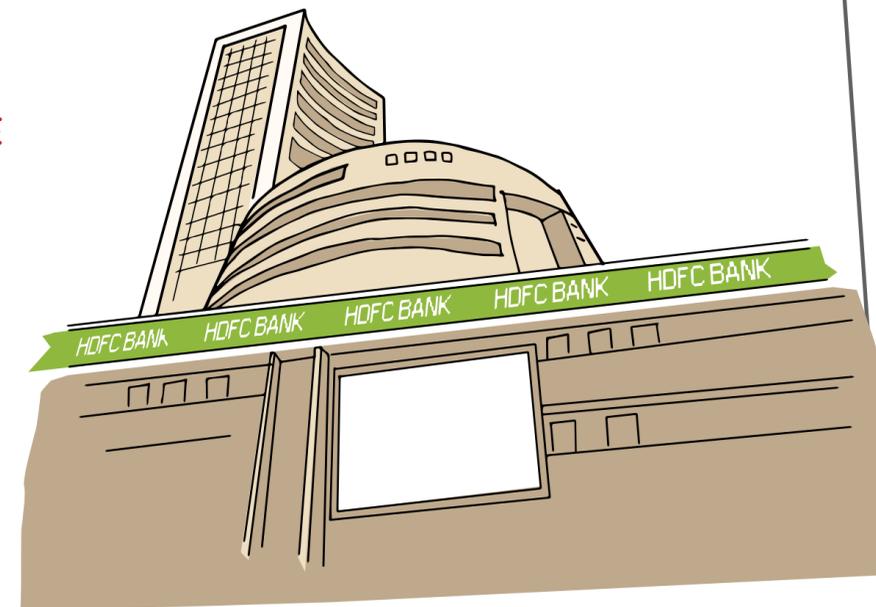
**FIRST CORPORATE OFFICE AND BRANCH OPENED**

Our first office was opened at Ramon House, Churchgate in Mumbai. In February 1995, HDFC Bank opened its first Corporate Office and a full service branch at Sandoz House, Worli, in midtown Mumbai. This office was inaugurated by the then Union Finance Minister Dr Manmohan Singh and had only bare minimum infrastructure. Apart from the Corporate Office, it housed the locker section, the banking hall, dealing room and Information Technology hall.



**LISTED ON BSE, NSE**

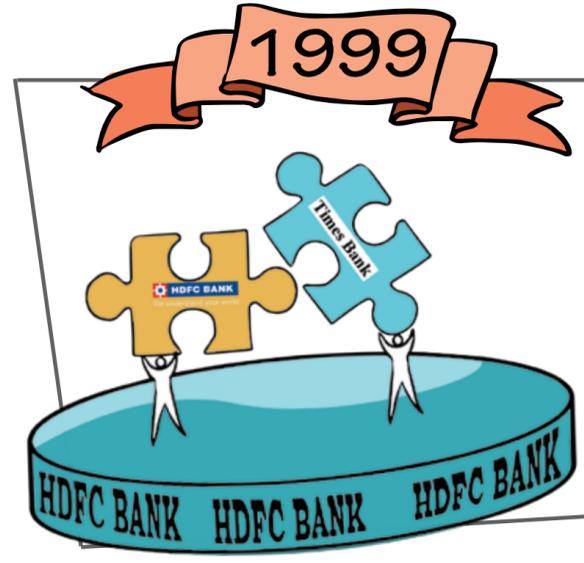
After a long and arduous listing process, HDFC Bank was listed on the Bombay Stock Exchange in May 1995 at ₹39.95. We were listed on the National Stock Exchange in November.



1997

MAIDEN DIVIDEND ANNOUNCED

Driven by the vision and leadership of its senior management and dedicated efforts of its employees, the total balance sheet size of HDFC Bank crossed ₹10 billion in 1996. After a few years of operations, the Bank declared a maiden dividend of 8% on equity shares at the end of the financial year in March 1997.



1999

TIMES BANK MERGER

In a landmark deal, Times Bank was merged with HDFC Bank – it was the first friendly merger in the banking industry and the first done through a share swap deal.

LAUNCHED ONLINE REAL-TIME NETBANKING

In 1999, HDFC Bank began its digital journey by launching its online, real-time NetBanking. And within 15 days of the launch over 1,000 customers had registered for the service.



Out with the old...



NEW LOGO LAUNCHED

Our Bank adopted a new logo in 1997 to reflect its modern and efficient persona. It underwent a minor change in 1998, in which the grid and the name were fused into a single unit.

In with the new...



LAUNCHED FIRST INTERNATIONAL DEBIT CARD IN INDIA

HDFC Bank launched its international debit card in November 1999, enabling account holders to their access bank account from anywhere in the world. This was the first international debit card in India that was launched in association with Visa International.

2000



**LAUNCHED FIRST SMS-BASED MOBILE BANKING; FIRST BANK IN INDIA TO LAUNCH MOBILE BANKING**

All that a customer needed to do is send a text to know the account balance, get a mini statement, request a cheque book, or get a detailed account statement.



**LISTED ON NYSE**

On July 20, 2001, HDFC Bank listed on the New York Stock Exchange after an initial public offer of its American Depository Shares (ADS) of US \$172.5 million. Each ADS, representing three underlying shares, was priced at \$13.83. On the day of the ADS listing, the Bank's shares closed at ₹225 on the Bombay Stock Exchange.

2001

**BECOMES FIRST PRIVATE BANK TO BE AUTHORISED TO COLLECT INCOME TAX**

Our Bank became the first private sector bank to be authorised to collect Income Tax for Central Government. It is today the second largest collector of Income Tax in India.



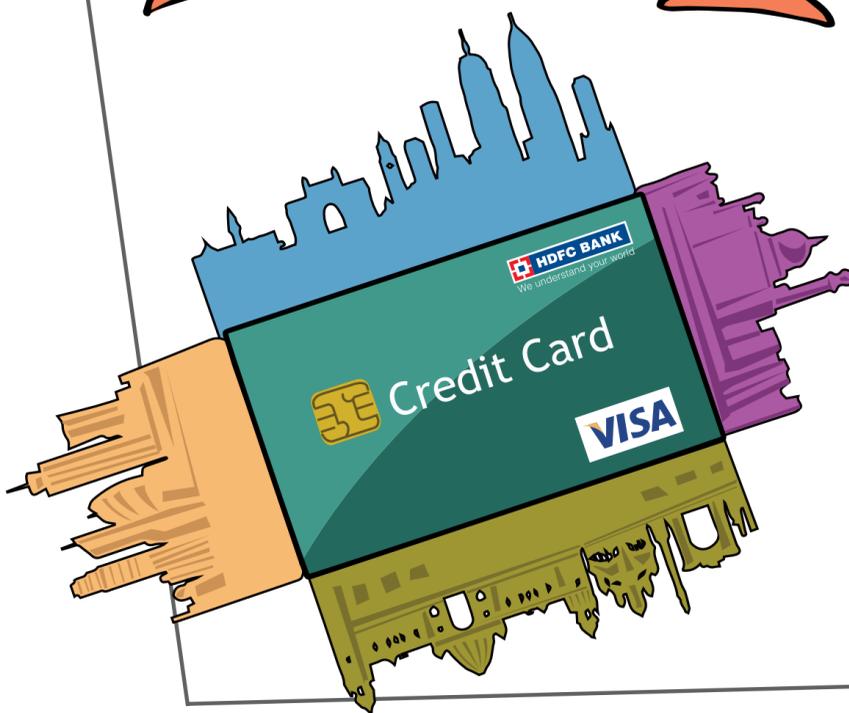
2002

**ISO CERTIFICATION FOR DEPOSITORY SERVICES AND CUSTODIAL SERVICES**

In 2002, HDFC Bank got ISO 9001 certification for its Depository and Custodial operations and for its backend processing of retail operations and direct banking operations.



2003-04



**CREDIT CARD LAUNCHED IN OVER 100 CITIES, TOUCHING 1 MILLION USERS**

By July 2004, HDFC Bank became the first bank in the country to offer credit cards in over 100 cities. It initially launched its offering in over 40 cities. These were cards in three categories – the HDFC Bank international Silver credit card, international Gold credit card and the Health Plus international credit card. The last one being India’s first credit card with free in-built cashless mediclaim.

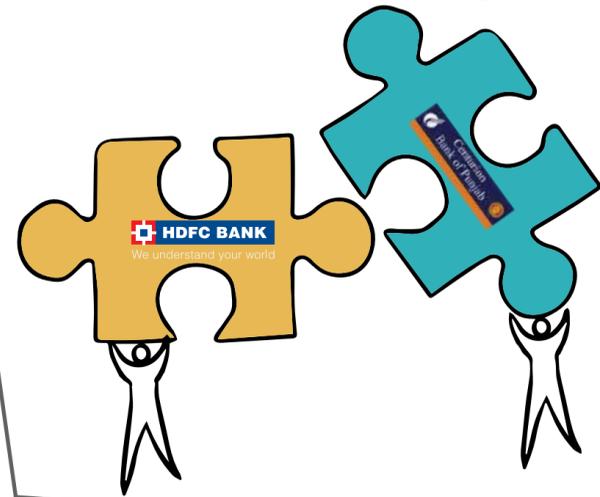
2006

**WOMEN’S CARDS LAUNCHED**

Two new card products, exclusively for women – Woman’s Advantage Debit Card and International Women’s Gold Visa Credit Card – were launched on International Women’s Day.



2008

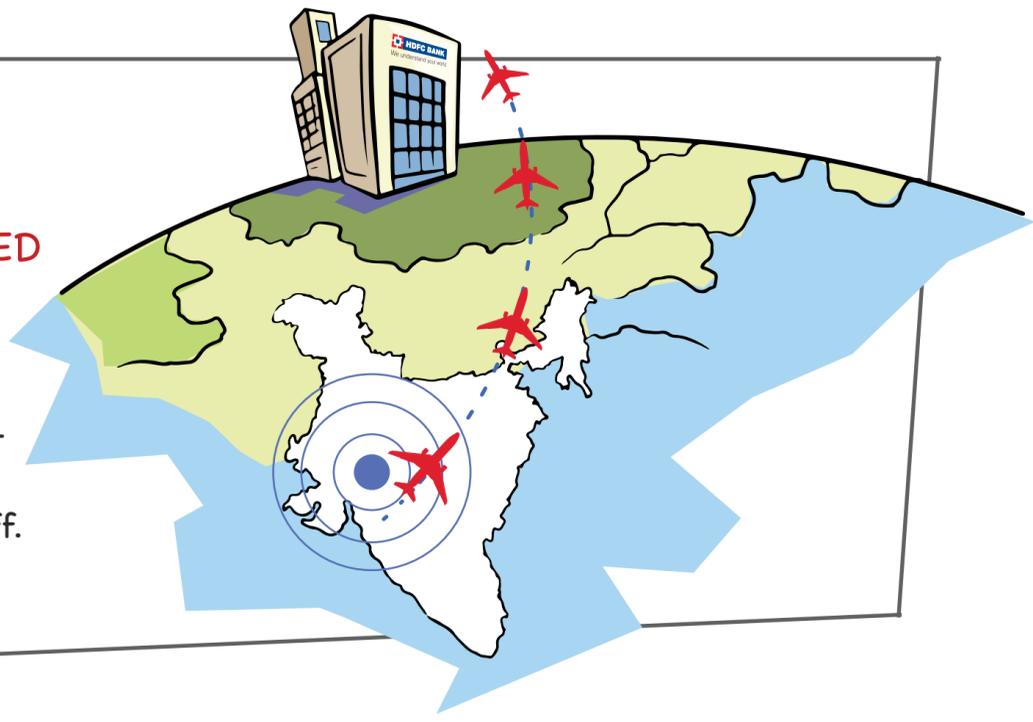


**CENTURION BANK OF PUNJAB MERGED**

HDFC Bank approved the acquisition of Centurion Bank of Punjab for ₹9,510 crore (\$2.4 billion), in one of the largest mergers in the financial sector in India. The combined entity had a nation-wide network of 1,148 branches, the largest in the private sector.

**FIRST OVERSEAS BRANCH LAUNCHED**

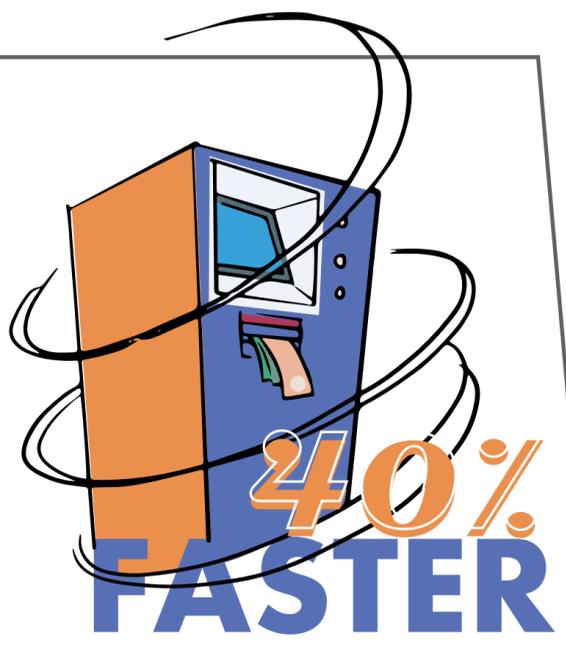
Our first full-fledged overseas commercial branch was opened at a new financial district in Bahrain. The branch had a 25-member staff.



2010

LAUNCHED 40% FASTER ATMS

Ours became the first bank in Asia to deploy customised transactions on ATMs. It also allows customers to save their 'favourite transaction' on HDFC Bank ATMs.



2012

JOSH UNLIMITED LAUNCHED

Our Bank launched its nation-wide sports initiative - Josh Unlimited - covering 8 cities, drawing participation from 8,000 employees.



2011

MARKET LEADERSHIP IN AUTO AND PERSONAL LOANS, CREDIT CARDS

By staying on its toes and reaching out to more and newer customers, our Bank takes the lead in auto and personal loans.



2013

SLI TOUCHES 2 MILLION HOUSEHOLDS

Our Bank's Sustainable Livelihood Initiative, which helps empower women in rural India by giving them direct access to livelihood finance, reaches out to over 20 lakh households.



**2013-14**



**BECOMES THE MARKET LEADER IN ISSUING CREDIT CARD**

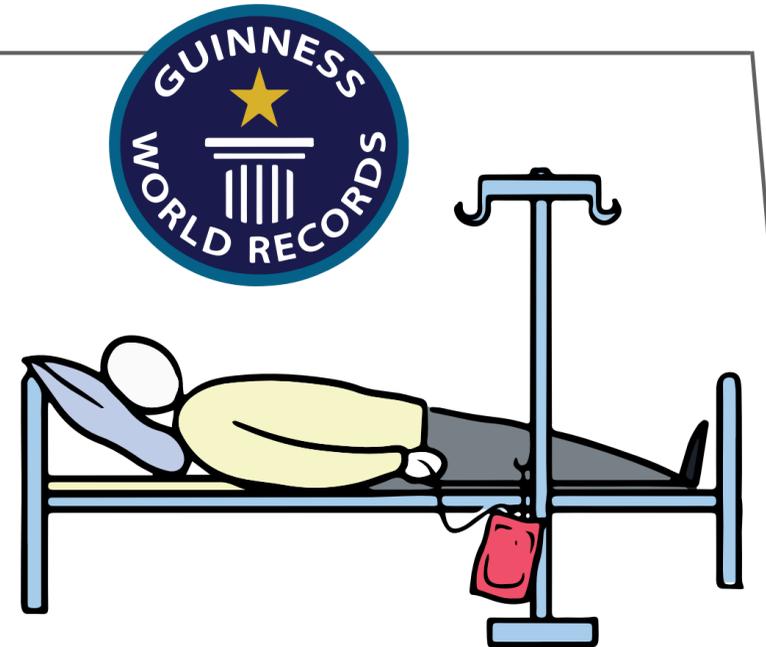
We became the largest issuer of credit cards in the country - over 5.5 million outstanding credit cards at the end of October 2014, according to Reserve Bank of India data.



**LAUNCHED MISSED CALL BANKING**

Introduced the missed call banking service, allowing customers to use banking services without having to visit the Bank or connect online. Within a few weeks, a little more than a million customers started using this service.

**2014**



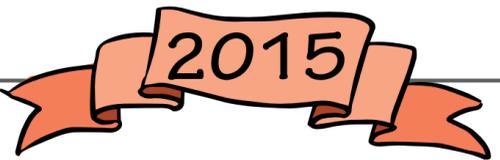
**BLOOD DONATION CAMP WINS GUINNESS WORLD RECORD**

Our Bank earned the distinction of winning the Guinness World Record for organising the largest blood donation drive (multiple venues) on a single day - globally.

**MOBILE/NETBANKING HAVE THE LARGEST NUMBER OF TRANSACTIONS ON OFFER (135+)**

Our Bank's intuitive, comprehensive digital bouquet offers 135+ transactions - the largest in India - of which 75 are available on through MobileBanking, formally launched under the Go Digital initiative.





### HDFC MOBILE BANKING HAS LARGEST NUMBER OF MOBILE TRANSACTIONS

With about 55 percent of all transactions being conducted via digital channels, our Bank logged ₹3,540 crore worth of transactions or a total ₹8,403 worth of digital banking transactions.



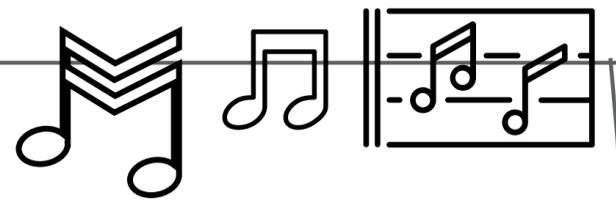
### SHARE OFFERING OVERSUBSCRIBED OVER 4 TIMES

Our Bank's \$324 million share offering was more than 4 times oversubscribed in India.



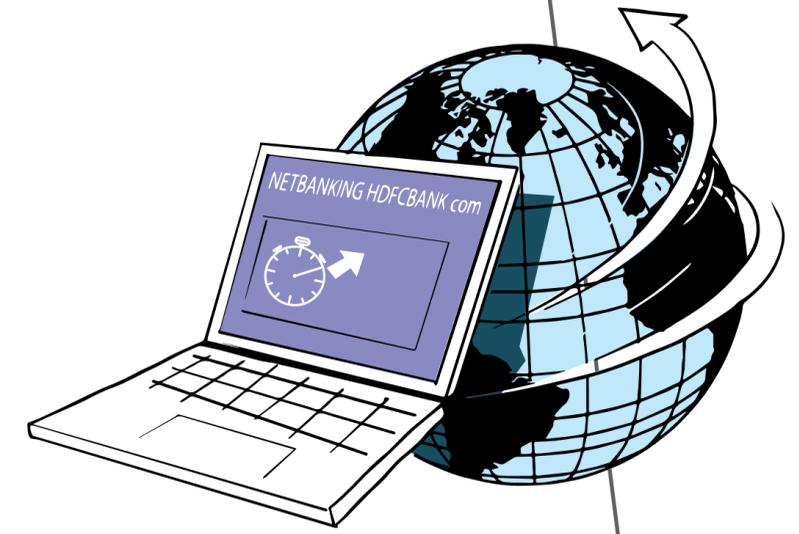
### LAUNCHED ITS ANTHEM - MOGO

Our Bank launched its sonic branding (musical logo), MOGO, to be used across multiple touch points like ATMs, phone banking, Mobile Banking app and the website. MOGO helps form a powerful emotional connect with customers and builds recall among stakeholders across platforms.



### INTRODUCED 10-SECOND PERSONAL LOAN

The 10-second loan approval service made us the first in the retail lending space to fully automate the process of loan approval and disbursement, making the service 'real time', like having a real cheque in one's virtual wallet.



**LAUNCHED CHILLR AND PAYZAPP**

Our Bank launched the first-of-its-kind services, Chillr and PayZapp, as part of its 'Go Digital' campaign. Chillr allows customers to send and receive instant money on their mobiles while PayZapp makes every form of shopping and payment convenient.

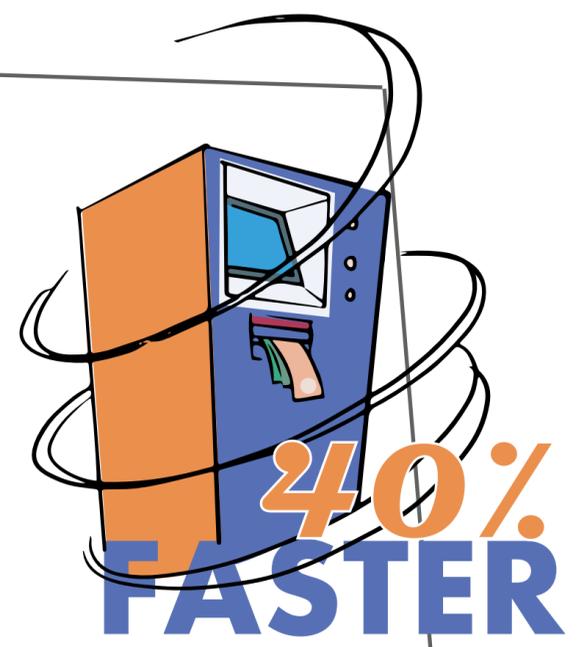


**LAUNCHED MISSED CALL MOBILE RECHARGE SERVICE**

Our Bank launched the first-of-its-kind service - Missed Call Mobile Recharge - to enable customers to recharge their pre-paid mobile numbers by giving a missed call, without having to visit a shop, log onto a website or open an app.

**LAUNCHED LOANS AT ATMS UTILITY**

Introduced Loans at ATMs as the country's first innovation to turn ATMs into Loan Dispensing Machines (LDMs), further extending the functionality of the Bank's ATMs. Customers can get the loan amount credited directly into their account within seconds by completing four simple steps.

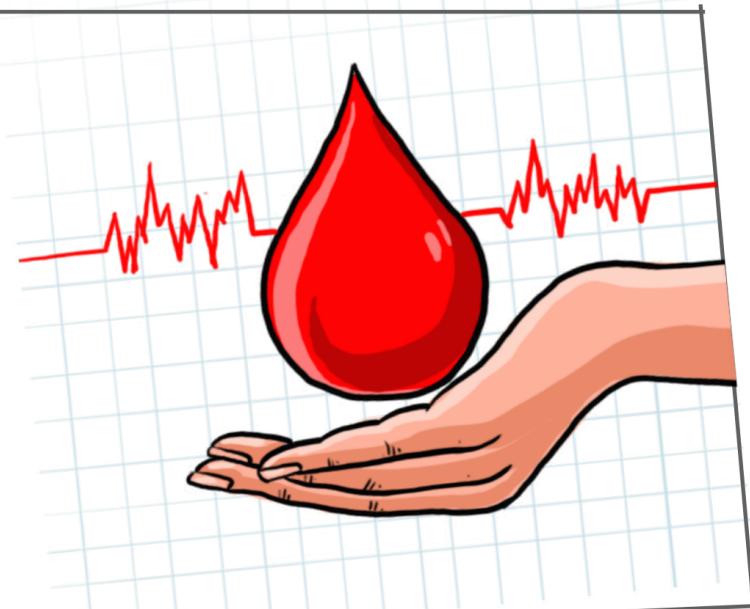


**BECOMES THE #1 ISSUER OF CREDIT CARDS**

Our Bank, has stayed at the top of the heap with 7.28 million cards, and a 22 per cent growth over the previous year, as per RBI data. HDFC Bank's card base is equal to the combined card base of the second and third-largest card issuers - ICICI Bank and SBI Cards.

### 10<sup>th</sup> ANNIVERSARY OF ALL-INDIA BLOOD DONATION DRIVE

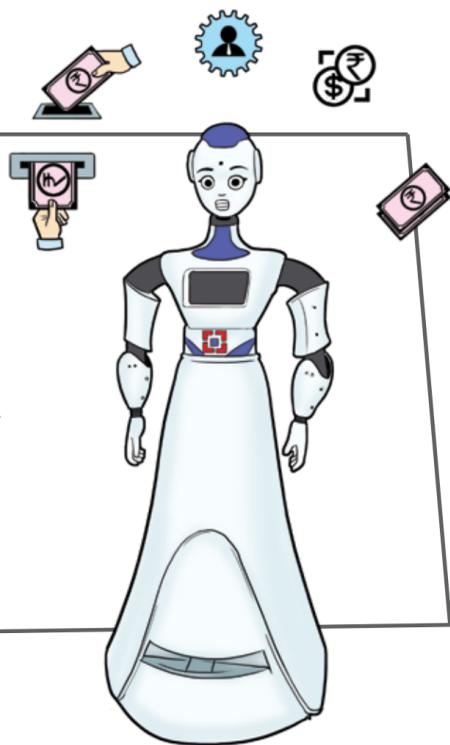
Our Bank marked the 10<sup>th</sup> anniversary of its national Blood Donation Drive on December 9, 2016. During the campaign, a collection of 1,71,539 units of blood was made at over 2,000 donation centres.



### 2017

#### IRA LAUNCHED

The first-of-its-kind interactive humanoid IRA was launched by our Bank under the 'Project AI'. IRA, which stands for Intelligence Robotic Assistant, combines robotics and AI to provide enhanced customer assistance.



#### EVA CHATBOT INTRODUCED

India's first AI-based chatbot for customer service, EVA, can handle millions of customer queries across multiple channels in real time. It removes the need to search, browse or call and becomes smarter as it learns through customer transactions.

#### DIGITAL LAS LAUNCHED

The Digital Loans Against Securities (Digital LAS) service, the first of its kind, was launched. A 100 per cent online process, the service allows customers to design their loan against shares at their convenience.

### FORBES HONOUR FOR OUR BANK

Our Bank ranked among the top 5 companies that have shaped Asia, and the World by Forbes magazine. Our Bank was also listed #13 on the prestigious Forbes Asia Fabulous 50 list of companies.



### #1 FOR 4<sup>th</sup> CONSECUTIVE YEAR

For the fourth time in a row, our Bank has won the title of 'India's Most Valuable Brand' in the BrandZ survey of Top 50 Most Valuable Indian Brands. Our Bank's brand value has grown to \$17.9 billion in 2017 from \$14.4 billion in 2016.



### ZIIEI LAUNCHED TO IMPROVE QUALITY OF EDUCATION IN SCHOOLS

The Zero Investment Innovations for Education Initiatives or ZIIEI is the largest education initiative of its kind in India, and possibly the world. It will train 15 lac school teachers across 12 Indian states, thereby touching the lives of 8.3 crore students in 6.2 lakh government schools.



### RECOGNITION OF OUR COMMITMENT

HDFC Bank has been awarded the 'Fastest Growing Large Bank' and the 'Best Bank' awards by Businessworld's India's Best Banks Survey 2016. We are also the proud winner of Dun & Bradstreet's 'Corporate Award 2017' in the banking sector; and Asiamoney's Best Brands in Finance Poll 2017 has declared HDFC to be the 'Best Banking Brand'!



### BOOSTING DIGITAL PAYMENTS WITH DIGIPOS

Our Bank became the first bank to introduce a DigiPOS machine on August 22, 2017. It offers the complete suite of digital payment options on a Point of Sale machine - Unified Payment Interface (UPI), Bharat QR, SMS Pay and PayZapp, along with the facility to pay by debit and credit cards. The Bank aims to convert the existing network of over 4 lac PoS machines to be digitally enabled.



### JOSH UNLIMITED BECOMES A REGISTERED TRADEMARK

Five years after its inception, Josh Unlimited, the biggest internal corporate sports event in India, is now a registered trademark. In its first year Josh events were held in eight cities; in 2016 it reached 27 cities pan-India.

### PROTECTING THE BRAND WITH DCC

Strengthening customer experience through a state-of-the-art tool Our Bank launched an in-house Digital Command Centre (DCC) on August 10, 2017. The Centre has been set up to listen to customer conversations on social media and thereby acquire valuable insights on the brand. Going forward, it will also deepen brand engagement by providing real-time inputs based on these conversations.



### SMARTUP ZONES LAUNCHED

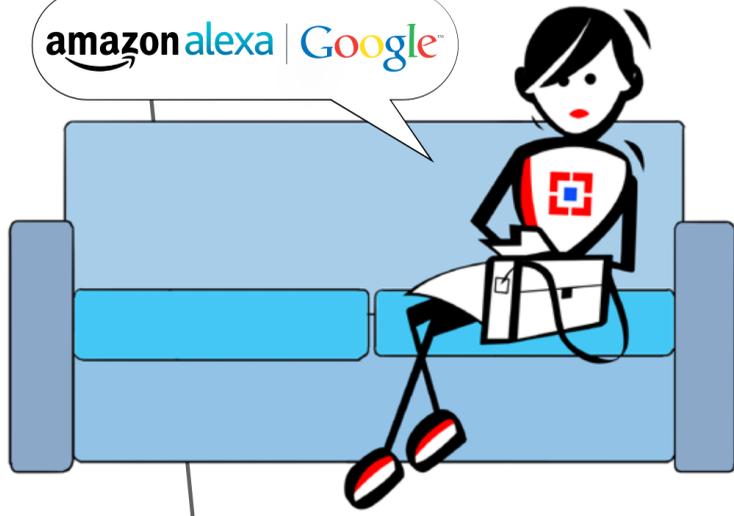
Our Bank launched SmartUp zones at branches to offer tailor-made banking and advisory solutions to entrepreneurs. Start-ups can also tap into the knowledge and experience of a complete network of start-ups on the portal.





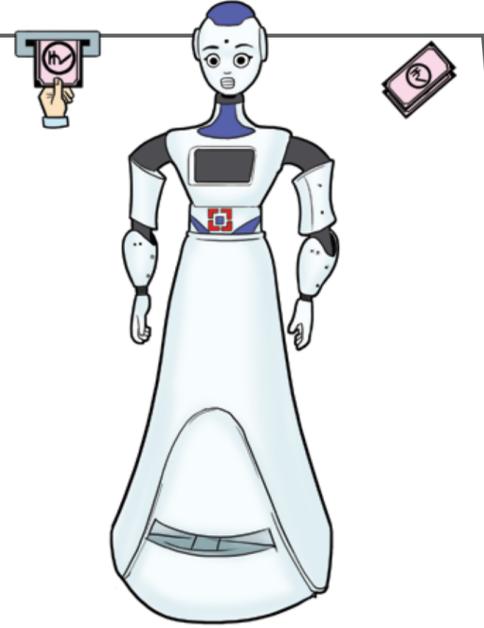
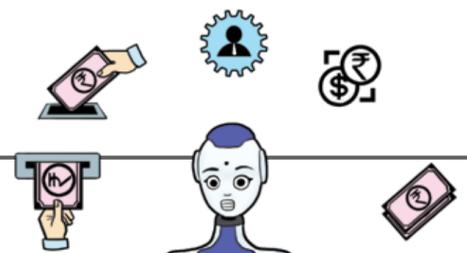
### MD ADITYA PURI CONFERRED BUSINESSWORLD LIFETIME ACHIEVEMENT AWARD

Mr Aditya Puri's was conferred the Magna Lifetime Achievement Award at the 10th Businessworld-PwC Best Banks' (2017) survey, in recognition of his contribution to the banking industry.



### EVA INTEGRATED WITH AMAZON ALEXA, GOOGLE ASSISTANT

Our Bank successfully integrated its virtual assistant EVA with Alexa, making it the first bank to offer voice banking experience on the platform. EVA has also been integrated with Google Assistant, making it available on millions of Android devices, as well as on Google Home.

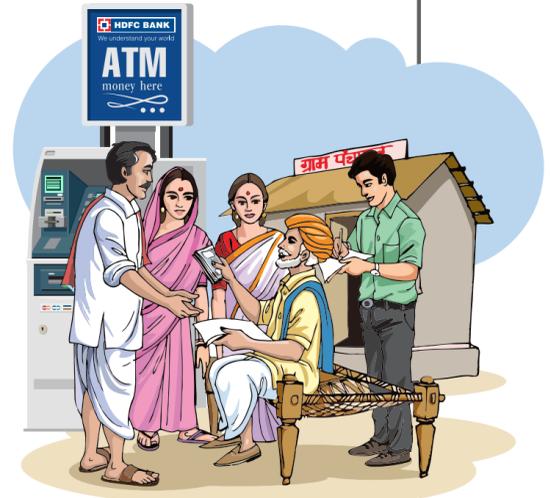


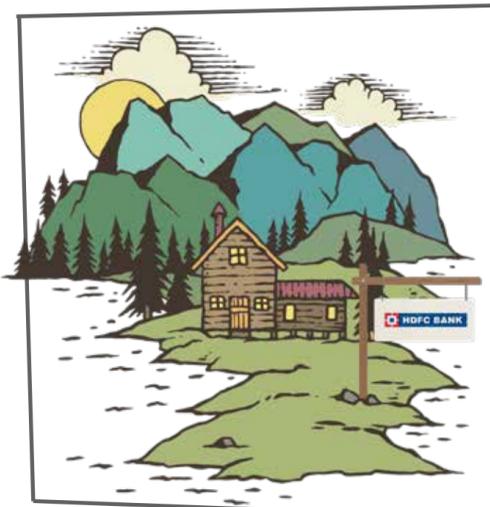
### IRA 2.0 LAUNCHED

Our Bank's interactive humanoid was unveiled in its new avatar to enhance the user experience for customers visiting the Koramangala branch in Bengaluru. IRA will interact with customers and guide them inside the branch with voice-based navigation.

### MOU WITH GOVERNMENT TO FINANCIALLY EMPOWER RURAL INDIA

In a landmark initiative, our Bank will offer its world-class financial experience (products and services) in close to 2 lakh villages with the help of CSC's 3 lakh village-level entrepreneurs. CSC e-Governance Services India is a Special Purpose Vehicle (CSC SPV) incorporated under the Companies Act, 1956. It provides a centralised a collaborative framework for delivery of services to citizens through Common Services Centres.





**30 FLOOD-AFFECTED VILLAGES ADOPTED BY HDFC BANK**

In the aftermath of the Kerala floods, our Bank adopted 30 villages in the state as part of its long-term relief and rehabilitation efforts. This initiative is aimed at helping people recover from the damage caused by the devastating 2018 floods.

 The Accelerator Engagement Program logo is at the top left. Below it are icons for a credit card, a smartphone, a lightbulb (partially a brain), and a classical building. Arrows indicate a flow of information or ideas.
 

**AEP LAUNCHED TO ACCESS INNOVATIVE FINTECH IDEAS GLOBALLY**

Our Bank launched the Accelerator Engagement Program (AEP) under the Bank's Centre of Digital Excellence (CODE). In this first-of-its-kind programme, the Bank will partner with leading start-up accelerators from across the world to gain early access to potential fin-tech ideas and innovative solutions.

**OUR BANK WINS BRANDZ 'MOST VALUABLE BRAND' FOR 5<sup>th</sup> CONSECUTIVE YEAR**

Our Bank ranked as India's Most Valuable Brand by the WPP survey for the 5<sup>th</sup> consecutive year. Known as the '2018 BrandZ Top 75 Most Valuable Indian Brands', the survey values our Bank brand at \$21.7 billion, a 21% increase over the previous year.

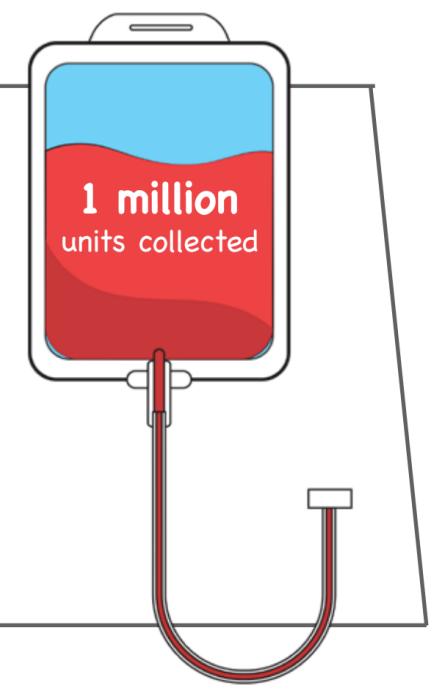


**NEXT-GEN MOBILE BANKING APP LAUNCHED**

Offering a simple, intuitive navigation the app incorporates features such as biometric log-in for enhanced security and access. Customers can view a dashboard that offers a 360-degree financial snapshot of all assets and liabilities with the 120+ transactions.

**OUR BANK COLLECTS 3 LAKH UNITS AT 12<sup>th</sup> ALL-INDIA BLOOD DONATION DRIVE**

Our Bank conducted the 12<sup>th</sup> edition of its All-India Blood Donation Drive. This year's collection of 3 lakh units, our Bank has successfully collected over 1 million units of blood over the last 12 years.



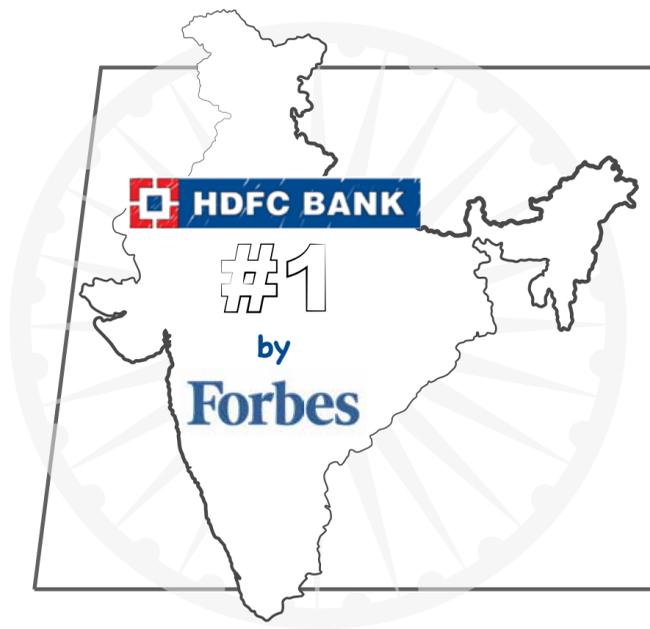
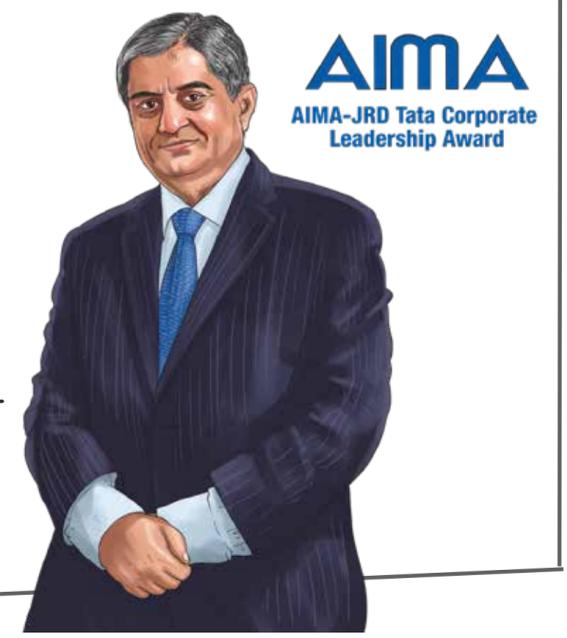
**ASIAMONEY AWARDS OUR BANK 'BEST DIGITAL BANK' IN INDIA**

Our Bank was adjudged the 'Best Digital Bank' in India at the Asiamoney Best Bank Awards 2019, on the basis of its best-in-class digital banking initiatives.



**MR PURI CONFERRED PRESTIGIOUS AIMA-JRD TATA CORPORATE LEADERSHIP AWARD**

Mr Aditya Puri, MD, has been conferred the AIMA-JRD Tata Corporate Leadership Award for the Year 2018. Administered by AIMA, the JRD Tata Corporate Leadership Award is conferred annually on distinguished and eminent personalities, who have made outstanding contribution in the corporate world and professional management.



**HDFC BANK VOTED NO 1 IN INDIA BY CUSTOMERS IN FORBES SURVEY**

Our Bank has been ranked No 1 in India by customers in Forbes World's Best Banks survey. The survey was conducted across 23 countries and 40,000 customers.

### OUR BANK TO SUPPORT BSE STARTUPS PLATFORM

Our Bank joined hands with Bombay Stock Exchange to encourage more start-ups to get listed. Through the MoU, the Bank will help strengthen the BSE Startups platform, and encourage entrepreneurs to get listed and raise equity capital.



### OUR BANK PLEDGES SUPPORT TO 20 CYCLONE-AFFECTED SCHOOLS IN ODISHA

HDFC Bank donated ₹10 crore to the CM Relief Fund for relief and rehabilitation efforts in the areas affected by Cyclone Fani. The Bank also pledged its support to 20 schools with local NGO partners providing on-ground help with execution of work.



### ADITYA PURI HONOURED BY AMERICAN INDIAN FOUNDATION

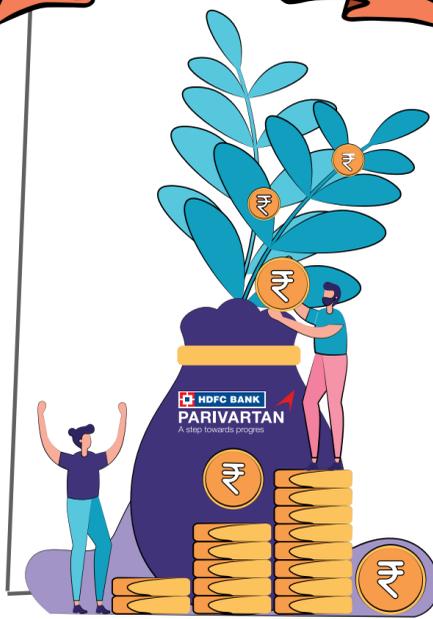
Mr Puri was honoured for his corporate and philanthropic leadership by the American Indian Foundation's (AIF) at their Annual New York Gala. He was recognised for transformative initiatives undertaken by HDFC Bank through Parivartan under his leadership.



## 2020

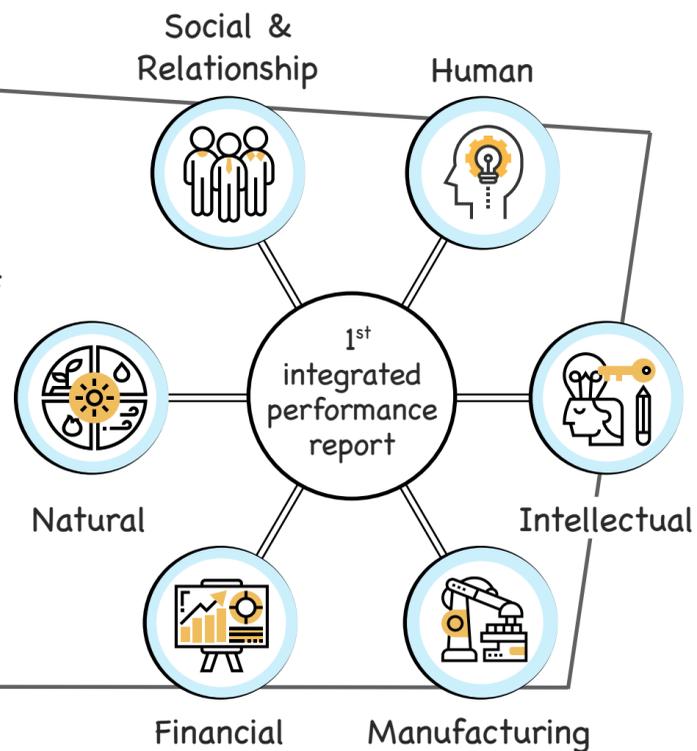
### PARIVARTAN GRANTS OFFERED TO 25 SOCIAL SECTOR START-UPS

To encourage and assist start-ups working in the social sector for sustainable development, 25 start-ups from Odisha, Jharkhand, Telangana, Rajasthan and Kerala received grants. ₹10 crore has been disbursed to start-ups and incubators in India in the first phase.



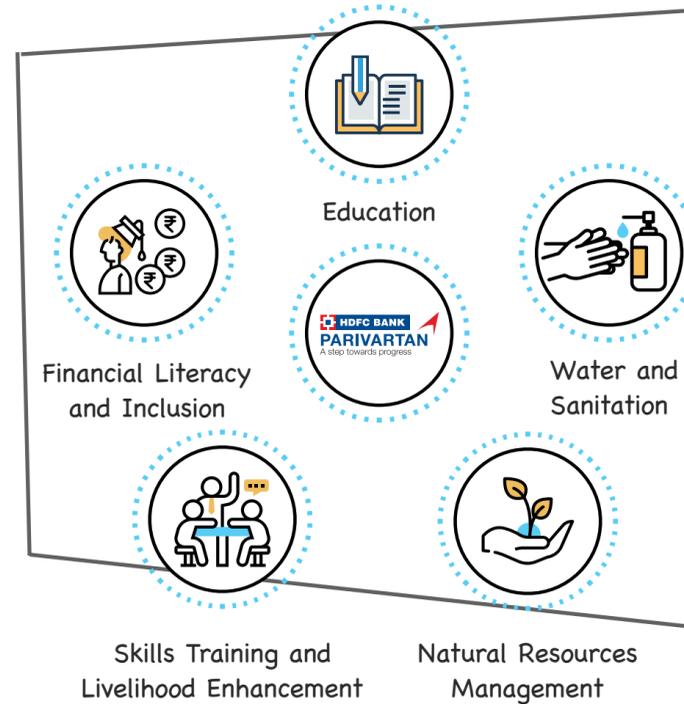
### BANK RELEASES ITS 1<sup>ST</sup> INTEGRATED PERFORMANCE REPORT

The report shares a holistic picture of the value created for all the Bank's stakeholders. It is in line with the guidelines issued by the International Integrated Reporting Council (IIRC) and measures the value created on the basis of six capitals: Financial, Manufacturing, Intellectual, Human, Social & Relationship, and Natural.



### BANK TRANSFORMS LIVES IN 1,100 VILLAGES

Through Parivartan, the Bank has empowered rural communities by improving economic and social conditions, focusing on 5 key areas: Education, Skills Training and Livelihood Enhancement, Natural Resources Management, Water and Sanitation, Financial Literacy and Inclusion. The beneficiaries include small farmers, youth, landless labourers, children and women.



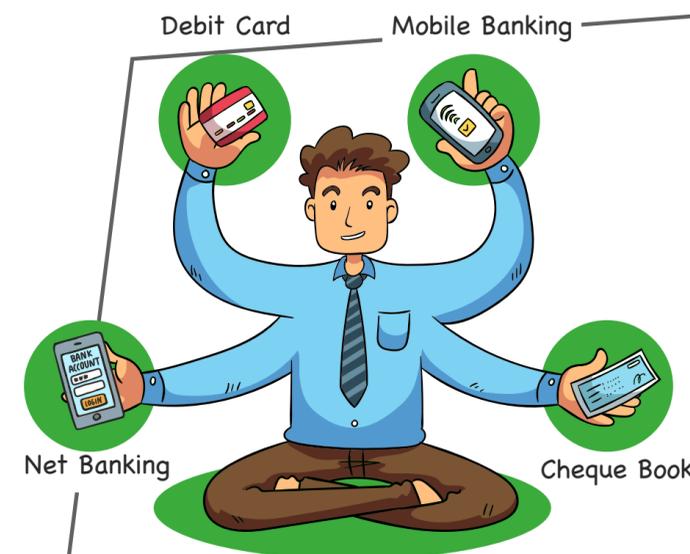
### MILLENNIA CARD LAUNCHED FOR YOUNG INDIA

Millennia is India's first range of cards meant to cater exclusively to the lifestyle and aspirations of millennials. The card is a collaboration with MasterCard and comes in four unique variants for different types of users and provides several benefits and rewards. The Millennia range offers Easy EMI and Prepaid cards to ease the financial restrictions of young consumers.



### COLLABORATION WITH MEITY TO PROMOTE STARTUPS

The association will encourage entrepreneurship and job creation. Our Bank will provide end-to-end banking solutions that include corporate salary accounts, forex advisory services, payment, and collections solutions and POS terminals. All the services, training, and facilities will be provided under HDFC Bank's SmartUp initiative.



### 1<sup>ST</sup> EDITION OF API BANKING SUMMIT LAUNCHED

To encourage innovation in the fintech sector, our Bank held the first-of-its-kind event in the country where 24 shortlisted participants presented their solutions out of over 100+ entries. Through the Summit, the Bank aims to create the latest banking facilities for its customers.



### BANK CELEBRATES ITS SILVER JUBILEE; PLEDGES TO PLANT 25 LAKH TREES AND DIGITISE 2,500 CLASSROOMS

As a small gesture towards our country and society, the Bank pledged to plant 25 lakh saplings and facilitate 2,500 digital classrooms. This comes as part of the celebrations to mark the Bank's 25<sup>th</sup> year of operations.



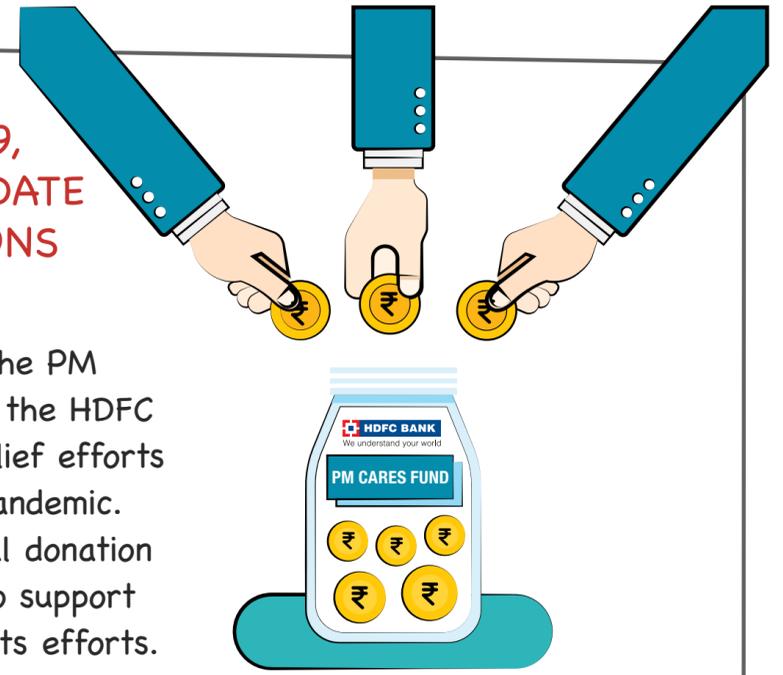
### MYAPPS, A SUITE OF CUSTOMISED MOBILE APPS FOR LARGER INSTITUTIONS LAUNCHED

The myApps suite of products is a part of the Bank's strategy to provide value beyond basic banking services and tap into the B2B2C space. This will enable urban local bodies, housing societies, clubs or gymkhanas, and even religious institutions to have their digital platform.



### IN WAKE OF COVID-19, BANK RECEIVES MANDATE TO COLLECT DONATIONS FOR PM CARES FUND

Individuals could donate to the PM Cares Fund created through the HDFC Bank channels to support relief efforts for those affected by the pandemic. The Bank also made an initial donation of ₹150 crore to the Fund to support the Government of India in its efforts.





**COUNTRY AWARDS**  
2019  
**FinanceAsia**

**OUR BANK NAMED 'BEST BANK IN INDIA' BY FINANCEASIA**

The Bank was adjudged India's top bank at the publication's Country Awards for Achievement 2019 for "maintaining an impressive growth trajectory and strong asset quality." FinanceAsia's annual Country Awards for Achievement recognises outperforming banks from countries in the Asia Pacific region.

**OUR BANK RECOGNISED AT 1<sup>st</sup> CSR AWARDS**

Our Bank was honoured by the Ministry of Corporate Affairs at the 1<sup>st</sup> National Corporate Social Responsibility (CSR) Awards. HDFC Bank received an Honourable Mention for its contribution to the National Priority Schemes in Agriculture and Rural Development categories. Out of 528 companies that participated, the jury finalized 19 winners and 19 honourable mentions across the three award categories.

**National CSR Awards 2018**



**HDFC BANK**  
**PARIVARTAN**  
A step towards progress

**All-Asia Executive Team rankings 2019**

**HDFC BANK WINS TITLE OF 'MOST HONOURED COMPANY'**



**BEST CEO** **BEST CFO**  
**BEST IR PROFESSIONAL** **BEST IR COMPANY**

Our Bank was ranked among the top 3 in all 4 categories i.e. Best CEO, CFO, IR professional, and IR Company by Institutional Investor All-Asia Executive Team rankings 2019, that has close to 2,500 analysts and investment professionals. A total of 1,611 companies from 18 sectors across Asia were nominated this year.



**OUR BANK ADJUDGED 'BEST MSE BANK'**

Our Bank received the title at the 2<sup>nd</sup> SIDBI-ET India MSE Awards 2019 for its strong MSME portfolio with advances to this segment standing at over ₹1.25 lakh crore as of March 31, 2019.

### FINANCEASIA BEST MANAGED, BEST CEO RECOGNITION

Leading global financial magazine FinanceAsia voted HDFC Bank as the Best Managed Company in India in the poll conducted amongst investors and analysts. The Bank also ranked 1<sup>st</sup> in best Corporate Governance and 2<sup>nd</sup> in environmental stewardship. Mr Aditya Puri was voted as the 'Best CEO'.



### MR PURI HONOURED WITH EUROMONEY LIFETIME ACHIEVEMENT AWARD

Our former MD, Mr Aditya Puri, became the only Indian corporate leader to earn the Lifetime Achievement Award by Euromoney Awards of Excellence 2020. He was recognised for his contribution for unrelenting focus on customers, creating value for all stakeholders, giving back to society and creating a highly respected and trust-worthy brand.



### RANKED INDIA'S NO 1 BRAND FOR 7<sup>th</sup> CONSECUTIVE YEAR

The '2020 BrandZ™ Top 75 Most Valuable Indian Brands' survey ranked our Bank as India's No 1 brand for 7th time in a row. Our brand value has grown from \$9.4 billion in 2014 to \$20.3 billion in 2020 in the past 7 years.



### RECOGNISED AS A 'GREAT PLACE TO WORK FOR 2020'

Our Bank was one of only four mega companies to earn the 'Great Place to Work for 2020' certification. An anonymous employee survey was conducted on five key parameters by a third-party global authority. This recognition acknowledges our Bank's commitment towards fostering a culture of camaraderie, fairness, respect, pride, and credibility amongst its employees.

**EUROMONEY AWARDS  
BEST BANK AWARDS 2020**



**ASIAMONEY  
BEST BANK  
AWARDS 2020**

**'BEST BANK  
IN INDIA' AT THE  
FINANCEASIA**

**ADJUDGED INDIA'S BEST  
BANK AT MULTIPLE FORUMS**

Our Bank was recognised as the 'Best Bank in India' at the FinanceAsia, Euromoney Awards and Asiamoney Best Bank Awards 2020 based on our all-round performance across businesses. The recognitions reflect our impeccable credentials, strong financials and corporate governance even amid the pandemic.



**'FESTIVE TREATS' 2.0 WITH  
1,000+ OFFERS LAUNCHED**

After the successful first edition, our Bank launched Festive Treats 2.0 in 2020. Customers can avail of special deals on all banking products from loans to bank accounts, with over 1,000+ offers from leading players and over 2,000 hyper local offers through tie ups with local merchants across semi urban and rural locations.

**PARTNERED WITH APOLLO  
HOSPITALS FOR QUALITY  
HEALTHCARE**

Our Bank, in collaboration with Apollo Hospitals, launched The HealthyLife Programme. A holistic healthcare solution, it enables our customers to get round the clock access to emergency Apollo Doctor at no cost and a host of other benefits on Apollo 24|7 - Apollo's digital platform.



**VIDEO KYC FACILITY  
LAUNCHED**

The new facility allows prospective customers to open a full KYC all-benefit account quickly through an online and secure journey. The Video KYC facility was deployed for Savings and Corporate Salary accounts and Personal Loans and will be rolled out for other products in a phased manner.





**SHAURYA: A FIRST-OF-ITS-KIND CARD FOR ARMED FORCES**

On the eve of India's 74<sup>th</sup> Independence day, our Bank launched the Shaurya KGC card for our over 45 lakh Indian armed forces personnel. Key benefits include life cover of ₹10 lakh as against ₹2 lakh for an average card, and simple documentation that doesn't require physical presence.



**RBI APPROVES APPOINTMENT OF MR SASHIDHAR JAGDISHAN AS MD & CEO**

The Reserve Bank of India approved the appointment of Mr Jagdishan as Managing Director & CEO of HDFC Bank. The appointment is for a period of three years beginning October 27, 2020.

**INDIA'S FIRST WAREHOUSE COMMODITY FINANCE APP LAUNCHED**

In an industry first, our Bank launched a Warehouse Commodity Finance app that will greatly benefit agri processors, traders and farmers. It will enable customers to draw down and manage the loan against pledge of commodities online without physical intervention or multiple visits to a Bank branch.



**ICONIC MUSICAL ANTHEM COMPOSED BY AR RAHMAN, PRASOON JOSHI**

Our Bank together with AR Rahman and Prasoon Joshi created 'Hum Haar Nahi Maanenge' - a collaborative song of hope. The inspiring tune is a tribute to the indomitable spirit of India and millions of Indians who are standing together to fight the COVID-19 pandemic.



## 'E-KISAAN DHAN' APP FOR FARMERS LAUNCHED

As a one-stop solution for knowledge and information on agricultural practices and to address the needs of the rural ecosystem our Bank launched the 'e-Kisaan Dhan' app. The app gives users access to a bouquet of agricultural and banking services on their mobile.

