



## NEWS RELEASE

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

### **HDFC Bank Opens Branch in Katra, the gateway to Vaishno Devi**

#### **- After Leh, Bank opens 2nd branch in J&K in August -**

**Katra (J&K) Aug 30, 2011:** As part of its ongoing endeavour to widen its network and take world-class banking services to the hinterland, HDFC Bank, the second largest private bank in the country, opened its first branch in Katra, Jammu & Kashmir, today. With this, the Bank has opened a second branch in J&K this month and remains on track to set up 50 branches by year-end.

At 2,500 feet above sea level and 42 km from Jammu, Katra, a small town nestled in the foothills of Trikuta mountain, is the starting point for the trek to the Shri Mata Vaishno Devi shrine. The branch, which was inaugurated by Governor J&K, Mr. N.N. Vohra, who is also the Chairman of Shri Mata Vaishno Devi Shrine Board, will not only serve the local populace but also address the needs of millions of pilgrims who throng the hallowed altar every year. According to a survey carried out by IIT Delhi, Department of Management Studies, approximately 75 lakh pilgrims will pay homage at Vaishno Devi this year and the number will touch 84 lakh by 2015.

HDFC Bank has 85 tie-ups for online donation with religious institutions, the highest among banks in India, thereby acting as a bridge between devotees and shrines.

Speaking from Mumbai, Ravi Narayanan, Senior Executive Vice-President, Branch Banking, HDFC Bank, said: "Using state of the art technology, products to suit local needs and personalized attention, we are confident of serving the people of J&K well. We plan to have more than 50 branches in Jammu & Kashmir by the end of year."

Sachin Mahajan, Cluster Head, J&K, HDFC Bank, said: "We are committed to reach out to the populace of J&K all over the state. Our branch in Katra is another step in that direction. HDFC Bank is proactively working at building a relationship with the people of this beautiful region which it believes will be a long and mutually beneficial one."

Other guests of honour present on the occasion were CEO, Shri Mata Vaishno Devi Shrine Board, Mr. R. K. Goyal, additional CEO, Shri Mata Vaishno Devi Shrine Board, Mr. M. K. Bhandari, Chief Accounts Officer, Shri Mata Vaishno Devi Shrine Board, Mr. Rohit Khajuria and President, Hotel and Restaurant Association, Katra, Mr. Sham Lal Kesar.

#### **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 21 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.



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

As of June 30, 2011, the Bank had a distribution network with 2,111 branches and 5,998 ATMs in 1,111 cities.

For the quarter ended June 30, 2011, the Bank's total income was INR 70.98 billion (₹7,098.0 crore) as against INR 54.11 billion (₹5,411.0 crore) for the quarter ended June 30, 2010. Net revenues (net interest income plus other income) were INR 39.68 billion (₹3,968.0 crore) for the quarter ended June 30, 2011, as against INR 33.92 billion (₹3,392.0 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended June 30, 2011 was INR 10.85 billion (₹1,085.0 crore), up by 33.7% over the corresponding quarter ended June 30, 2010.

The Bank's total balance sheet size increased by 22.6% to INR 2859.42 billion (₹285,942 crore) as of June 30, 2011. Total deposits were INR 2111.51 billion (₹211,151 crore) as of June 30, 2011.

Total income for the year ended March 31, 2011 were INR 242.63 billion (₹24,263.4 crore).

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

For more information please log on to: [www.hdfcbank.com](http://www.hdfcbank.com)

[Click here](#) to view: Governor, J&K, Mr. N.N. Vohra (second from right), who is also the Chairman of Shri Mata Vaishno Devi Shrine Board, inaugurates HDFC Bank's Katra branch on Tuesday.

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