

HDFC Bank ATMs become faster**- First Bank in Asia to deploy customized transactions on ATMs and personalized messaging across Direct Banking channels -**

Mumbai, November 25, 2008: HDFC Bank, one of India's premier banks today announced the launch of a pioneering initiative to enhance customer convenience by facilitating ease of use across multiple customer touch-points. This solution is powered by NCR Corporation's 'Apra eMarketing' software. With this launch HDFC Bank becomes the first bank in Asia to offer faster transactions at ATMs and targeted messaging across all its Direct Banking Channels like ATMs, NetBanking and PhoneBanking.

As part of the rollout, HDFC Bank has made its ATMs across Pune, Nashik and Ahmednagar "Faster", by allowing customers to save their "favourite transaction" on HDFC Bank ATMs. The Pan India roll out of this service will be completed within the next few months. HDFC Bank now also offers Direct Banking Channels customers targeted messaging solutions, in a relevant, non intrusive manner – through the same application.

Speaking on the occasion **Rahul Bhagat, Country Head for Retail Liabilities, Marketing and Direct Banking Channels, HDFC Bank** said, "At HDFC Bank we continually strive to leverage technology to improve customer experience. Through this launch, we now offer customers the option of personalizing their favourite transaction on the ATM, thereby reducing Cash withdrawal time by 40%. Further, we have improved the integration of our data mining and analytical capability with our ATM, Phone and NetBanking channels - delivering targeted messaging customized to individual customer needs."

Anil Jaggia, Chief Information Officer of HDFC Bank said "HDFC Bank has a stellar track record of keeping technology at the core of its banking strategy - delivering significant operational efficiencies and cutting edge customer solutions. This is one more such initiative in bringing "first time" world class technology to Indian customers. "

Pradeep Sen, Managing Director of NCR for India Area, said "NCR is leading the way to the next generation of customer interactions as we continue to be a trusted and preferred business partner working closely with institutions to transform their businesses with innovative self-service technologies. Our constant endeavour has been to assist our partners, in helping make their customers' banking experience more convenient, efficient and effective. Delivering personalisation and targeted messaging greatly improves communication effectiveness with the bank's self-service customer."

Sharing his views **Peter Frielick, Vice President - Marketing of NCR for South Asia Pacific** said: "With NCR Apra eMarketing, HDFC Bank customers can now personalise their ATM transactions through language preferences, fast cash amount, favourite transaction and receipt options, making the transaction more convenient. Along with multi-channel targeted messaging, this new initiative makes HDFC Bank the first in Asia to offer such a varied suite of services, unfolding a new era of customer experience in the Indian banking industry."

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 over 11 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 13 years, the bank has successfully gained market share in its target customer franchises while maintaining healthy profitability and asset quality.

As on September 30, 2008, the Bank had a network of 1412 branches and 3,100 ATMs in 528 cities across India.

For the quarter ended September 30, 2008, the Bank reported a net profit of INR 5.28 billion (Rs528crore), up 43.3%, over the corresponding quarter ended September 30, 2007. Total income for the quarter ended September 30, 2008 grew by 62.9% to INR 46.34 billion (Rs4634.3crore) over the corresponding quarter ended September 30, 2007. As of September 30, 2008 total deposits were INR 1337.81 billion, (Rs133,781crore) up 46.9% over the corresponding quarter ended September 30, 2007. Total balance sheet size too grew by 41.3% to INR 1,717.65 billion (Rs171,765crore).

Total income for the year ended March 31, 2008 grew by 52% to INR 123.98 billion (Rs. 12398.2crore) over the corresponding year ended March 31, 2007.

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

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

About NCR Corporation

NCR Corporation (NYSE: NCR) is a global technology company leading how the world connects, interacts and transacts with business. NCR's assisted- and self-service solutions and comprehensive support services address the needs of retail, financial, travel, healthcare, hospitality, entertainment, gaming and public sector organizations in more than 100 countries. NCR (www.ncr.com) is headquartered in Dayton, Ohio.

NCR is a trademark of NCR Corporation in the United States and other countries.

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