



NEWS RELEASE

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

HDFC Bank launches MobileBanking in Hindi

- **Mobile application targeted at 560 million Indians in the Hindi speaking belt**
 - **Banking Application in Hindi for Android Smartphone users**
 - **Hindi SMS Banking Services**

Indore, November 20, 2012: HDFC Bank, the second-largest private sector bank, today announced the launch of its mobile application in Hindi. This will enable customers of HDFC Bank in the Hindi heartland to transact at their convenience, from their mobile phones in a language they are comfortable with. In a first of its kind service in the country, this application will allow users access to MobileBanking in Hindi from their Android smart phones. HDFC Bank has also launched its Hindi SMS banking service which is accessible from even the most basic handset. MobileBanking services is part of the Bank's overall strategy to use convergent communication devices and platform as the interface to engage with customers, across the length and breadth of the country.

Technology has been a crucial pivot for HDFC Bank in its endeavour to provide world-class banking products and services to customers. HDFC Bank realised and harnessed the power of mobile telephony, when it launched MobileBanking in 2000. Today, 82% of all customer-initiated transactions happen on electronic channels, signaling widespread acceptance of electronic banking. HDFC Bank has launched MobileBanking solutions ranging from SMS Banking, browser-based and Apps for smartphones like iPhones, Blackberry, Android phones etc.

MobileBanking transaction takes place in a completely secure environment. HDFC Bank regularly reviews, adopts and implements highest security standards to ensure a seamless customer experience. The MobileBanking application will show the users' customised image and security message so that a customer is assured that he or she is using a genuine HDFC Bank mobile application. Moreover, no transaction data or PIN information is stored on the device, so there is no threat to data security if the phone is lost or stolen.

With the launch of the Hindi mobile application and Hindi SMS Banking services, around 565 million Indians in the Hindi speaking regions of the country will now have instant access to their bank accounts in their preferred language. HDFC Bank has developed the banking application for the Android platform, which is the leading smart phone in terms of market share in India. Android phones constitute about 56.4 % of the total 5.5 million smart phones sold in India in the first half of 2012. (CyberMedia Research report -India Mobile Handsets Market Review 2Q 2012)



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The Hindi mobile application will allow customers using an Android smart phone to conduct more than 30 banking transactions, from balance enquiry & checking transaction history to fund transfers and bill payments. HDFC Bank has also made banking services in Hindi available to customers using basic handsets. The Hindi SMS Banking service allows customers to carry out a set of 10 banking transactions such as balance enquiry, mini statement and stop cheque by sending an SMS to short code (5676712).

HDFC Bank also announced the launch of Netsafe on Mobile using which a customer can now create a single-use virtual card for shopping on the Net. This product provides complete security from on-line card frauds.

Speaking on the occasion Mr. Rahul Bhagat, Country Head, Retail Liabilities, Marketing and Direct Banking Channels, said "We understand that the Mobile phone will be the first access point to Internet for many Indians and for anyone to succeed in this space, the offering has to be in their language and in a manner that they can understand."

Mr. Birendra Sahu, Senior Executive Vice President, Direct Banking Channels & Premier Banking, said "We are constantly in touch with our customers and evolve to suit their changing needs to make Banking safe and convenient. Our Hindi MobileBanking service and the Netsafe Card is one such step in this regard and will go a long way in the spread of Electronic Banking to the remote corners of India."

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 26 million customers across hundreds of Indian cities using multiple distribution channels including a pan-India network of branches, ATMs, phone banking, net banking and MobileBanking. 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 17 years, the bank has successfully gained market share in its target customer franchises while maintaining healthy profitability and asset quality.

As of September 30, 2012, the Bank had a distribution network with 2,620 branches and 10,316 ATMs in 1,454 cities.

For the quarter ended September 30, 2012, the Bank's total income was INR 98.698 billion (₹9,869.8 crores as against INR 79.294 billion (₹7,929.4 crore) for the quarter ended September 30, 2011. Net revenues (net interest income plus other income) were INR 50.768 billion (₹5,076.8 crore) for the quarter ended September 30, 2012, as against INR 41.562 billion (₹4,156.2 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended September 30, 2012, was INR 15.60 billion (₹1,560.0 crore), up by 30.1% over the corresponding quarter ended September 30, 2011.

The Bank's total balance sheet size increased by 19.5% to INR 3,773.75 billion (₹3,773,750 crore) as of September 30, 2012. Total deposits were INR 2,741.30 billion (₹2,741,300 crores) as of September 30, 2012.

Total income for the year ended March 31, 2012, was INR 325.3004 billion (₹32,530.04 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

[Click here](#) to view: (L-R) Mr Birendra Sahu, Senior Executive Vice President, Direct Banking Channels & Premier Banking, HDFC Bank and Mr Sunil Punjwani, Circle Head, Chattishgarh, HDFC Bank at the national launch of Hindi MobileBanking in Indore. The mobile banking services were launched simultaneously across 11 cities in India via videoconference.

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