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NEWS RELEASE

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

HDFC Bank offers electronic payment collection facility to Guruvayoor Devaswom

Guruvayoor, April 29, 2009: HDFC Bank has signed an agreement with Guruvayoor Devaswom today for offering e-collection through HDFC Bank Payment Gateway.

Mr. A. Rajan, Country Head - Operations, HDFC Bank and Mr. V. Ratheeshan, Administrator of Guruvayoor Devaswom signed the agreement. Devotees of Lord Krishna who are unable to make the trip to Guruvayoor for any reason, can now have the satisfaction of instantaneously getting their donations reaching the Guruvayoor Devaswom Board through a user friendly, secure website feature of the HDFC Bank.

The website offers a variety of payment options to the devotees to make their offerings, which includes direct debit to their accounts with the HDFC Bank, or pay by a debit card or a credit card of any Bank.

Speaking on the occasion, **Mr. A. Rajan, Country Head - Operations, HDFC Bank**, said, "India is a spiritually enlightened country and HDFC Bank has always used technology that touches lives of our customers in all the spheres. This tie-up will enable lakhs of devotees of Lord Sree Guruvayurappan spread across the world, to conveniently send their offerings to their favourite God, using HDFC Bank's secured net banking services. It also enables the devotees to select the specific purpose for which the donation is made."

HDFC Bank has pioneered the concept of electronic religious offering and is already offering this facility to major temples across the country. Some of the religious organizations already availing this facility through HDFC Bank are Mata Vaishnodevi Temple, Shree Jagannath Temple, Shree Sidhivinayak Temple, Shanta Durga Temple, Shirdi Sai Baba Sansthan, Nathdawara Mandir, Somnath Temple, Golden Temple (Amritsar), Rama Krishna International Mission, Shree Anantha Padmanabha Temple etc.

With the completion of the merger of Centurion Bank of Punjab, HDFC Bank now has 124 branches in Kerala, largest branch network among the new generation private banks. The Bank is well poised to offer its proven technology based products to all the leading temples in Kerala to enable them reach out to their devotees. For this purpose, HDFC Bank has designed a special product for Religious institutions to make the donation process simple and easy for devotees across the world. The Bank has also designed a special collections and payment services for the Temple Administration for its daily operations.

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 15 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 13 years, the bank has successfully gained market share in its target customer franchises while maintaining healthy profitability and asset quality.

As of March 31, 2009, the Bank had a distribution network with 1,412 branches and 3,295 ATMs in 528 cities.



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For the quarter ended March 31, 2009, the Bank earned total income of INR 53.65 billion (Rs.5,365.5crore) as against INR 35.05 billion (Rs.3,505.5crore) in the corresponding period of the previous year. Net revenues (net interest income plus other income) for the quarter ended March 31, 2009 were INR 29.66 billion (Rs.2,966.7crore), up by 35.4% over INR 21.91 billion (Rs.2191.4crore) for the quarter ended March 31, 2008. Net Profit for the quarter ended March 31, 2009 was INR 6.30 billion (Rs.630.9crore), up by 33.9% over the corresponding quarter ended March 31, 2008.

The Bank's total balance sheet size increased by 37.6% from INR 1331.77 billion (Rs. 133,177 crore) as of March 31, 2008 to INR 1832.71 billion (Rs.183,271crore) as of March 31, 2009. Total deposits were INR 1428.12 billion (Rs.142,812crore), an increase of 41.7% from March 31, 2008.

Total income for the year ended March 31, 2009 grew by 58.2% to INR 196.22 billion (Rs19622.9crore) over the corresponding year ended March 31, 2008.

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

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

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