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NEWS RELEASE

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

HDFC Bank ties up with Golden Temple, Amritsar for online donation

Mumbai, February 8, 2010: HDFC Bank, one of the premier banks in the country signed an agreement with Shiromani Gurdwara Parbandhak Committee for offering e-collection through HDFC Bank Payment Gateway.

Mr. A. Rajan, Country Head-Operations, HDFC Bank and Mr. Avtar Singh Makkar, President Shiromani Gurdwara Parbandhak Committee formally launched the payment gateway.

Devotees of Golden Temple who were unable to make trip to Amritsar for any reason, can now have the satisfaction of instantaneously getting their donations reach Golden Temple through a user friendly secure website feature of HDFC Bank. There are large numbers of devotees based across the globe who can now avail this facility.

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 Golden Temple spread across the world, to conveniently send their offerings to the holy shrine using HDFC Bank's secured net banking services. It also enables the devotees to select the specific purpose for which the donation is made."

"We welcome this initiative by HDFC Bank as it offers devotees a convenient way of showering their gratitude", said **Mr. Avatar Singh Makkar, President, Shiromani Gurdwara Parbandhak Committee**.

HDFC Bank has pioneered the concept of electronic religious offering and is already offering this facility to major temples across the country. The Bank has already tied-up with 37 religious organizations including, temples, churches, gurudwaras and mosques pan India. 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, Nathdwara Mandir, Somnath Temple, Guruvayoor Temple, Rama Krishna International Mission, Shree Anantha Padmanabha Temple etc.

HDFC Bank now has 147 branches in Punjab. The Bank is well poised to offer its proven technology based products to all the leading temples in Punjab 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 LTD.

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 18 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



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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 December 31, 2009, the Bank had a distribution network with 1,725 branches and 3,898, ATMs in 771 cities.

For the nine months ended December 31, 2009, the Bank earned total income of INR 150.24 billion (Rs. 15,023.9 crores) as against INR 142.57 billion (Rs.14,257.4 crores) in the corresponding period of the previous year. Net revenues (net interest income plus other income) for the nine months ended December 31, 2009 were INR 89.39 billion (Rs. 8939.3 crores), as against INR 77.45 billion (Rs. 7745.1 crores) for the nine months ended December 31, 2008. Net Profit for the nine months ended December 31, 2009 was INR 21.12 billion (Rs. 2,112.1 crores), up by 30.9% over the corresponding nine months ended December 31, 2008.

The Bank's total balance sheet size touched INR 2,045.5 billion (Rs.204,553 crores) as of December 31, 2009. Total deposits were INR 1,547.9 billion (Rs.154,789 crores) as of December 31, 2009.

Total income for the year ended March 31, 2009 grew by 58.2% to INR 196.22 billion (Rs.19622.9crore) 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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