

NEWS RELEASE

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

## HDFC Bank organises Secure Banking workshop in Surat

### To roll out the programme across all 27 branches in Surat

**Surat**, **(Gujarat)**, **July 3**, **2014**: HDFC Bank Ltd today launched its Secure Banking programme at Surat in Gujarat. The Secure Banking programme is an initiative by the Bank to make customers aware of the matters they need to be careful about while conducting banking transactions; be it using a cheque, transacting at ATMs, using debit or credit cards at POS terminals, merchant outlets and online banking.

The programme will be rolled out across 27 branches in Surat and the surrounding areas to educate customers and create awareness. The initiative was launched by one of the bank's customers, Mr Dipak Shethwala, Partner, Overseas Corporation and Executive Committee Chairman, South Gujarat Chamber of Commerce, Surat.

The Secure Banking workshop includes a presentation that touches upon various aspects of banking touch points for customer, from cheque to branches, from ATMs to online Banking. At the branches in Surat, a series of workshops will be held where customers and non-customers will be invited to be part of Secure Banking pogramme. Apart from the workshops at branches, various other channels like ATM screens, mobile banking, and the HDFC Bank website will be used to spread the message of Secure Banking to customers.

Speaking at the event in Surat , Mr. Thomson Jose, Zonal Head, HDFC Bank, said, "Banking in India has made tremendous progress in the last two decades. From early days when visiting the branch was a necessity, customers today have access to multiple platforms to conduct banking transactions. The Secure Banking programme educates customers about the do's and don'ts, they must follow while using these platforms. The simple measures illustrated during the workshop will help customers minimise any risk of compromise of their personal data."

Mr. Rupesh Parikh, Cluster Head, HDFC Bank said, "As banking systems evolve, criminals are also looking for new methods by which they can de-fraud customers. An alert and well-informed user is less likely to inadvertently disclose personal banking details to such fraudsters. Through this simple presentation we hope to create greater awareness of safe banking practices among our customers."

### Key takeaways from the Secure Banking Workshop

- Do not share PIN or passwords with anyone.
- Keep your bank informed whenever you change your address, contact number or email ID.
- Keep all ID address proofs and personal credentials in a secure place.
- Always save your regional phone banking number on your contacts list, which will help in case of emergencies where your card is lost or stolen or you get an unexpected



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transaction alert. In Gujarat you can call +91 98982 71111 to reach HDFC Bank's Phone Banking.

- If you lose your credit or debit card, inform your bank immediately via Phonebanking
- If you find your mobile number inactive or are unable to make any calls, please contact your telecom service provider immediately to understand the reason.
- Never ignore alerts and statements sent from your banks
- Do not sign on blank cheques and hand them over to anyone claiming to be from the bank or any other organization. Always fill in the date, the name of the receiver and the amount before signing the cheque
- Never take help from strangers at ATM or Branch cash counter for counting the notes

### 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 28.5 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 19 years, the bank has successfully gained market share in its target customer franchises while maintaining healthy profitability and asset quality.

As of March 31, 2014, the Bank had a distribution network with 3,403 branches and 11,256 ATMs in 2,171 cities/towns.

For the quarter ended March 31, 2014, the Bank's total income was INR 127.9 billion (₹12,790.0 crore) as against INR 111.27 billion (₹11,127.5 crore) for the quarter ended March 31, 2013. Net revenues (net interest income plus other income) were INR 69.54 billion (₹6,954.1 crore) for the quarter ended March 31, 2014, as against INR 60.98 billion (₹6,098.9 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended March 31, 2014, was INR 23.26 billion (₹2,326.5 crore), up by 23.1% over the corresponding quarter ended March 31, 2013.

Total income for the year ended March 31, 2014, was INR 490.55 billion (₹49,055.2 crore).

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

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



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